

# Stimulus Payments and Representative Payees: What You Need to Know

Under recent COVID-19 legislation, most people receiving Supplemental Security Income (SSI) and Social Security are receiving stimulus payments of up to \$1,200. The Internal Revenue Service (IRS) will begin issuing these payments to those who have a representative payee and did not file a tax return in 2018 or 2019 in late May.

**This money belongs to the beneficiary, not the payee!**

## How Will the IRS Send Payments to Those Who Have a Representative Payee?

- If the beneficiary filed a tax return for 2018 or 2019, then their payment will be sent to the bank account provided on the tax return for their electronic tax refund; if there was no refund or the refund was mailed to them, then the payment will be mailed to the address provided on the tax return.
- If the beneficiary did not file a tax return for 2018 or 2019, and
  - » The payee is an individual assisting one or more beneficiaries, then the IRS will send the payments to the same direct deposit bank account or Direct Express card where the beneficiary receives their monthly benefits from SSA **around May 27**. If the IRS needs to send the beneficiary's payment by paper check in the mail, it has not yet been announced when those checks will be mailed.
  - » If the payee is an organization assisting multiple beneficiaries, the IRS will send the payments by direct deposit or by paper check in the mail **around May 27**.

## What Should the Representative Payee Do with the Payment?

The payment belongs to the beneficiary. It is not the same as benefits from the Social Security Administration (SSA). The payee should make a plan with the beneficiary for how they want to spend their payment. If the beneficiary wants to use their payment independently, then the payee should turn it over to the beneficiary. If the beneficiary wants the payee's assistance with using the payment, then the payee can provide that assistance outside of their role as a representative payee.

If the beneficiary receives SSI benefits, then the payee should help to make sure they have spent down the stimulus payment so that they are under the \$2,000 resource limit within 12 months of receiving the payment.

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

No. Because the payment is not a benefit from SSA, the payee is not required to account for the payment if they are 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 does not have the authority to investigate whether the representative payee has misused the beneficiary's stimulus payment. However, if SSA receives an allegation that the payee did not use the payment on behalf of the beneficiary, SSA may decide to investigate the payee for possible misuse of the beneficiary's benefits from SSA. SSA may also determine the representative payee is no longer suitable and appoint a new representative payee.

The beneficiary should also consider if there is any other agency or entity, other than SSA, that has oversight over the payee where the beneficiary could make a complaint. The beneficiary could also file a complaint with [their state's Attorney General](#) to get help with getting the payment from the payee.

## Where Can I Find More Information About the Stimulus Check?

- IRS: [Economic Impact Payments: What You Need to Know](#)
- SSA: [Economic Impact Payments for Social Security and SSI Recipients](#)
- NCLER:
  - » [SSA Responds to COVID](#)
  - » Economic Impact Payments & Older Adults: [Recording](#), [PowerPoint](#), and [FAQ](#).

## Who Else Can I Contact?

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.

**For professionals, please contact [ConsultNCLER@acl.hhs.gov](mailto:ConsultNCLER@acl.hhs.gov) for free case consultation assistance. Sign up for our email list and access more resources at [NCLER.acl.gov](http://NCLER.acl.gov).**