

Know Your Rights

COVID-19 Stimulus Checks & SSA Benefits

Updated: April 22, 2020

Congress recently passed the [Coronavirus Aid, Relief, and Economic Security Act \(the “CARES Act”\)](#). The CARES Act took some important steps to provide financial aid to low-income Americans in response to the coronavirus pandemic (also known as COVID-19). The CARES Act provides direct payments to most adults in the U.S. These payments are referred to as “Economic Impact Payments” or “stimulus payments.” Below are answers to the most frequently asked questions.

I am receiving Social Security disability benefits. Will I get a stimulus check?

- » Yes, you probably will if you earned less than \$75,000 in either 2018 or 2019.

How much money will I receive?

- » If you are an individual who made less than \$75,000 in 2018 or 2019, you will receive the entire \$1,200 payment.
- » The only exception is if you are also claimed as a dependent on another person’s tax return or do not meet other income and residence eligibility requirements.

Which types of Social Security beneficiaries are eligible?

- » All Social Security beneficiaries – retired workers, workers with disabilities, eligible family members, and survivors – may be eligible for the stimulus payment.

Will I get a check if I haven't filed taxes in the past two years because I am retired? What if I didn't make enough money to file taxes? Will I get a check if I only receive disability benefits?

- » If you are retired and receiving social security benefits, you will get the payment automatically. If you are retired, not receiving benefits, and did not file taxes in 2018 or 2019, you will need to submit your payment info to the IRS. You can do that on their website: <https://www.irs.gov/coronavirus/economic-impact-payments>
- » If you are on Social Security Disability Insurance (SSDI), Supplemental Security Income (SSI), a railroad retiree, or are receiving Social Security survivor benefits, the Internal Revenue Service ("IRS") will use the information on your annual Social Security Administration form to distribute the check.

Will I need to fill out any forms to get the stimulus payment?

- » You must fill out a form if you are retired, are not receiving any Social Security benefits, and did not file taxes within the past two years.
- » If you are on SSI and started receiving benefits as of January 1, 2020, you may also need to update your payment information by filling out a form on the IRS website. Otherwise, the IRS will use the address or banking information on your last annual Social Security Administration form.
- » If you are on SSI, SSDI, are a railroad retiree or receiving survivor benefits and you have moved recently and need to update your address, you can:
 - » Fill out a form: <https://www.irs.gov/pub/irs-pdf/f8822.pdf>
 - » Write to the IRS:

Department of the Treasury
Internal Revenue Service
Ogden, UT 84201-0002
 - » To request an accessible version of the form, you can call: 800-829-3676
- » You can update your bank account for direct deposit from the IRS here: <https://www.irs.gov/coronavirus/economic-impact-payments>



What if I get Social Security benefits and have dependent family members? Do we all get checks?

- » You may get an additional \$500 for your dependents if you receive Social Security benefits, and have qualifying children.
- » **Please note:** To qualify for additional money for your dependents, you will need to submit any new dependent information to the IRS **immediately**.
- » **Non-Filers:** Enter your payment info here: <https://www.irs.gov/coronavirus/economic-impact-payments>

Will the stimulus check count against my Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI)?

- » For SSDI beneficiaries, the stimulus payment will not count as income or resources against SSDI benefit payments.
- » For SSI beneficiaries, things are a little different. The stimulus check will not count as income in the month received. Additionally, it will not count as a resource for the succeeding **12 months** after being received. As you probably know, SSI has a \$2,000 resource or asset cap. If you go over this cap, it can change the amount of your monthly check and raise questions about your continued eligibility. However, the one-time stimulus check **will not** be counted as a resource for 12 months. If you don't plan on spending the money in the next 12 months, you may want to consider placing the money in an ABLE account (Oregon ABLE Savings Plan) or another protected account.



Important Links

- » Internal Revenue Service (IRS) Coronavirus website: <https://www.irs.gov/coronavirus>
- » Social Security Administration (SSA) Coronavirus website: <https://www.ssa.gov/coronavirus/>
- » Cornell University Industrial and Labor Relations School on COVID-19 and Social Insurance: <https://www.nyaprs.org/e-news-bulletins/2020/4/6/cornell-on-covid-19-and-social-insurance-and-benefit-programs>
- » Supplemental Security Income Recipients Will Receive Automatic Economic Impact Payments: <https://www.irs.gov/newsroom/supplemental-security-income-recipients-will-receive-automatic-economic-impact-payments-step-follows-work-between-treasury-irs-social-security-administration>
- » National Able Resource Center: <https://www.ablenrc.org/>
- » Oregon Able Savings Plan: <https://www.oregonablesavings.com/>

