**American Health Care Association ( AHCA) and *Go Direct®***

**Webinar Questions and Answers**

**General and Contact Questions**

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| **Q1**: Can I view or get a copy of this PowerPoint presentation?**A1**: The PowerPoint slides are available online at <http://webinars.ahcancal.org/session.php?id=9422> and at the ***Go Direct®*** website [www.godirect.gov/gpw/nursing/](https://godirect.gov/gpw/nursing/). An archived version of the webinar is available online at <http://webinars.ahcancal.org/session.php?id=9422>.  |
| **Q2**: How do we contact Adam Martin from the U.S. Department of the Treasury, Bureau of the Fiscal Service to have him speak to our bank?**A2**: Adam Martin can be reached at (202) 874-6558 or adam.martin@fiscal.treasury.gov  |
| **Q3**: How do we access the free informational brochures and newsletter articles?**A3**: Visit [www.godirect.gov/gpw/nursing](file:///C%3A/Users/K1AJL01/Downloads/www.godirect.gov/gpw/nursing)  |
| **Q4**: Are the enrollment forms on the ***Go Direct®*** website or Social Security Administration (SSA) website?**A4**: U.S. Department of the Treasury, Bureau of the Fiscal Service (FS) Form 1200 is available at: [www.godirect.gov/gpw/enroll-by-mail](https://godirect.gov/gpw/enroll-by-mail). * SSA forms and instructions are available at: [www.ssa.gov](http://www.ssa.gov/)
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| **Q5**: Is there a problem-solving contact for ongoing issues?**A5**: * Information about converting a paper check to direct deposit (for either a benefit recipient or a personal representative payee) can be found on [www.GoDirect.gov](http://www.GoDirect.gov) or by calling the U.S. Treasury Electronic Payment Solution Centerat (800) 333-1795.
* Information about becoming a representative payee can be obtained by contacting the paying agency.
* Information on changing direct deposit from one financial institution to another, or from one account to another (such as, from a patient’s personal account to the resident trust account) can be obtained by contacting the paying agency.
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| **Q6**: What address do we use for the government agency address in the second section of the webinar? **A6**: Use the name and address of the paying agency. This can be found in the U.S. Department of the Treasury, Bureau of the Fiscal Service Green Book at <https://www.fiscal.treasury.gov/reference-guidance/green-book/>, which has a chapter on contacts. |
| **Q7**: Since I have many patients that I have tohelp convert, what is the best way for me todo this? **A7**: If you are the resident’s representative payee, it is recommended that you call the U.S. Treasury Electronic Payment Solution Centerat (800) 333-1795. You can enroll up to 10 residents at a time by phone. You can also complete the U.S. Department of the Treasury, Bureau of the Fiscal Service (FMS) Form 1200, or sign up online at [www.GoDirect.gov](http://www.GoDirect.gov).  |

**Resident Trust Account (RTA) Questions**

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| **Q8**: What protection is available for the resident trust account (RTA) if the Social Security Administration (SSA) reverses a direct deposit and the resident no longer has funds in the RTA?**A8**: SSA does not reverse direct deposit payments. In the case of overpayments, SSA seeks recovery from the beneficiary following a legally mandated process. In the case of post-death payments, SSA can recover funds from the financial institution holding the account. Depending on the terms of the RTA account agreement, the financial institution may then have the right to debit the RTA for the amount of the post-death payments. |
| **Q9**: What protection is available for the resident trust account (RTA) if the Social Security Administration (SSA) reverses a direct deposit and the resident no longer has funds in the RTA?**A9**: The SSA does not reverse direct deposit payments. In the case of overpayments, the SSA seeks recovery from the beneficiary following a legally mandated process. In the case of post-death payments, the SSA can recover funds from the financial institution holding the account. Depending on the terms of the RTA account agreement, the financial institution may then have the right to debit the RTA for the amount of the post-death payments. |
| **Q10**: May a resident who does not have a representative payee call the Social Security Administration and request direct deposit to the resident trust account (RTA)?**A10**: Yes, the resident can request direct deposit into the RTA. The business office will need to work with the resident to provide the necessary account information and monitor the account to ensure the check payment properly transitions to direct deposit. |
| **Q11**: How do we stop a direct deposit into the resident trust account if the resident leaves our facility or upon death? What happens to the $250 fee the Social Security Administration (SSA) allocates to the burial if the resident expires? **A11**: For further information, we suggest you call (800)-772-1213, visit our website at www.socialsecurity.gov, or contact your local Social Security field office. |
| **Q12**: Is the process to start direct deposit into the resident trust account initiated by the resident or facility, if the facility is not the representative payee?**A12**: The resident will need to work with the facility to provide all the necessary information and to authorize the change from a paper check to direct deposit. This can be done by: * Going online to [www.GoDirect.gov](http://www.GoDirect.gov) or calling the U.S. Treasury Electronic Payment Solution Centerat (800) 333-1795.
* Visiting the local Social Security Administration (SSA) office or calling (800)772-1213.
* Completing Social Security Administration (SSA) Form 1199A or U.S. Department of the Treasury, Bureau of the Fiscal Service (FS) Form 1200 provided by the facility.

