

Money, Money, Money: My Rep Payee Manages That



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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.

Many people with disabilities
have Representative Payees



What a payee does for you

Your payee receives your monthly benefits and must use the money to pay for your current needs, including

- Housing and utilities,
- Food,
- Medical and dental expenses,
- Personal care items,
- Clothing, and
- Rehabilitation expenses (if you're disabled).

After paying those expenses, your payee can use the rest of the money to pay any past-due bills you may have, give you spending money, support your legal dependents, or provide entertainment for you. If there's money left, your payee should save it for you.

Your payee must keep accurate records of how they spend your money. Your payee must also regularly report this information to Social Security. Social Security will mail your payee a form. Your payee can either fill out the form and mail it to Social Security or go online at www.socialsecurity.gov/payee to file the report.

If you live in an institution such as a nursing home or hospital, your payee should pay the cost of your care and provide money for your personal needs.



Social Security

When A Representative Payee Manages Your Money

Contacting Social Security

Visit www.socialsecurity.gov anytime to apply for benefits, open a **my** Social Security account, find publications, and get answers to frequently asked questions. Or, call us toll-free at 1-800-772-1213 (or the deaf or hard of hearing, call our TTY number, 1-800-325-0778). We can answer case-specific questions from 7 a.m. to 7 p.m., Monday through Friday. Generally, you'll have a shorter wait time if you call after Tuesday. We treat all calls confidentially. We also want to make sure you receive accurate and courteous service, so a second Social Security representative monitors some telephone calls. We can provide general information by automated phone service 24 hours a day. And, remember, our website, www.socialsecurity.gov, is available to you anytime and anywhere!



Social Security Administration
SSA Publication No. 05-20007
p. 26 4886124
Date of Issue: 11/17 your benefits
January 2014 (Replaces prior editions)

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



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



Money is **important** to people.



PERSONAL OUTCOME MEASURES®

THE THREE E'S

THE

3E 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

KEY ISSUE

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.

- 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

5 ADEQUATE DUE PROCESS PROCEDURES

PEOPLE EXERCISE RIGHTS 29

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 sometimes a person's rights may be limited due to formal or informal practices, lack 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 at least one person with prior experience with rights (e.g. legal, religion, advocacy, or civil rights.)



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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

PEOPLE EXERCISE RIGHTS 29

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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...





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



Pepi Diaz-Salazar

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 often not very flexible.

The background of the slide is a light blue technical drawing or blueprint. It features various mechanical sketches, including gears, circles, lines, and arrows. Some parts of the drawing are shaded with diagonal lines. The overall appearance is that of a complex engineering or architectural plan.

For more information

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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?





STAY IN TOUCH!

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