

# SSI or SSDI Overpayment

An overpayment happens because the Social Security Administration (SSA) has determined that you have been paid more than you should have been. It can happen in any of the Social Security programs, including SSI, SSDI and Social Security retirement. An overpayment can occur because of an error, mistake, or an oversight by you, your representative payee or an SSA employee.

## What Can Cause Overpayments?

- Your income or resources changed
- You started working and you now have earned income
- Your living arrangement changed, including a change in your marital status
- You received another disability payment, such as workers' compensation
- You received other payments from other Social Security programs
- You received a large payment, such as an insurance award or accident injury settlement
- You earned more money than allowable while also receiving SSDI or SSI
- Your medical condition improved and you are no longer disabled

You are required to promptly report to SSA any such changes, and to do so no later than the 10th of the month following the month that the change occurred.

## An Overpayment Notice Will Include:

- Reason for the overpayment
- Amount of the overpayment
- Time period of when the overpayments were made
- How much SSA wants you to repay each month
- Deadline for your appeal
- Information on SSA forms for an appeal or a request for a waiver
- Explanations that you have a right to:
  - Request to pay back a smaller amount each month
  - Appeal the overpayment
  - Request a waiver of the overpayment
- Information on how to obtain help from SSA to fill out the forms for an appeal or request for a waiver

SSA will collect overpayments from your monthly benefits; this is called recoupment. If your overpayment is SSI, the SSA can collect up to 10% of your benefits until the overpayment is paid. If your overpayment is SSDI or Social Security retirement, then SSA can collect an overpayment by taking your whole check each month until the overpayment is paid, unless you work out another arrangement with them.

## If You:

- Disagree that you have been overpaid
- Disagree with the amount of the overpayment
- Believe that you are entitled to a waiver of the overpayment

## Then You Should:

- Appeal the claim (Request for Reconsideration)
- Request a waiver
- Or do both

Whether you request reconsideration or a waiver or both will depend upon your situation.

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