*When helping a resident sign up online, adequately document the authorization for your records*. |
| **Q13**: Do you have to be a representative payee to receive information from the resident trust account (RTA) bank regarding deposit of Social Security checks?**A13**: SNFs and social service agencies should request payment information from their financial institution for all Social Security, Supplemental Security Income (SSI), and Railroad Retirement Board (RRB) benefit payments deposited into the RTA.  |
| **Q14**: We have a resident for whom we serve as the representative payee, but we cannot get the check delivered by direct deposit to our resident trust account due to a conflict with the spelling of the resident’s name. Who do we contact? The spelling of the resident's name and Social Security number have been verified with the local Social Security Administration (SSA) office, but direct deposit requests keep being rejected.**A14**: for further information, we suggest you call (800) 772-1213, visit our website at [www.ssa.gov](http://www.ssa.gov/) or contact your local Social Security field office. |
| **Q15**: Does the nursing home have to get approval of their resident trust account (RTA) before funds can be deposited electronically? What is this process?**A15**: The beneficiary must authorize funds to be direct deposited into the RTA. If the resident is unable to manage his or her own funds and does not have a representative payee, then the facility can request to become representative payee by completing Social Security Administration form SSA-11-BK. The skilled nursing facility should request to be selected as the payee and have the physician complete SSA-787 (Physician’s statement of patient’s capability to manage benefits).  |
| **Q16**: When our residents’ direct deposit comes into our resident trust account, there are no names and/or Social Security numbers attached to the information. Who do we contact to fix this—the Social Security Administration or our bank?**A16**: SNFs and social service agencies can request detailed payment information from their financial institution for Social Security, Supplemental Security Income (SSI) and Railroad Retirement Board (RRB) benefit payments. Financial institutions must account for the funds of each resident and they should provide this payment-related information upon request. However, they may charge a fee for access to this payment information. Ask your financial institution for the exact format in which they will provide your payment related data. |
| **Q17**: If an individual representative payee (not the SNF), wants a paper check to be direct deposited into the resident trust account (RTA), can the individual representative payee call the local Social Security Administration (SSA) office from the SNF's business manager's office and request this, and then turn it over to the SNF employee to provide the appropriate routing and checking account number?**A17**: No, a representative payee cannot authorize a beneficiary’s funds to be directed to an RTA.  |
| **Q18**: I've had an issue with Railroad Retirement Board wanting to use an account with the resident's name on it, and not using the resident trust account (RTA).**A18**: Recent changes to U.S. Department of the Treasury, Bureau of the Fiscal Service regulations permit federal benefit payments to RTAs. Please contact Fiscal Service for assistance with benefit agency issues associated with the direct deposit of benefit payments into an RTA.  |
| **Q19**: We have experienced a number of problems opening interest-bearing resident trust accounts (RTAs) throughout the country. Is the Treasury Department providing education to financial institutions to inform them that we need to be able to secure this type of account?**A19**: The Treasury Department updates financial institutions on processing federal government electronic payments through the Green Book and other communication. This includes the exemption permitting federal government payments to RTAs. However, U.S. Department of the Treasury, Bureau of the Fiscal Service) does not have the authority to require financial institutions to open such an account for a nursing facility.  |

