Money, Money, Money: My Rep Payee Manages That







Donna Loveland



Pepi Diaz-Salazar



Vision

A world of dignity, opportunity and community for all people.

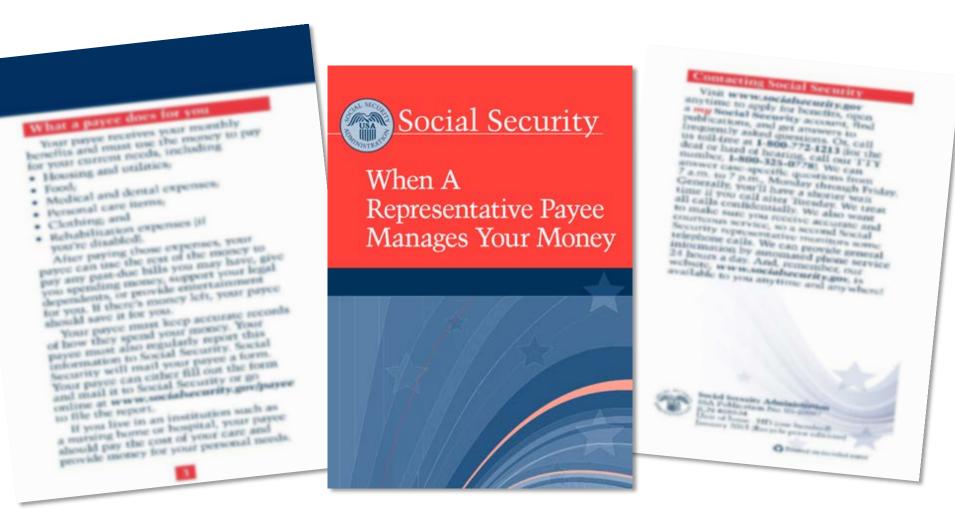
Mission

CQL is dedicated to the definition, measurement and improvement of personal quality of life.





REPRESENTATIVE PAYEE



https://www.ssa.gov/payee/newpubs.htm



SOCIAL SECURITY ADMINISTRATION



Social Security wants to protect people's money and make certain that the money is used for the person.



THE STRUGGLE

HAVE

Have little to no experience with their money

HAVEN'T

Haven't been responsible for developing a budget, paying bills, and/or saving money

OPPORTUNITY

Opportunity to learn from success or mistakes



WE KNOW...



Money is important to people.



PERSONAL OUTCOME MEASURES®

THE THREE E'S

Education Experience Exposure



EXERCISE RIGHTS

KEY ISSUE

Support is provided to exercise the same rights as all citizens

- The person is supported to identify and exercise the rights most important to him/her
- Training and support are provided for people with limited experience or knowledge about exercising their rights
- People should demonstrate respect for the rights of others as they assert and exercise their rights
- The exercise of all rights is not limited when a guardian is appointed

SOME RIGHTS

- Right to vote
- Voice concerns
- Have visitors
- Personal decision-making

- Time and space for privacy
- Freedom of religious expression
- Access to personal possessions, including money



TREATED FAIRLY



People are afforded the opportunity to contest actions or decisions that he/she believes are not fair or in his/her best interest

- Any restriction on rights should be treated as a temporary measure
- Training and support are provided so that restrictions and limitations are removed
- Independent committees review personal complaints or restrictions provide a form of due process
- The person is supported to present their complaints and thoughts about rights limitations





If there are no complaints to address nor limitations on the person's exercise of rights, the outcome is present



The organization must follow due process principles



A QUICK POLL...





REPRESENTATIVE PAYEE DUE PROCESS

- Having a rep payee is a rights limitation and should be viewed as such
- We start with presuming competence and then impose financial restrictions only when:
 - there is an assessment that identifies a need,
 - there is a plan to promote financial literacy,
 - less restrictive interventions have been attempted,
 - and a plan for people to regain that right.



ADEQUATE DUE PROCESS

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- Based on need
- Informed of options, outcomes, and risks
- Informed consent
- Less restrictive interventions
- Each restriction is temporary
- Reduce reliance on restriction
- Demonstrate it will cause no harm
- Fair and impartial hearing

ADEQUATE DUE PROCESS PROCEDURES

Organizations are responsible for ensuring that the rights of people supported and protected. When rights are limited, it is typically due to the person's specific needs but stometimes a person's rights may be limited due to formal or informal practices, fack of resources, or a desire to keep the person safe or to mitigate risk. Whenever there is a rights limitation or restriction, the organization must follow strict safeguards to promote and protect people's rights:

- · Limitations/Restrictions are based on a specific need as demonstrated by the person
- · People are informed of options, the expected outcomes of each option, and the risks of each option
- The person and the legally authorized representative (if there is one) give informed consent.
 The organization demonstrates that less intrusive interventions were tried but were not successful.
- The organization ensures each restriction is temporary.
- There is a plan to promote skill development or other strategies to reduce the need for, or reliance on, the restriction.
- The organization demonstrates that the restriction will cause no harm
- The person has a fair and impartial hearing. Typically, this is accomplished by inviting the person to a
 Human Rights Committee (HRC) meeting. At the time of the meeting, at least one-third of the members
 are not affiliated with the agency, people supported must be an active member of the committee, and there
 should be a least one person with prior experience with rights (e.g. legal, religion, advocacy, or civil rights.)



PEOPLE EXERCISE RIGHTS 29



ADEQUATE DUE PROCESS

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- 1/3 of the committee are not affiliated
- People supported must be active member
- At least one person with prior experience with rights

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ADDITIONAL CONSIDERATIONS

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The type and extent of due process depends on which right is to be limited or restricted. The greater the impact on the person's life, the greater the requirement for review and protection.

