

Know Your Rights

Social Security Overpayments

What is an overpayment? If you receive disability benefits from the Social Security Administration (SSA), you may sometimes get a notice saying you were overpaid—this means you received more money than you were supposed to.

DON'T PANIC. YOU HAVE OPTIONS AND RIGHTS.

Getting a notice doesn't mean you did anything wrong. Overpayments can happen for many reasons, and getting a notice does not always mean you made a mistake.

WHAT TO DO IF YOU GET A NOTICE OF OVERPAYMENT

- **Read the notice carefully** - The SSA must explain why you were overpaid, how much, and what your options are.
- **Take action quickly** - Do not ignore the notice. Respond as soon as you can.
- **You have the right to ask for reconsideration** - If you think the overpayment is a mistake, you can ask SSA to review their decision.
 - This is called a "Request for Reconsideration."
 - You have 60 days from the date you get the notice to file this request. The sooner, the better.
- **You can ask for a waiver** - If the overpayment was not your fault, or if you can't afford to pay it back, you can ask SSA to forgive the overpayment.
 - You can ask for a waiver at any time after getting the notice.
 - You can request a waiver at the same time as you request reconsideration, or after a reconsideration is denied.
- **You can set up a payment plan** -
 - If you do have to repay the money, you do not have to pay it all at once.
 - You can ask SSA to set up a monthly payment plan that you can afford.



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HOW TO PREVENT OVERPAYMENTS

Report any changes in your job or income to SSA every month.

If you start a new job, get a raise, work different hours, or your income changes in any way, let Social Security know right away. Regular monthly reporting helps SSA keep your benefits correct. You can report changes by phone, online, through the SSA mobile app, or by visiting your local office in person.

Let SSA know about changes to your living situation or marital status. Moving to a new home, living with different people, getting married, or changes in your family can all affect your benefits. Keeping SSA updated on these changes can help prevent overpayments and other problems with your benefits.

Keep all letters from SSA and respond to requests for information.

Always read letters from Social Security as soon as you get them. These letters may ask for information or let you know about important changes. If SSA asks for documents or details, respond as quickly as possible. Keeping good records helps protect your benefits.



IF YOU GET A NOTICE:

- **Do not panic** - Overpayments can happen to anyone. You have rights and options to fix the issue.
- **Read your notice** - Take time to read the letter carefully. Look for the reason for the overpayment, the amount, and what steps you can take next.
- **Know your rights and act quickly** - You have the right to ask questions, request a review, or ask for a waiver. Acting quickly gives you more options and can help lower stress.