

# Overpayments



Securing today  
and tomorrow



## What is an overpayment?

An overpayment is when you receive more money than you should have received for one or more months. If this happens, we will notify you by mail. We are required by law to adjust benefits or recover debts when we establish that someone received payments to which they are not entitled.



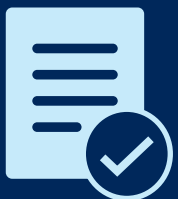
## What should I do if I receive an overpayment notice?

Getting an overpayment notice may be unsettling or unclear, but we'll help you navigate the process. When you receive an overpayment notice, you should read the notice carefully. Each person's situation is unique, so we handle overpayments on a case-by-case basis. The notice will include the amount we overpaid you, the reason you were overpaid, and options to repay the overpayment, request an appeal or request a waiver. If you would like to request an appeal or a waiver of your overpayment or have questions about it, you should contact us. If you do not contact us within 60 days, we may begin reducing your monthly benefit payments to recover the overpayment.



## What is an appeal?

An appeal is your opportunity to request a review of an overpayment decision. You can appeal an overpayment if you don't agree that you've been overpaid or believe the overpayment amount is incorrect. The form you should use is **SSA-561- U2 - Request for Reconsideration**. You have 60 days from the date you received the original overpayment notice to request an appeal.



## What is a waiver?

A waiver is a request to excuse some or all of your overpayment. You can request we waive collection of the overpayment if you believe it was not your fault for causing the overpayment and you cannot afford to pay it back or think it is unfair for some other reason. You can do this by submitting form **SSA-632-BK – Request for Waiver of Overpayment Recovery**. There is no time limit for filing a waiver. If your overpayment is \$1,000 or less, you can request a waiver by calling 1-800-772-1213 or your local Social Security office. We may be able to process your request quickly over the phone.



## Are there repayment options?

We examine every waiver request to determine if the person caused the debt and their ability to repay. If we can't waive the debt, we have flexible repayment options—including repayment amounts as low as \$10 per month. You may request a lower repayment rate without requesting a waiver of recovery. You can do this by submitting form **SSA-634-BK- Request for Change in Overpayment Recovery Rate**.



## How can I avoid an overpayment?

Reporting life changes to us timely is your responsibility - report changes as soon as possible. This includes changes in your work and earnings. If you receive Supplemental Security Income (SSI), this also includes changes to your income, resources, and living arrangements.