

Five important considerations when choosing a rep payee

According to the Social Security Administration (SSA), more than seven million people receiving monthly Social Security or Supplemental Security Income (SSI) benefits need help managing their money. Beneficiaries needing representative payee services have grown by more than 20 percent over the past decade, with trends expected to continue upward.

Choosing the right representative payee, whether by choice or as required by SSA or another benefits provider, is a critical step in securing beneficiaries' overall financial success. Most benefit recipients are on a fixed income, and successful representative payees have the knowledge and skillset to successfully manage beneficiaries' income, expenses, and everyday finances, and can assist with long-term financial goals.

A representative payee can be either an individual or an organization. In most cases, around 85 percent of the time, a family member or close friend is assigned to serve as an individual payee. Close family and friends play the most important role in the lives of loved ones needing payee services, which is why reputable organizational payee service providers are available to serve as a supportive partner; allowing caregivers the ability to focus on their most important priority — providing love and emotional support to their loved ones at a time in which they need it the most.

Choosing an organizational payee can be an easy and stress free process. To get started, consider the following five important features of a reputable and successful representative payee provider.

- 1. Knowledgeable and compassionate caseworkers.** Payee specialists should offer more than basic administrative tasks associated with paying bills. Effective representative payees should also encourage smart money management practices and empower beneficiaries by providing the tools and resources needed to reach financial goals.
- 2. Long history and credibility.** Trustworthy nonprofit organizational payees should have an established history and suitable track record of providing effective payee services proven by customer testimonials and referral endorsements.
- 3. Strong community and government partnerships.** Reputable organizational representative payees should be able to showcase their partnerships and experience with working closely with other nonprofit community service organizations and government agencies in an effort to assist beneficiaries and their families in accessing other important programs and services.



4. **Convenience and valuable service offerings.** Convenience and availability go hand in hand with quality service. Compassionate and accountable rep payee service providers offer suitable hours of operation and multiple options for communicating with caseworkers. Service offerings and program benefits should be flexible and unique to the needs of individual beneficiaries.

5. **Safe and secure services.** Protecting participating beneficiaries and their families' private information should be a top priority. Caseworkers should be trained to keep personal data safe and secure, and effective safeguard practices should be in place to ensure program procedures and technologies are secure and update to date.

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About CrissCross

CrissCross Inc., a division of Money Management International, is a nonprofit organizational representative payee service provider, headquartered in Sugar Land, Texas. For nearly 30 years, CrissCross' safe and secure representative payee service has helped thousands of people receiving benefits from Social Security, Veterans Affairs, and pension plans. To learn more about CrissCross and its representative payee services, visit CrissCross.org or call at 877.349.4388.