



**BOSTON  
MONEY  
MANAGEMENT  
PROGRAM**

**REPRESENTATIVE  
PAYEE PROGRAM**



## **OVERVIEW**

Thank you for your referral to/interest in the Boston Money Management Program (BMMP)! We are looking forward to working with you to provide high quality Rep Payee services to maintain our clients' financial stability and security.

The BMMP affirms the missions of Ethos and our partners in the aging services field by facilitating payments of essential expenses for at-risk elderly and disabled clients to stabilize independent living within their communities.

The Representative Payee Program supports elders receiving their income through Social Security.

## **BMMP SUPPORTS OUR REPRESENTATIVE PAYEE CLIENTS AS FOLLOWS:**

- Use client's Social Security payments to pay essential expenses to enable the client to live independently in the community (we cannot work with income through any other source);
- Create a list of client's monthly essential expenses and make timely expenditures on behalf of the client.
- Distribute Personal Needs Allowance (PNA) funds, once per month, by mailing a check to client or transferring funds into client's personal Citizen's Bank account;
- Submit required reporting to Social Security and assume other Representative Payee responsibilities;
- Refer other (non-bill paying) concerns, involving the client, to Case Managers and Social Workers; the BMMP does not provide Case Management or Social Work Services;
- Respond to all client calls within 24 hours via BMMP's dedicated client voicemail system.

## **PROGRAM RULES:**

- Client must maintain a minimum \$50 account balance at all times.
- Checks will only be made out to clients (PNA) or businesses (to pay bills), no exceptions.
- Payment requests (other than PNA checks) will be made only upon BMMP's receipt of an invoice, bill, or other documentation (such as a lease or contract) as accounting back up, no exceptions.
- Clients will receive their PNA in the form of a mailed check or Citizen's Bank intra-bank transfer, no exceptions.

**PROGRAM RULES CONTINUED:**

- Clients are required to notify the BMMP in writing of any new bills to be added to the spending plan, or changes to current billing amounts.
- Notifications of changes to disbursements (including changes to PNA amounts) will take effect the following month.
- Clients (or their representatives) may not come to the Ethos office to receive funds at any time; no cash or checks are kept at the Ethos office.
- All client meetings are to take place either at the client's residence or an adult day health center where privacy is available.
- Multiple requests for additional PNA in one month due to food insecurity will result in client being enrolled in a grocery delivery service.
- If a client is living outside of their residence for more than 30 days, the BMMP is required by Social Security to stop rent payments and report this status to Social Security, which may result in cessation of Social Security benefits.
- PNA shall conform with the client's spending plan.
- Any spend down of conserved funds needs to be requested in writing.
- BMMP strongly recommends that all Representative Payee clients be supported by a Case Manager or Social Worker as the BMMP does not provide case management services

**MONTHLY ACCOUNTING TIMELINE:**

- All benefit payments (from Social Security) arrive to Ethos BMMP between the 1st and the 3rd business day of each month.
- BMMP uses the 4th and 5th business day to verify deposits before checks are issued or online payments are made.
- Most payments will be distributed on the 7th business day (accounting for weekend days that fall within this process). Clients must allow for mailing transit time for their PNA checks to be delivered; on average checks take 4 business days to arrive
- All intra-bank transfers to a client's personal Citizen's Bank account are done on the 7th business day of each month. Intra-bank transfers are the quickest way to receive PNA funds
- For cash needs planning, clients should consider that they will receive their next month's PNA one month from the date of receipt of prior month's PNA funds. They should conserve their PNA accordingly; allowing PNA funds to run out before the next month's allowance will mean a gap in funds.

ETHOS  
555 AMORY STREET  
JAMAICA PLAIN, MA 02130  
T: 617.522.6700  
[WWW.ETHOCARE.ORG](http://WWW.ETHOCARE.ORG)