

Q. How much does Community Living Assistance Support Service charge for their representative payee services?

A. The fee for Community Living Assistance Support Service' representative payee program varies by benefit type. The Social Security Administration, Veterans Association, various pension boards and other benefit providers all have unique fee guidelines, which considers the individual's overall monthly benefit, additional fee obligations, and other information related to the unique program and financial needs.

All standard payee responsibilities:

- Manage monthly bills and other financial responsibilities successfully
- Track and record expenditures and provide timely and accurate monthly expense reports
- Establish an interest-bearing account on behalf of participating beneficiaries, and make funds available for future needs
- Manage all reporting requirements as required by the benefits program

Community Living Assistance Support Service' personalized payee program benefits:

- A knowledgeable advisor available to help with gaining a complete understanding of programs and services included with provided SSA, disability and pension benefits, and assistance with the application process
- An electronic debit card to help make receiving and managing weekly benefits easy
- Ongoing one-on-one assistance with budgeting and financial goal setting
- Assistance working directly with retailers and specialty vendors to help with major discretionary purchases
- A qualified liaison trained to help secure more manageable payments with creditors on behalf of beneficiaries and caregivers
- Assistance in gaining non-program benefits through referral sources available to assist with food, subsidized housing, medical and prescription drug assistance, and more

Q. How are my bills paid? Do I receive the money to pay those or are they paid by Community Living Assistance Support Service?

A. Monthly benefits are paid directly to Community Living Assistance Support Service, then used to pay all your monthly expenses, including a weekly allowance disbursed to you on an electronic debit card.

During the initial phase of the program, you and your personal caseworker will complete a full assessment of your finances, create a monthly budget and spending plan, and develop an action plan designed to meet short- and long-term financial goals.

Q. After all my bills are paid, what happens to the rest of my money?

A. After addressing your monthly expenses, as determined by the monthly budget and spending plan that you and your caseworker will create together, Community Living Assistance Support Service will then use the remaining funds to determine your weekly allotment that is disbursed to you on an electronic debit card for food, entertainment, and other weekly discretionary expenses.

Q. What if I want to make a major or expensive purchase and my weekly allotment is not enough?

A. You can request money for special purchases by submitting an Additional Funds Request form or by contacting a Community Living Assistance Support Service specialist. Your caseworker will review the details of your request and account, and access the funds available in your interest-bearing savings account prior to approving your request.

Q. Will I get funds for the holidays to purchase gifts or extra items?

A. During the initial budgeting phase of the program, a savings strategy is established to meet planned periodic expenses such as seasonal expenses like holiday shopping and car registration.

Q. Do I have to provide proof on what I spend my funds on?

A. You are not required to provide receipts or track spending resulting from funds made available through weekly check or debit card disbursements for food and entertainment. However, you are responsible for providing proof of purchases for any additional funds requested.

Q. What is the voucher system your agency uses and how does it work?

A. Community Living Assistance Support Service has established numerous relationships with retailers across the country to assist program participants in managing weekly benefits. Vouchers are processed and delivered to participating clients to be used at select retailers. The voucher will include a list of approved items for purchase. Receipts for voucher purchases are sent directly to Community Living Assistance Support Service, eliminating the reporting hassle for participating clients.

About Representative Payees

Q. What is a representative payee?

A. A representative payee is a person or an organization that receives Social Security or SSI disability benefits on behalf of a participating beneficiary. A representative payee must use the monthly benefits to support and care for the beneficiary only.

Q. What are the legal requirements for organizational representative payees?

A. To become an organizational payee, the organization must undergo a face-to-face interview with the SSA and clearly define:

- Logistical qualifications
- Duties the organization must perform on behalf of beneficiaries
- Accounting requirements of the organization

Once an organization is designated as a payee, it must undergo extensive training and effectively administer payee services, including:

- Reporting requirements, which dictate proper record-keeping (2-year minimum):
 - Copies of cancelled checks
 - Bank statements
 - Receipts for payment of rent, utilities, and any other money paid on behalf of the beneficiary

Also, if an organization keeps a collective account (one that contains the funds for more than one beneficiary in a single checking or savings account), the organization must:

- Put accounts in the beneficiaries' names (not the organization's)
- Keep the account separate from the organization's
- Give any earned interest to each beneficiary
- Keep clear and up-to-date records that show how much each beneficiary has in his or her account and how the funds are used

- Provide all financial records to the SSA upon request

Like an individual payee, organizational payees must file annual reports that detail how funds are spent. The SSA will also make on-site visits to organizational payees. During these visits, the SSA will:

- Review accounting records
 - Discuss how a beneficiary's needs are determined and how they are met
 - Interview beneficiaries to ensure they are satisfied with the organization's services
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Q. Who determines the need for a representative payee?

A. Community service organizations, medical staff, government agency social workers, or anyone suspecting abuse or mental instability can refer a beneficiary for representative payee assistance, but the SSA officially decides the need for a representative payee. This decision is usually based on evidence presented in individual cases. For example:

- The claimant's psychiatric record contained evidence that her bipolar disorder frequently causes her to spend excessive amounts of money on alcohol, drugs, and gambling. In this case, it is in the claimant's best interest to have her benefits managed by a representative payee.
 - The claimant has received minimal education and is not able to perform basic math functions or read effectively. In this case, the SSA decided that the claimant is unable to handle his or her financial affairs and assigned a representative payee.
 - The claimant was awarded benefits because of early Alzheimer's, and although they can provide basic self-care, the claimant frequently suffers bouts of confusion and an increased difficulty in organizing and paying bills on time. In addition, the claimant's judgment is also affected causing the frequent misuse of money and failure to pay for basic needs. Because of these symptoms, the SSA determines it is in the claimant's best interest to establish a representative payee.
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Q. Are caregivers or beneficiaries forced to provide power of attorney to organizational payees?

A. Power of attorney assignment is not required to serve as an individual representative payee or as an organizational payee. Community Living Assistance Support Service is not authorized to serve as power of attorney for any participating beneficiaries.