All About Social Security: SSI and SSDI Notices of Overpayments

The following information is for people who got a Notice of Overpayment from the Social Security Administration (SSA).

The information is from a website called Learn the Law.org that is information put together by Statewide Legal Services, CTLawHelp.org and Center for Computer-Assisted Learning (CALI) to help people with common legal aid problems.

A Notice of Overpayment is a letter that says you owe Social Security money. The notice may say that Social Security is going to take some of your SSI check to repay what you owe.

SSI Overpayment

If the Notice of Overpayment is about an SSDI overpayment, you should look at the SSDI Overpayments section below because the rules are different.
This page tells you what to do if you get SSI, Social Security sent you a Notice of Overpayment, and

- you think something on the Notice of Overpayment is wrong, or
- you can’t afford to pay back the money.

It is very important that you do NOT ignore the notices. If you think there is a mistake, contact Social Security and ask for an appeal form right away.

**Steps you'll need to take**

The following links will answer common questions you may have about what to do if you get a notice. The links will take you to another website that will answer your question.

- What can cause an overpayment?
- Social Security says I have unreported income. What does that mean?
- What can I do if there is an overpayment?
- What if I got a termination notice?
- How to ask for reconsideration
  - If your request for reconsideration is denied
- How to ask for a waiver
  - If your waiver request is denied
  - If you are denied both reconsideration and a waiver

**SSDI Overpayment**

If the Notice of Overpayment is about a Supplemental Security Income (SSI) overpayment, you should look at the **SSI Overpayment section** above because the rules are different.

The following links will answer common questions you may have about what to do if you get a notice. The links will take you to another website that will answer your question.

This information tells you what to do if you get SSDI and Social Security sent you a Notice of Overpayment and

- you don’t agree with something in the Notice of Overpayment, or
- you can’t afford to pay back the money.
It is very important that you do not ignore the notice. If you think there is a mistake, contact Social Security and ask for an appeal form right away.

**Steps you'll need to take**

What can cause an overpayment?

Social Security says I have unreported income. What does that mean?

What can I do if there is an overpayment?

What if I got a termination notice?

How to ask for reconsideration

If your request for reconsideration is denied

How to ask for a waiver

If your waiver request is denied

If you are denied both reconsideration and a waiver

**What should I do next?**

Because overpayment law is complicated and appeals can be confusing, it is best to talk with a lawyer as early as you can.

If you live in Kansas and have very low income, call the toll-free application line for KLS services, **1-800-723-6953**, or [apply for help online](http://www.kansaslegalservices.org/node/2058/all-about-social-security-ssi-and-ssdi-notices-overpayments).


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