

## Changes in How You Get Your SSI or SSDI Money

The Social Security Administration plans to stop sending your SSI or SSDI checks in the mail.

How will you get your SSI or SSDI money now? You will probably need to choose one of these ways:

1. You can get your SSI or SSDI put directly into your bank account. This is called “direct deposit.”
2. You can get a debit card from Social Security. They will add your SSI or SSDI money to your card every month.

You might be able to get special permission to get your check in the mail. This is called a “waiver.” You have to meet special requirements to keep getting paper checks.

It is important to ask for a waiver or direct deposit or debit card as soon as you can. Social Security does not plan to stop giving people their SSI or SSDI money. But you could get your SSI or SSDI later than usual. To make sure you get your money on time, pick one of these choices:

### Waiver to Get Paper Checks

You can ask for special permission to keep getting your checks in the mail. You can only ask if one or more of these are true for you:

1. You have a mental health disability and because of it, you cannot manage a bank account or debit card.
2. You live in a remote area and do not have good internet access. Because of this, you cannot manage a bank account or debit card.
3. You were born on or before May 1, 1921. In other words, you are 104 years old or older.

If the statement in number 1, 2, or 3 describes you, you can ask to keep getting paper checks. To ask, call 1-855-290-1545. Or you can fill out FS Form 1201W and mail it to the address on the bottom of that form. You can get the form online at [https://godirect.gov/gpw/resources/docs/FS\\_Form\\_1201W.pdf](https://godirect.gov/gpw/resources/docs/FS_Form_1201W.pdf).

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## **Direct Deposit**

You can change to direct deposit if you already have a bank account. Direct deposit means Social Security will put your SSI or SSDI right into your bank account every month. You can sign up for direct deposit through your My Social Security account online. Or you can call 1-800-772-1213 for help.

If you do not already have a bank account, you can get one. Go to your local bank or credit union. Some banks and credit unions let you open an account online. You will need a driver's license or Rhode Island identification card. You may need some money to put in your new account. Call the bank or go to their website to find out what you need to open an account.

## **Direct Express Card**

If you do not have a bank account, you can get a debit card instead. A Social Security debit card is called a Direct Express Card. Every month, Social Security will add your SSI or SSDI money to your Direct Express Card. You can sign up for a card by calling 1-800-333-1795. Or you can sign up online at [www.usdirectexpress.com](http://www.usdirectexpress.com).

To read more about this change, go to Social Security's website: <https://blog.ssa.gov/social-security-transition-to-electronic-payments-deadline-approaching-september-30/>.