COVID-19 Economic Impact Payments (EIP) SEN– One Time Instruction

Retention Date: Aug 04, 2021

Revisions:
Subsection A: Added information about SSA referring callers to the IRS EIP payments website and hotline effective May 27, 2020.
Subsection B. 1: Updated this section to include Treasury announcing on May 18, 2020 that individuals who would receive a paper EIP check, will receive their payments on a prepaid debit card.
Subsection B. 2: Updated this section to add more information about the order of processing EIPs.
Subsection B.4: Updated this section to add more Direct Express information.
Subsection B.5: Updated this section to indicate that anyone can still check the status of his or her EIP.
Subsection B.6: Updated this section to add IRS hotline availability effective May 27, 2020.
Subsection B. 10: Updated this section to include EIP information about Payees with SSI recipients, Individual Representative Payees, and Organizational Representative Payees.
Subsection B.11: Added a new section to address handling EIPs for individuals in U.S. Territories
Subsection B.12: Added a new section for returning EIPs to IRS.
Subsection C: Updated all EIP case-specific scenarios.

A. Purpose
This message provides general information for employees to answer questions from the public about Economic Impact Payments (EIP) for beneficiaries, recipients, and representative payees.

Beginning Wednesday, May 27, 2020, refer callers inquiring about the Internal Revenue Service (IRS) EIP to the IRS website. For individuals who received an EIP and have questions about their payment, the caller may call TEL: 1-800-919-9835 where they may speak to an IRS live agent.

B. Background

The Coronavirus Aid, Relief, and Economic Security (CARES) Act (P.L. 116-136) provides emergency relief measures in response to the Coronavirus Disease 2019 (COVID-19) pandemic. Eligible individuals may receive an Economic Impact Payment (EIP) of up to $1,200, and an additional $500 for each qualifying child. All Social Security beneficiaries and SSI recipients that meet the requirements are eligible for the $1,200 EIP.

General Information

1. Timeline for issuing EIPs via direct deposits, to Direct Express cards, and checks or the EIP Card.

- The IRS began issuing EIPs electronically on or about April 15 to qualifying individuals who received a tax refund electronically from a 2019 or 2018 tax return to the same account as the tax refund.
- If the individual filed a 2019 or 2018 tax return, and received a tax refund by paper check or owed taxes, the IRS will send their EIP by paper check or EIP card. Payments will be issued on a staggered basis beginning in late April.
- When the individual is receiving EIPs based on a tax return, the IRS pays for qualifying children listed on the tax return. It is possible that one or more children in the family today were not listed on the filed tax form.
- EIPs were issued by paper check beginning April 18 and weekly thereafter.
- On May 18, The Treasury Department announced that a person who would receive a paper check EIP would receive their payment on a prepaid debit card. Callers with a question about this debit card can refer to the IRS’ May 18 press release and visit www.eipcard.com for details about the card. This EIP debit card is not the same as the Direct Express debit card to which many beneficiaries receive their monthly Social Security or SSI benefit.
- In case the individual states they received a tax refund to their Direct Express card: Direct Express card holders typically do not know their routing number or account number, which must be provided to receive an electronic tax refund. The Direct Express card number is not the same as the Direct Express account.
2. Order of Processing EIP Payments

The IRS will process EIPs in the following order:

- Tax filers – direct deposit payment date 4/15/2020
- Tax filers – paper checks weekly payments starting 04/29/2020
- Social Security non-filer beneficiaries and non-filer SSI recipients concurrently entitled to Social Security Benefits – Based upon SSA-1099s and without representative payees direct deposit payment date 4/24/2020; paper check payment date 5/1/2020
- SSI recipients without representative payees payment date 5/13/2020
- The IRS is now processing EIPs for Social Security beneficiaries and SSI recipients with a representative payee.

