

Options for Resolving a Social Security Overpayment



Reconsideration

A request for reconsideration is a challenge to the amount of or existence of an overpayment.

A reconsideration must be filed within 60 days of the receipt of the notice of overpayment. However, the sooner the better!

The Reconsideration form ([SSA 561](#)) can be found on SSA's website

If you question the amount, whether SSA has applied work incentives to the case, or can't understand the notice, a request for reconsideration may be in order.

This is a great first step when Attempting to resolve an Overpayment.



Waiver

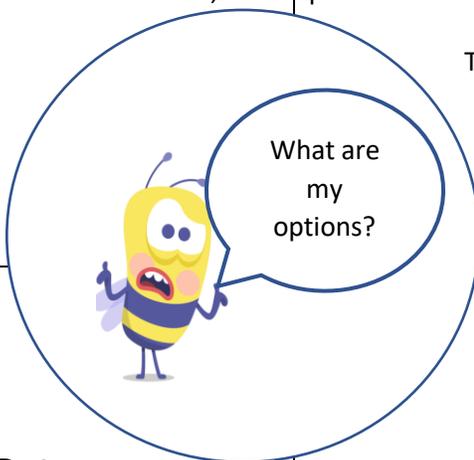
A request to waive recoupment of an overpayment when the recipient is "not at fault" and "cannot afford to repay" the overpaid funds.

The Waiver form ([SSA 632](#)) can be found on SSA's website.

For more information on the Waiver process, please click [here](#).

A Waiver denial is an appealable issue that will follow the general SSA administrative process.

There is NO time limit on one's ability to file a Waiver.



Negotiated Rate

Can you cut a deal with SSA? Yes! A lump sum, or compromise settlement is possible.

An 80% lump sum will be accepted by the local office without the requirement to show financial circumstance. Less will require a financial showing but will also likely be accepted.

To lower recoupment amounts below the SSA approved limit use form [SSA 634](#):

For information on a compromise settlement, click [here](#).



Payment Plan

The regulatory/standard payment plan for an SSI recipient is 10% of monthly income payable by recoupment from current benefits. There is no monetary limitation for SSDI overpayments.

To lower recoupment amounts below the SSA approved limit use form [SSA 634](#).

This new form and process may be required by the Claims Specialist.

Other payment plans may be more informally accepted and can be as low as \$25 a month if that amount can be recouped from current benefits.

SSA has other collection methods that aren't so friendly!