



Overpayments

An overpayment occurs when Social Security pays you more than you should've been paid. If this happens, we'll notify you and your representative payee, if you have one. Our notice will explain why you've been overpaid, your repayment options, and your appeal and waiver rights. You should read the notice carefully.

Options for repaying

If you agree that you've been paid too much, and that the overpayment amount is correct, you have options for repaying it.

If you're receiving Social Security benefits, we'll withhold the full amount of your benefit each month, unless you ask for a lesser withholding amount, and we approve your request. Full withholding would start 30 days after we notify you of the overpayment.

If you're receiving Supplemental Security Income (SSI), generally we'll withhold 10 percent of the maximum federal benefit rate each month. If you can't afford this, you may ask that we take less from your benefit each month. Or, you may ask to pay back the overpayment at a rate greater than 10 percent.

We don't start deducting money from your SSI payments until at least 60 days after we notify you of the overpayment.

If you no longer receive SSI, but you do receive Social Security, you can pay back your SSI overpayment by having up to 10 percent of your monthly Social Security benefit withheld.

If you aren't receiving benefits, you should:

- Send a check to Social Security for the entire amount of the overpayment within 30 days;
- Visit your local Social Security Field Office to make a payment using a check, money order, debit, or credit card; or
- Contact us to set up a plan to pay back the amount in monthly installments.

If you aren't receiving benefits, and you don't pay the amount back, we can recover the overpayment from your federal income tax refund or from your wages if you're working. Also, we can recover overpayments from future SSI or Social Security benefits. We'll also report the delinquency to credit bureaus.

Appeal and waiver rights

If you don't agree that you've been overpaid, or if you believe the amount is incorrect, you can appeal by filing form SSA-561. You can get the form online, by calling us, or visiting your local office. Your appeal must be in writing.

You should explain why you think you haven't been overpaid, or why you think the amount is incorrect.

You have 60 days from the date you received the original overpayment notice to file an appeal. We assume you got this letter five days after the date on it, unless you show us that you didn't get it within the five-day period. You must have a good reason for waiting more than 60 days to ask for an appeal.

If you believe you shouldn't have to pay the money back, you can request that we waive collection. You must submit form SSA-632, which you can get online, by calling us, or visiting your local office.

There's no time limit for filing a waiver. You'll have to prove that:

- The overpayment wasn't your fault; and
- Paying it back would cause you financial hardship or would be unfair for some other reason.

We may ask you to give us proof of your income and expenses. We also may ask you to meet with us. If so, your attendance at this meeting is important.

We'll stop recovering the overpayment until we make a decision on your request for an appeal or waiver.

Contacting Social Security

The most convenient way to contact us anytime, anywhere is to visit www.socialsecurity.gov. There, you can: apply for benefits; open a *my* Social Security account, which you can use to review your *Social Security Statement*, verify your earnings, print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, and get a replacement SSA-1099/1042S; obtain valuable information; find publications; get answers to frequently asked questions; and much more.

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing.

If you need to speak to a person, we can answer your calls from 7 a.m. to 7 p.m., Monday through Friday. We ask for your patience during busy periods since you may experience a higher than usual rate of busy signals and longer hold times to speak to us. We look forward to serving you.



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