3. Individuals who must use the IRS Non-filer web portal and deadline

The Non-Filer web portal is available at www.irs.gov/nonfilereip

1. Title II beneficiaries:
   - those who did not file a 2019 or 2018 tax return and who have a qualifying child must have entered their dependent child information in the IRS’ Non-Filer web portal by April 22 to receive $500 per qualifying child if the child began receiving their own benefit before January 1, 2020.
   - as described above, individuals who missed the April 22 deadline must wait to file a tax year 2020 tax return to receive a $500 tax credit per qualifying child.
   - those whose benefits started on or after January 1, 2020 may continue to use the IRS’ Non-Filer tool for themselves and their qualifying children.

2. Title XVI recipients:
   - do not need to do anything to receive their own $1,200 EIP if they meet the eligibility requirements.
   - those who did not file a 2019 or 2018 tax return and who have a qualifying child must enter dependent information in the Non-Filer web portal by May 5, 2020, or they must wait to file a tax year 2020 tax return to receive a $500 tax credit per qualifying child.
   - those who use the IRS’ Non-Filer web portal to enter information for their qualifying children should receive their own EIP and any qualifying child’s $500 EIP at the same time and by the same method: either direct deposit or paper check by mail or EIP Card, a product of the U. S. Debit card.
d. who use the Non-Filer cannot receive their or their child’s EIP on their Direct Express card.

4. How Direct Express individuals receive payments

- The IRS will pay $1,200 EIPs automatically to the existing Direct Express® card accounts of most eligible Social Security beneficiaries and Supplemental Security Income (SSI) recipients.
- The Non-Filer tool does not support Direct Express. The Non-Filer tool only allows individual to enter bank information for non-Direct Express account information. If there is no bank information provided, their payment will be sent by paper check or EIP Card by mail.
- More information about Direct Express is available at www.usdirectexpress.com

5. Checking Status of an EIP

- Anyone can check the status of their EIP by visiting the IRS’ Get My Payment tool, available at www.irs.gov.
- The person will need to input their SSN or Tax ID Number, Date of Birth, Street Address, and Zip Code.
- This information is required to check the status of the payment.

6. IRS Availability for EIPs

- At this time, the IRS is only providing EIP information on its website at www.irs.gov/coronavirus.
- On May 18, 2020, the IRS announced that it was starting to staff its call center to answer EIP questions. We are encouraging callers with EIP questions to visit the IRS’ website for help. For individuals who received an EIP and have questions about their payment, the caller may call TEL: 1-800-919-9835 where they may speak to an IRS live agent.
- Individual’s that received a payment should receive a letter approximately 15-days after receipt of their EIP. This letter provides a number for individuals to call with questions regarding their EIP.
- IRS is not supporting online chat or click to chat options.

7. Dates to consider when determining what steps to take about EIPs:

- The individual should use the date on which they began receiving their Social Security or SSI benefit (i.e. BEFORE January 1, 2020; ON or AFTER January 1, 2020) to determine what steps they may need to take and to learn when they may receive their EIP.
8. **Handling EIPs in foreign countries**

- Living abroad does not disqualify a person from receiving an EIP if they are otherwise entitled to receive an EIP under the law. See FAQs under “More about Economic Impact Payments” [here on IRS.gov](https://www.irs.gov).  
- A beneficiary who needs to take some action to receive their EIP will follow the same steps regardless of the country where they live and they will receive their EIP in the same way as a person living in the United States.

9. **What is a “qualifying child”?**

The IRS lists rules for the qualifying child applicable to the Child Tax Credit. The child qualifies if the child:

- Is your son, daughter, stepchild, eligible foster child, brother, sister, stepbrother, stepsister, half-brother, half-sister, or a descendant of any of them (e.g., your grandchild, niece, or nephew).  
- Was under age 17 at the end of 2019.  
- Did not provide over half of his or her own support for 2019.  
- Lived with you for more than half of 2019.  
- Is claimed as a dependent on your return.  
- Does not file a joint return for the year (or files it only to claim a refund of withheld income tax or estimated tax paid).  
- Was a U.S. citizen, U.S. national, or U.S. resident alien.

The CARES Act also requires the qualifying child have a valid Social Security Number or an Adoption Taxpayer Identification Number (ATIN).

