

Stimulus Payments and Representative Payees: What You Need to Know

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Under recent COVID-19 legislation, most people receiving SSI and Social Security benefits have received multiple stimulus payments.

This money belongs to you, not your representative payee!

What Should the Representative Payee Do with the Payment?

The payments belong to you. It is not the same as benefits from the Social Security Administration (SSA). Your payee should turn the money over to you. If you would like, you can ask the representative payee to help you make a plan for how to spend the money and help you with using your payment. However, your representative payee is not required to assist you in spending your stimulus check. And you do not have to ask your representative payee for help. You can consult with people you trust—like friends, family members or clergy—about what you would like to do with the money and seek their help in spending it.

If you receive SSI benefits, your stimulus payments will not impact your eligibility for SSI and Medicaid. You can save or spend the stimulus payments, but be careful about purchasing items that could increase in value (such as collectors' coins or stocks). Such purchases could be counted towards the \$2,000 resource limit. Once you have spent down the stimulus payments you have saved to under \$2,000, you must stay under that resource limit.

Does the Representative Payee Need to Account for the Stimulus Payment to SSA?

No. Because the payment is not a benefit from SSA, your payee is not required to account for the payment even if they are usually required to submit an annual accounting form to SSA.

What if the Representative Payee Does Not Release the Payment to Individuals — What Recourse do They Have?

SSA is not required to investigate whether your representative payee has misused your stimulus payment. However, if SSA receives an allegation that your payee did not use the payment on your behalf, SSA may decide to investigate. SSA may also determine your payee is no longer suitable and appoint a new representative payee.

The [Elder Care Locator](#), (1-800-677-1116) has more information about your local legal aid offices and your state's Protection and Advocacy System (often known as Disability Rights), or Center for Independent Living. These offices may be able to give you legal help to get your payment.

If no other option has worked, you could contact the [Attorney General](#) for your state to file a complaint.

Where Can I Find More Information About the Stimulus Payments?

- IRS:
 - » [Q&A About First EIP](#)
 - » [Q&A About Second EIP](#)
 - » [Q&A About 2020 Recovery Rebate Credit](#)
 - » [Q&A About Third EIP](#)
- SSA: [Third Economic Impact Payment](#)
- CMS: [Nursing Home Residents' Rights to Retain Federal Economic Incentive Payments](#)
- National Consumer Law Center: [EIP Stimulus Payment Prepaid Card: Not a Scam, How to Avoid Fees](#)

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