**Skilled Nursing Facility (SNF) Questions**

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| **Q20**: If a resident or a resident's representative payee is not paying the SNF, can the SNF get representative payee status without permission of the resident or their current representative payee?**A20**: The SNF cannot obtain rep payee status without advanced notice to the beneficiary. Social Security may also contact the current payee. For further information, we suggest you call (800) 772-1213, visit our website at [www.ssa.gov](http://www.ssa.gov/) or contact your local Social Security field office.  |
| **Q21**: What can a SNF do when a resident is receiving Medicaid, and the SNF reports misappropriation of funds to Social Security Administration? We, the SNF, completed the representative payee documents and were denied representative payee status.**A21**: You can access information about the misuse of Social Security or Supplemental Security Income benefits in the Social Security Handbook, and the Guide for Organizational Representative Payees. Both of these documents are available on the **ssa.gov** website. You may also contact your local Social Security field office or us at (800)772-1213. |
| **Q22**: When the SNF reports the misappropriation to Social Security Administration (SSA), what does the SSA do about it? Does the SSA forward the information to a legal entity under the Elder Justice Act? **A22**: You can access information about the misuse of Social Security or Supplemental Security Income benefits in the Social Security Handbook, and the Guide for Organizational Representative Payees. Both of these documents are available on the **ssa.gov** website. You may also contact your local Social Security field office or us at (800) 772-1213. |
| **Q23**: How are SNFs to handle local Social Security Administration (SSA) offices that will not process direct deposit forms because the resident’s name must be on the bank account? They seem unaware that SNF resident trust accounts (RTAs) are acceptable for direct deposit.**A23**: For further information, we suggest you call (800) 772-1213, visit our website at [www.ssa.gov](http://www.ssa.gov/) or contact your local Social Security field office. You may also contact (202) 874-6558 for assistance with benefit agency issues associated with the direct deposit of benefit payments into a resident trust account. |

**Resident Questions**

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| **Q24**: How do we handle residents who are competent but can only sign with an "X," or residents who cannot sign at all due to visual or physical health issues? Must the facility apply to become the representative payee for this resident?**A24**: For further information, we suggest you call (800) 772-1213, visit our website at [www.ssa.gov](http://www.ssa.gov/), or contact your local Social Security field office. |
| **Q25**: For existing residents, we may not know when they become eligible for Social Security benefits. Will they receive something from the Social Security Administration (SSA) asking for bank information before they receive benefits?**A25**: For further information, we suggest you call (800) 772-1213, visit our website at [www.ssa.gov](http://www.ssa.gov/) or contact your local Social Security field office. |
| **Q26**: Can a resident with full mental capacity name someone to be their representative payee because they physically cannot manage their funds?**A26**: For further information, we suggest you call (800) 772-1213, visit our website at [www.ssa.gov](http://www.ssa.gov/) or contact your local Social Security field office. |
| **Q27**: What if a resident at an SNF refuses to convert to direct deposit and they do not have a responsible party? **A27**: If the resident is mentally competent, the SNF educates the resident on how to establish direct deposit into their personal bank account or the resident trust account. If they do not switch, they will be out of compliance with Treasury Department’s electronic payment rule (31 CFR Part 208) and will be contacted by the Treasury Department to explain their options.  |