10. **Handling Inquiries from individuals with a Representative Payee**

- Under the Social Security Act, a representative payee is only responsible for managing Social Security or SSI benefits and an EIP is not a Social Security or SSI benefit.  
- In certain situations, the IRS may deposit a beneficiary’s EIP into an account managed by the representative payee.  
- If a representative payee receives the EIP for a beneficiary, the EIP belongs to the beneficiary. The representative payee should discuss the EIP with the beneficiary.
  
  o If the beneficiary wants to use the EIP independently, the representative payee should provide the EIP to the beneficiary.  
  o If the beneficiary asks the representative payee for
assistance in using the EIP in a specific manner or saving it, the representative payee can provide that assistance outside the role of a representative payee.

- Representative payees are not required to account for the EIP when they complete their annual accounting form.
  - If the representative payee reports the EIP by writing the amount on the Representative Payee Report form, in either REMARKS or elsewhere, an exception will generate because of the extraneous marks on the form. Reviewers may disregard this exception and are not required to re-contact the representative payee as long as no other exception conditions exist.

- Since this is not a Social Security benefit, we do not have the authority to investigate or determine whether the EIP has been misused. If we receive an allegation that the EIP was not used on behalf of the beneficiary, we may decide to investigate for possible misuse of the beneficiary’s Social Security or SSI benefit payments. We may also determine the representative payee is no longer suitable and appoint a new representative payee.
  - See GN 00604.001 for information regarding misuse of benefits. See GN 00504.100 for information on determining the need for a successor representative payee.

- Payees should begin receiving EIPs for their SSI recipient(s) May 27 from the IRS to the same direct deposit account or Direct Express card as the recipient’s monthly SSI payment. Representative payees with more than three payees with direct deposit or Direct Express may receive a paper check or EIP card for the remaining payees.

- If an individual filed a 2019 or 2018 tax return, the $1,200 EIP was or will be sent to the bank account provided on the tax return for an electronic tax refund, or mailed to the address provided on the tax return if a tax refund was mailed or if there was no refund.

- If the beneficiary/recipient did not file a 2019 or 2018 tax return:
  - An Individual Representative Payee should begin receiving EIPs for their SSI recipient(s) in late May from the IRS to the same direct deposit account or Direct Express card as the recipient’s monthly SSI payment. IRS will mail paper check or EIP Cards to payees beginning May 27.
  - For an Organizational Representative Payee, the schedule above is the same, except that the payee may receive the EIP electronically or by paper check or EIP card in the mail.

- Information about EIPs and payees is available at www.ssa.gov/coronavirus/#reppayee.

11. Handling EIPs for Residents of U.S. Territories
• Special rules apply to beneficiaries living in the U.S. territories: American Samoa, Guam, Puerto Rico, the Northern Mariana Islands, or the U.S. Virgin Islands
• In general, the tax authority in each territory, not the IRS, will pay the EIP to eligible residents based on information provided by the IRS.
• It is anticipated that beneficiaries in the territories could begin receiving their EIP in early June.
• People should contact their local tax authority with questions about these payments.
• Below is a list of territory websites about EIPs. We notice that some websites may use the term “Economic Impact Payment” or “stimulus payment.”
  • American Samoa
  • Guam
  • Puerto Rico
  • Northern Mariana Islands
  • U.S. Virgin Islands

12. Returning EIPs to IRS

• Individuals may inquire about what they should do to return an EIP.
• Refer the individuals to the FAQs under “More about Economic Impact Payments” here on IRS.gov.

C. Handling Case-Specific Inquiries from the public

If you receive an inquiry from the public about their current EIP situation, please use the scenarios below to explain their next steps.

NOTE: This may not cover all EIP situations. If it does not, please refer the individual to the IRS website for more information.

1. Social Security Retirement, Survivors, Disability (SSDI) beneficiary received benefits BEFORE January 1, 2020, and filed a tax return for 2019 or 2018

• The IRS began issuing electronic economic impact payments on or about April 15 to people who received a tax refund electronically, and to the same account as the tax refund.
• If you did not get an electronic refund or no refund, the IRS will send your payment by mail. Payments will be issued on a staggered basis beginning in late April.
• You will receive $500 for a qualified child listed on your tax return. For a child not listed on your tax return, you must wait to file a tax year 2020 tax return to receive the $500 payment.

