

DISABILITY & AGING RIGHTS



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PUBLIC BENEFITS

Overpayments of Social Security Benefits

This is an overview of how Social Security overpayments happen and what you can do to appeal them. The information applies to people with disabilities, including older Americans with physical, cognitive, sensory or mental impairments.

When you receive Social Security benefits, you may receive a notice that you were overpaid and your benefits will be reduced or stopped. Overpayments can happen, for example, if you are receiving SSI, SSDI or retirement benefits and you go back to work, or your resources rise over \$2,000 for SSI, or your unearned income or living arrangement or marital status changes.

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Whatever the reason, if you receive a letter from Social Security that you have been overpaid, you should contact Social Security to find out why, and appeal if you disagree with their decision.

Overpayments quick tips

- SSI: If you receive SSI and you have an overpayment, the Social Security Administration can take out only 10 percent of an overpayment from the monthly check – “the 10 percent rule.”
- SSDI: If you receive SSDI, the Social Security Administration will take the entire check until the overpayment is paid back if you do not appeal or talk to SSA.
- Your tax refund can be seized to recoup an overpayment.
- If your overpayment is less than \$1,000, there is an automatic waiver. Just ask SSA for a waiver.
- If all else fails, you can always negotiate a payment plan. ■

For more information:

Call or visit SSA: **1-800-772-1213** or **1-800-325-0778** (TTY); **www.socialsecurity.gov**

For assistance with appeals on overpayments: **www.lafchicago.org**; **www.equipforequality.org**

To get more information about public benefits in Illinois, call the Illinois Public Benefits Hotline at **1-888-893-5327**



Equip for Equality
20 North Michigan Avenue
Suite 300
Chicago, IL 60602

www.equipforequality.org
1-800-537-2632
1-800-610-2779 (TTY)

Illinois Department on Aging
One Natural Resources Way
Suite 100
Springfield, IL 62702-1271

Senior HelpLine:
1-800-252-8966
1-888-206-1327 (TTY)
www.illinois.gov/aging

The Illinois Department on Aging does not discriminate in admission to programs or treatment of employment in programs or activities in compliance with appropriate State and Federal statutes. If you feel like you have been discriminated against, call the Senior HelpLine at 1-800-252-8966, 1-888-206-1327 (TTY).