**Form Questions**

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| **Q28**: What is the difference between Social Security Administration (SSA) Form 1199A and U.S. Department of the Treasury, Bureau of the Fiscal Service (FS) Form 1200? **A28**: The FS Form 1200 is used for recipients wishing to convert from paper checks to direct deposit, while the SSA Form 1199A may be used for changes to direct deposit from one account to the other and/or to convert from paper checks to direct deposit. However, the FS Form 1200 cannot be used by recipients already receiving payments by direct deposit who wish to change from one financial institution account to another.  |
| **Q29**: Our resident trust fund company works directly with the Social Security Administration (SSA) to sign up residents for direct deposit. Will these agreements still be honored by the SSA, or will the U.S. Department of the Treasury, Bureau of the Fiscal Service (FS) Form 1200 now be required? **A29**: Yes, that process is still accepted.  |
| **Q30**: If a 90-year-old resident wants to keep their paper check, is there a form to submit?**A30**: No. If the resident still manages his or her financial affairs, an exemption may be requested by contacting the U.S. Treasury Electronic Payment Solution Center at (800) 333-1795. However, if the resident has a representative payee, the payment must be converted to an electronic payment.  |
| **Q31**: If a current resident is receiving funds through a prepaid card, what does the SNF need to do to change to EFT? Do we fill out Social Security Administration Form 1199A?**A31**: The resident and/or SNF will need to contact the paying agency to change from a prepaid card to direct deposit into the resident trust account, the resident’s bank account or the representative payee’s bank account. |
| **Q32**: In the past, we would fax the conversion forms to our local Social Security Administration (SSA) office. Is this changing or will it depend on each SSA office?**A32:** For further information, we suggest you call (800) 772-1213, visit our website at [www.ssa.gov](http://www.ssa.gov/) or contact your local Social Security field office. |
| **Q33**: Do we only have to fill out U.S. Department of the Treasury, Bureau of the Fiscal Service (FS) Form 1200 if we are already the representative payee?**A33**: Yes, you may use the FS Form 1200, call the U.S. Treasury Electronic Payment Solution Center at (800) 333-1795, or enroll online at [www.GoDirect.gov](http://www.GoDirect.gov).  |
| **Q34**: On U.S. Department of the Treasury, Bureau of the Fiscal Service (FS) Form 1200, section B, what do I write in the depositor account title for payments to the resident trust account (RTA)? It asks for the name on the account.**A34**: The name of the SNF RTA must be used if the recipient wishes to have their benefit payments deposited into the RTA. |
| **Q35**: What form should we hand out on admission? **A35**: The SNF’s admission forms should be adjusted to reflect the electronic payment requirement for incoming patients. If a new admission will result in the resident’s payment being sent via direct deposit into the SNF, Social Security Administration (SSA) Form 1199A may be used or the SNF can directly contact the SSA. The U.S. Department of the Treasury, Bureau of the Fiscal Service (FS) Form 1200 may only be used if the recipient is switching from a paper check to direct deposit.  |
| **Q36**: How do I get the U.S. Department of the Treasury, Bureau of the Fiscal Service (FS) Form 1200? When I go onto the ***Go Direct®*** website where it states to go to download, it will not let me.**A36**: The FS Form 1200 is available for download on the ***Go Direct®*** website at [www.godirect.gov/gpw/enroll-by-mail](https://godirect.gov/gpw/enroll-by-mail). If you experience problems, please call the U.S. Treasury Electronic Payment Solution Center at (800) 333-1795 and ask for a copy to be sent to you. |

**Direct Deposit/Debit Questions**

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| **Q37**: If someone gets a federal benefit check, how do we go through the process to get this via direct deposit?**A37**: See the nursing home scenario guidelines at [www.godirect.gov/gpw/nursing](https://godirect.gov/gpw/nursing/). |
| **Q38**: Do the checks need to have the SNF name on the check for direct deposit into a resident trust account (RTA)?**A38**: No. U.S. Department of the Treasury regulation 31 CFR part 210 now allows a resident to direct the benefit payment they receive in their own name to be deposited into the facility’s RTA.  |
| **Q39**: If a resident’s benefit payments are sent by direct deposit to the resident trust account but the resident permanently leaves the facility, how long does it take to switch the payment to another account?**A39**: Direct deposit changes should be made within two months. The resident or their representative payee will need to contact the paying agency to initiate the change. |
| **Q40**: How do we identify each deposit if someone gets the same amount as someone else?**A40**: Ask your financial institution to provide you with the detail included in the electronic payment file to help you reconcile which payment belongs to which resident. Social Security, Supplemental Security Income (SSI), and Railroad Retirement benefit payments to representative payees include an addenda record identifying the name and Social Security number of the beneficiary.  |
| **Q41**: How long will it take to process a direct deposit request?**A41**: Direct deposit changes should be made within two months. |
| **Q42:** If someone expires mid-month, and we have received their Social Security Administration (SSA) benefit payment, would SSA take this money back, or do we get the keep the money to pay their monthly billing?**A42:** For further information, we suggest you call (800) 772-1213, visit our website at www.socialsecurity.gov or contact your local Social Security field office. |
| **Q43**: I was told that organizational representative payees are not required to receive payment by direct deposit. Can you validate that this is still true? **A43**: This is not true. Payments to organizational representative payees are not exempted from the Treasury Department’s electronic payment requirement.  |
| **Q44**: If we have a resident who has not chosen direct deposit. Will the Social Security Administration automatically give them a debit card?**A44**: No, they will be contacted by Treasury Department and given information on how to comply with the rule.  |
| **Q45**: We offer a credit card payment option. Could we use the prepaid card in same way?**A45**: Yes, the **Direct Express**® Debit Mastercard® card can be accepted for payment like a credit card. However, it is recommended that SNF residents do not keep valuables in their possession; for this reason, the **Direct Express**® card is not recommended for SNF residents. |
| **Q46**: Could you please go over waiver exemption?**A46**: If a beneficiary believes they qualify for an exemption, they should call the U.S. Treasury Electronic Payment Solution Center at (800) 333-1795 to receive more information about how to apply for an exemption. |
| **Q47**: With direct deposit, will the beneficiaries’ monies be available all on the third of each month or will they be staggered within the month? **A47**: Payments will continue to be made on the same day that payment by paper check was made, which may be the third of the month for some benefit payments. Please see the U.S. Department of the Treasury, Bureau of the Fiscal Service automated clearinghouse (ACH) payment schedule at <https://fiscal.treasury.gov/reference-guidance/green-book/> for more details.  |
| **Q48**: When our nursing facilities apply to get the $30 Supplemental Security Income (SSI) check changed to direct deposit, will that also take care of the additional $15 check that SSI recipients receive? If not, how do we apply to get that check changed over?**A48**: A recipient who switches their SSI benefits from check to electronic fund transfer (EFT) will receive all of those benefits by direct deposit. There is no need for two different enrollments. |

