

Social Security Reporting Requirements

Fact Sheet 2018

If you work and receive Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), or both (Dual beneficiary), you must consistently report your gross earnings (earnings before taxes) to your local Social Security office.

When do I have to report?

SSI & Duals: Total gross monthly work earnings, or any other income you received in the previous month, must be reported by the 6th of every month.

SSDI: Unlike SSI, SSDI recipients only have to report total gross monthly earnings from work, but not necessarily every month. It is, however, required that earnings be reported for the first calendar month you work and for any month your total gross monthly earnings exceed \$850 in 2018. When reporting, do so once you've been paid for all the days in the previous month. To learn how often you should report, contact your local Social Security office.

How can I report my monthly wages?

To choose and utilize one of the reporting options listed below, visit your local Social Security office or call 1-800-772-1213 and notify them that you are working:

SSI Telephone Wage Reporting: This is a toll-free, automated phone system that allows you to report monthly wages over the phone. Remember, you are calling into an automated phone system, so speaking clearly, carefully and in a quiet location is key to making this option successful.

SSI Mobile Wage Reporting: If you have an Apple or Android mobile device, you can download this free smartphone application to report.

My Wage SSDI Paystub Reporting: In order to use this new online tool you will need to open a My Social Security Account by visiting www.ssa.gov. Once created, you will find a link in your profile to report your wages. You will be able to save and print a receipt of what you reported. You will also receive a letter from Social Security within 5 days acknowledging that your report has been processed.

In-Person Delivery (SSI, SSDI or Duals): Any individual can visit their local office to report. It is, however, the most time consuming option, so plan accordingly.

Postal Mailing (SSI, SSDI or Duals): If faxing or office visits are not viable options, beneficiaries can report by sending a letter and copies of their pay-stubs via postal mail. Certified mail is the most reliable form of mailing, but there is a cost to it. If mailed normally, it is recommended you call your local office a week after to confirm they have received and entered your information into their computer system.

Besides wages, what else must I report?

Below is a list of other items that you must report to your local Social Security office immediately:

- Starting or stopping of work
- Significant wage increases or decreases
- Applying for work incentives
- Mailing address or bank account changes
- Medical improvement
- Minor dependent additions (SSDI)
- Living situation or marital status changes (SSI)
- 30-day hospitalizations, incarcerations, or homeless shelter stays (SSI)
- Other income e.g. workers' compensation, cash gifts, lotter winnings, unemployment benefits, etc. (SSI)

Overall Reporting Best Practices:

- Along with gross earnings, all other items stated above must also be reported via fax, postal mail, or in-person.
- Have your or your Representative Payee's Social Security Number (SSN) available when reporting.
- Request that Social Security send you a receipt or a formal letter documenting what you reported.
- You must report consistently and on time to avoid overpayments or underpayments.
- When first applying for work incentives, visit your local office and bring appropriate documents i.e. receipts. Thereafter, you may be able to fax or mail required documents to your local office
- Dual beneficiaries must ensure their earnings have been reported under both of their SSI and SSDI records.

For more information about Work Without Limits Benefits Counseling contact

1-877-YES-WORK (1-877-937-9675) or visit www.workwithoutlimits.org/benefitscounseling

How do overpayments occur?

They may occur when Social Security pays beneficiaries more than they should have been paid. This usually happens as a direct result of Social Security and beneficiary-record discrepancies or from a beneficiary failing to report in an accurate and timely manner.

How will I know I have an overpayment?

When an overpayment is detected, Social Security must mail you or your Representative Payee a Notice of Overpayment prior to withholding any funds from your cash benefits. This dated letter will explain why and how much you have been overpaid. Most importantly, it also informs you about beneficiary repayment options and appeal and waiver rights, which you have 10 days to respond.

If I agree, what are my repayment options?

- For *SSDI beneficiaries*, Social Security will withhold the full amount of your monthly cash benefit unless you request a lesser withholding amount and they approve it. Withholding usually starts 30 days after the Notice was sent to you.
- For *SSI beneficiaries*, Social Security will withhold 10% of the maximum federal benefit rate you receive each month (usually the larger of your two monthly SSI payments) unless you request a lower or higher payback rate. Withholding usually starts 60 days after the Notice was sent to you.
- For *former SSI beneficiaries* that now receive SSDI, Social Security can withhold up to 10% of your SSDI cash benefit to repay your SSI overpayment.
- For *former SSI and/or SSDI beneficiaries*, any outstanding overpayments can be repaid within 30 days by check or you can contact your local office to set up a monthly installment payback plan.

What if I agree to pay it back, but never do?

If you fail to pay back an overpayment, Social Security will recover those funds from your federal tax return, wages, or future Social Security benefits. This will also be reflected on your credit report.

What if I don't think I'm at fault or can't repay it?

If this is the case, you should request a waiver at any time by filing a Request for Waiver of Overpayment Recovery or Change in Repayment Rate (*Form SSA-632*). In this form you will need to prove that the overpayment is unjust, not your fault and that repaying it would be a financial burden. A meeting with your local office and/or evidence of income and expenses may be requested to support your case.

What if I don't agree?

If you do not agree with what the Notice of Overpayment states, then you will have 60 days after receiving the letter to file an appeal. Specifically, you must file a Request for Reconsideration (*Form SSA-561*). All appeals must be in writing and should explain why you think you have not been overpaid or why the amount is incorrect. Social Security will mail a beneficiary a notice of the reconsideration determination. If you do not agree with the decision, know that you can always file a Request for Hearing.

Overpayment Tips & Best Practices:

- Accurate and timely reporting can prevent overpayments and if something is unclear in the Notice of Overpayment, seek help.
- To prevent premature withholdings of your cash benefits, file an appeal or waiver within 10 days of receiving the Notice of Overpayment.
- Forms SSA-561 and SSA-632 are available online at www.ssa.gov/forms/ or at your local office
- Social Security will delay withholding funds until a decision has been made about your appeal or waiver request.
- Regardless of who is at fault, Social Security will usually satisfy a waiver request for overpayments amounting to less than \$2,000.

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1-877-YES-WORK (1-877-937-9675) or visit www.workwithoutlimits.org/benefitscounseling

Reference materials produced and published at U.S. taxpayer expense.

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