2. Social Security Retirement, Survivors, Disability (SSDI) beneficiary
received benefits BEFORE January 1, 2020, and DID NOT file a tax return for 2019 or 2018

- You should have received your payment by the end of April in the same way you receive your Social Security benefit. You needed to use the IRS' Non-Filer tool by April 22 to receive $500 for each qualified child.
- If the IRS did not already process your $1,200 payment, and you entered your and your children’s information into the tool by April 22, you should have received each $500 child payment by the end of April at the same time as your $1,200 individual payment. If the IRS already processed your $1,200 payment, or if you missed the April 22 deadline, you must wait to file a tax year 2020 tax return to receive the additional $500 per qualifying child. Your $1,200 payment is not affected.
- **Direct Express Card Holders:** If you used the Non-Filer tool by the April 22 deadline, and if you left the bank account information blank, you will receive your and your children combined payment amount by paper check or EIP Card in the mail.

3. **Supplemental Security Income (SSI) received benefits BEFORE January 1, 2020, and filed a tax return for 2019 or 2018**

- The IRS began issuing electronic economic impact payments on or about April 15 to people who received a tax refund electronically, and to the same account as the tax refund.
- If you did not get an electronic refund or no refund, the IRS will send your payment by mail. Payments will be issued on a staggered basis beginning in late April.
- You will receive $500 for a qualified child listed on your tax return. For a child not listed on your tax return, you must wait to file a tax year 2020 tax return to receive the $500 payment.

4. **Supplemental Security Income (SSI) received benefits BEFORE January 1, 2020, and DID NOT file a tax return for 2019 or 2018**

- You should receive your payment in early May in the same way you receive your SSI payment. You **must enter information** in the IRS’ Non-Filer tool by **May 5** to receive the $500 payment for a qualifying child now, or you must wait to file a tax year 2020 tax return to receive the $500 payment. Your $1,200 payment is not affected if you miss the deadline.
- **Direct Express Card Holders:** You may use the Non-Filer tool, but you will not receive your $1,200 payment on your Direct Express card. You will receive both your $1,200 payment and each child’s $500 payment on a non-Direct Express bank account you provide or by mail with a paper check or EIP Card if you leave the bank information empty.

5. **Social Security retirement, survivors, or disability (SSDI) benefits**
Supplemental Security Income (SSI) ON or AFTER January 1, 2020 and filed a tax return for 2019 or 2018

- The IRS began issuing electronic economic impact payments on or about April 15 to people who received a tax refund electronically, and to the same account as the tax refund.
- If you did not get an electronic refund or no refund, the IRS will send your payment, and payment for any qualifying children listed on your tax return, by mail at the same time. Payments will be issued on a staggered basis beginning in late April. For a child not listed on your tax return, you must wait to file a tax year 2020 tax return to receive the $500 payment.

6. Social Security retirement, survivors, or disability (SSDI) benefits or Supplemental Security Income (SSI) ON or AFTER January 1, 2020 and DID NOT file a tax return for 2019 or 2018

- Social Security beneficiaries and SSI recipients in this category may use the IRS' Non-Filer: Enter Payment Info Here tool to receive their own $1,200 payment and $500 payment for qualifying children. You can only enter non-Direct Express bank account information for direct deposit, or leave bank information empty to receive a paper check or EIP Card by mail.

Direct all program-related and technical questions to your RO support staff or PC OA staff. RO support staff or PC OA staff may refer questions or problems to their Central Office contacts.

A summary matrix of this information is available at www.ssa.gov/coronavirus in the question, “How do I get my COVID-19 economic impact payment?” We encourage you to familiarize yourself with the document and to share information about the document with customers you help.

References

EM-20010 SEN REV 2 - Disaster Procedures – Coronavirus Disease 2019 (COVID-19) Pandemic – One Time Instruction

PolicyNet Hot Topics - COVID-19 Instructions

GN 00604.001 Misuse of Benefits

GN 00504.100 Determining the Need for a Successor Payee

EM-20017 SEN REV - COVID-19 Economic Impact Payments (EIP) SEN– One Time Instruction - 5/22/2020