**Online Enrollment Questions**

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| **Q49**: With a resident’s authorization, can a SNF apply for direct deposit online?**A49**: If the SNF serves as the representative payee for the resident, they should contact the U.S. Treasury Electronic Payment Solution Center at (800) 333-1795 to get additional information on how to apply online as the representative payee. If the resident is competent, the resident will need to initiate the transition, perhaps with assistance from a SNF representative. There are several options a resident can use to switch to direct deposit* Call the U.S. Treasury Electronic Payment Solution Center at (800) 333-1795.
* Visit the local Social Security Administration (SSA) office or call (800) 772-1213.
* Complete SSA Form 1199A or U.S. Department of the Treasury, Bureau of Fiscal Service (FS) Form 1200 provided by the SNF. The resident should sign the form to signify their authorization to this arrangement.
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| **Q50**: I have read in the user guide for financial institutions that you cannot enroll online for individuals who receive Veterans Affairs (VA) benefits. Please clarify whether or not you can enroll online for VA benefits?**A50**: VA benefits can be transferred from paper check to direct deposit through [www.GoDirect.gov](http://www.GoDirect.gov) or by calling (800) 333-1795. Military benefits are not processed by the U.S. Treasury Electronic Payment Solution Center. Contact DFAS/Military Customer Service at (888) 332-7411 or visit the DFAS/Military website ([www.dfas.mil](https://www.dfas.mil/)) for more information. |

**Financial Institution Questions**

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| **Q51**: Our bank advised us that payments must be made out to the resident and the SNF to be deposited directly into the resident trust account (RTA). They stated that if the check is just made out to the resident, then it cannot be direct deposited into the RTA. Is there a contact with the Social Security Administration (SSA) we can direct the bank that will verify that it is allowable without having the SNFs information on the check? **A51**: Ask to speak to a supervisor at the bank, or talk to someone at an SSA office. The Patriot Act recently was changed to allow for direct deposit of payments to RTAs.  |
| **Q52**: Many banks do not know about addendum records or provide the report that reflects what payments belong to who. What is the name of the report that they should be sending the facility?**A52**: There is no specific name for the report generated by financial institutions to provide remittance data to their customers or members in a readable form so the report name will vary by financial institution or third-party processor. There are a number of bank service providers that can provide these reports to bank SNF customers. The bank can ask its service provider or the Federal Reserve’s Retail Payment Office about automated clearinghouse (ACH) report services to meet this need. If the bank representative you normally work with is not familiar with these, ask to speak to someone in the ACH department. |
| **Q53**: Are financial institutions required to give payment information by name and not just Social Security number?**A53**: Financial institutions are strongly encouraged by the Treasury Department to provide remittance information, which includes both name and Social Security number, to its SNF customers upon request and in a readable form.  |
| **Q54**: How are the payments going to appear in our bankaccount once this is set up? Is there some type of remittance advice sent to me on who was paid, the amount, and when it was paid? I need to know thisinformation so that I can post this money to their individualaccounts in my system. Social Security, Supplemental Security Income (SSI) and Railroad Retirement Board (RRB) payments includeremittance data with their payments that identify the residentby name and Social Security number.**A54**: Banks should provide this information to you in a readable format upon your request. You may need to ask for their automated clearinghouse (ACH) department for assistance. If you experience any issues, please call Matt Helfrich, U.S. Department of the Treasury, Bureau of the Fiscal Service at (202) 874-6619. |