Some rights limitations, such as guardianship or commitment to a facility are put in place through the legal system. The organization is expected to regularly review the restriction, and implement strategies to reduce the need or reliance on the restriction.



A QUICK POLL...



COL SOCIAL SECURITY ADMINISTRATION CHANGING YOUR REP PAYEE

You or your representative payee may, at any time, request that we change or terminate the payee arrangement. Following such a request, we will investigate the situation and make a determination.

Social Security Administration, 2015

Possible Blueprint For Rep Payee Process



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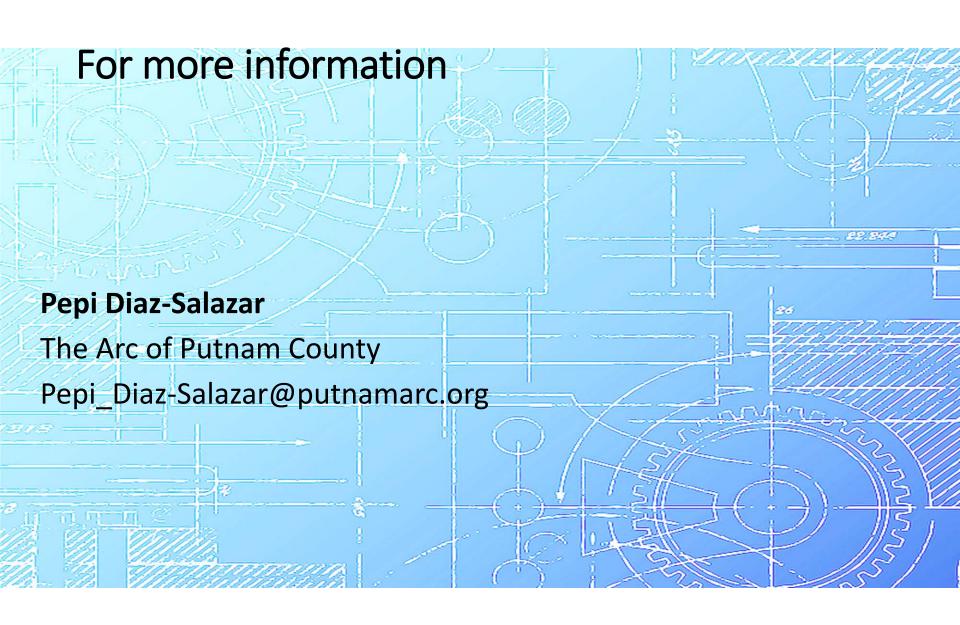
Director of Quality Outcomes
The Arc Putnam New York

Possible Blueprint For Rep Payee Process

- 1. Begin by presuming competence
- 2. Assessment in collaboration with each individual to determine need/interest.
- 3. If the assessment determines a need for rep payee or a change in status then...
 - Support the person to make an informed choice about who should be their Rep Payee or support the person to make the necessary change in their current status.
 - Provide education, oversight protections, coaching as needed.
- 4. Rep-payee status should be reevaluated annually at the minimum.

2 Additional Points of Consideration

- Though an organization can have uniform process for handling Representative Payee Status – every situation will call for an individual approach, in terms of types of supports needed, education, coaching, scope...
- Another point of concern is that an Agency does not have the ultimate control over who is awarded rep-payee status as this is solely a function of the Social Security Office and they are not often not very flexible.



Financial Capabilities in Rep Payee Process



Donna Loveland

Associate Executive Director of Quality and Compliance Arc of Onondaga

How we started...

Personal Finance Workgroup

- Residential staff
- Finance staff
- Participant Advocacy Member
- Quality Assurance Staff

Financial Capability Assessment

The process is not a just a test

- 3 part Assessment
 - Capability Areas
 - Skill Based
 - Determinations

Financial Capability Assessment

4 areas of "vulnerabilities"

- Mathematical capacity
- Value of money
- Vulnerability to theft or deception
- Abstract money issues

Each level is scored a 1-5

Level example

To assess understanding of value of money.

- Level 1. Has no awareness of the value of money, e.g. does not understand that it is used to buy things.
- Level 2. Understands that money may be used to buy things but has no understanding of how much money is worth in terms of purchasing individual goods/service, etc.
- Level 3. Can relate the cost of goods/services to the amount that needs to be paid in money.
- Level 4. Can tell the difference between expensive and inexpensive goods when out shopping.
- Level 5. Fully understands the importance and value of money.

Skill Assessment

- Mathematical capacity
 - Knowing values of coins/bills; making simple change, etc.
- Value of money
 - Support needed to make purchases; understanding cost
- Vulnerability to theft or deception
 - How to safeguard their money; risks with "borrowing", etc
- Abstract money issues
 - Using the bank services; deposits; gift cards, ledgers, etc.

Determination Section

- Review Sources of Income
- Determine if the person needs and wants a Rep Payee.
- If changes are needed/requested for Rep. Payee
- Participation level in money management and the supports needed
- Any cash handling limits agreed upon if needed

Education

- Money Management 101 classes
 - Cents and Sensibility online curriculum
 - Getting started (money habits; needs vs wants)
 - Money Mapping: Getting Ready to Budget
 - Personal Money Map
 - Saving/Benefits
 - Banking/Identify Theft
 - Credit/Borrowing Money
 - Assistive Technology
 - Decision Making

Education

- 8 classes
- 2 per week for 4 weeks
- Small class size: 4-5 people with support staff
- Two Instructors
- Evaluations
- Report

Resources

Guidance on Money Management

http://arcuk.org.uk/publications/files/2011/09/Guidance-on-Money-Management.pdf

Cents and Sensibility

http://www.centsandsensibility.us/#/Home

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QUESTIONS? COMMENTS?





THANK YOU!





STAY IN TOUCH!



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