2019 HELP A LOVED ONE WITH SOCIAL SECURITY



The aged and people with disabilities may need extra assistance to manage their finances. If you have a loved one who needs your help, you may be able to become a representative payee. A representative payee receives the beneficiary’s payments and is given the authority to manage them on the beneficiary’s behalf. We recognize that turning someone’s finances over to someone else is a big deal so we make sure that the beneficiary needs the help and that you are the best person to offer that help. We may also monitor that you spend the benefits appropriately on behalf of the beneficiary. If we choose you to serve as a representative payee, that appointment is only to manage Social Security and SSI funds, not to manage non-Social Security money or medical matters.

As a representative payee, you must know what the beneficiary’s needs are so you can decide the best use of benefits for their care and well-being. Each year, Social Security may ask you to complete an annual Representative Payee Report to account for the benefits you’ve received and spent on their behalf. You can either fill out the form and return it to Social Security or go online at [www.socialsecurity.gov/payee](https://www.ssa.gov/payee/?utm_source=mip1220&utm_medium=online-media&utm_campaign=ocomm-mip-20&utm_content=help-a-loved-one-with-social-security-001) to file the report.

Due to a recent change in the law, we no longer require the following payees to complete the annual report:

* Natural or adoptive parents of a minor child beneficiary who primarily reside in the same household as the child
* Legal guardians of a minor child beneficiary who primarily reside in the same household as the child
* Natural or adoptive parents of a disabled adult beneficiary who primarily reside in the same household with the beneficiary
* Spouse of a beneficiary

We’ve also made it easier for caregivers who are representative payees to do business with us. If you’re a representative payee, check out our new Representative Payee Portal at [www.socialsecurity.gov/myaccount](https://www.ssa.gov/myaccount/?utm_source=mip1220&utm_medium=online-media&utm_campaign=ocomm-mip-20&utm_content=help-a-loved-one-with-social-security-002), which lets representative payees conduct their own business or manage direct deposits, wage reporting, and annual reporting for their beneficiaries.

You can read more about becoming a representative payee at [www.socialsecurity.gov/pubs/EN-05-10076.pdf](https://www.ssa.gov/pubs/EN-05-10076.pdf?utm_source=mip1220&utm_medium=online-media&utm_campaign=ocomm-mip-20&utm_content=help-a-loved-one-with-social-security-003).