Money Management Services (MMS) and Oregon Money Management Program (OMMP) Referral Process & FAQ

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Money Management Services (MMS)/Oregon Money Management Program (OMMP)

Money Management Services (MMS) are available if an individual can no longer manage their own finances or needs assistance managing an Income Cap Trust (ICT).

MMS and Oregon Money Management Program (OMMP) primarily works with federal funds: Social Security Retirement, Supplemental Security Income, Social

Security Disability, Railroad Retirement, and Veterans Benefits. In certain situations, MMS/OMMP can assist with Public Employees Retirement System (PERS), Federal Employees Retirement System (FERS), and other retirement benefits.

How to Send a Referral

Please identify whether there is a crisis/Adult Protective Services (APS) situation on the MMS/OMMP Referral Form. Referral priority is based on crisis or need.

- Complete the MMS/OMMP Referral Form located in the **Money Management Services** section of CM Tools
- Review the "Where to Send the MMS/OMMP Referral by County" document located in the **Money Management Services** section of CM Tools to:
    - Locate information for the local program coordinator
    - Verify the provider assists with Income Cap Trust services, if applicable
        - Note: All providers offer Bill Pay and Representative Payee (Rep Payee) services to individuals
- Email the referral form to the appropriate MMS/OMMP contact
    - Within 5 business days, the MMS/OMMP provider will indicate if the referral was accepted or waitlisted

Accepted Referrals

For Bill Pay Services and ICT:

- After accepting the referral, the MMS/OMMP Coordinator will meet with the individual

For Representative Payee:

- The coordinator applies to be appointed Representative Payee with Social Security Administration (SSA)
- SSA's application process is 12-16 weeks to determine capacity/need
- The individual may have no representative to pay bills and no access to funds during the SSA processing time as there are legal restrictions on what can be done before the local provider is appointed as the Representative Payee

Frequently Asked Questions

What happens if there is a waitlist for MMS/OMMP services?

- Program capacity affects provider ability to serve new clients
- If you have been told there is a waitlist for a service and you have a crisis/APS situation, please contact the OMMP Policy Analyst (see Question/Resources section at the end of this document for contact information) to receive assistance in locating a nearby program with availability

What will the OMMP Coordinator do during the SSA processing time?

- Develop a budget

- Develop a relationship with the individual
- Contact possible resources
- Update billing address with post office/vendors (utilities, landlords, insurance, medical providers, etc.)

What can the individual do during the SSA application processing time?

- Gather bills
- Help OMMP Coordinator update billing address with vendors
- Continue to pay bills during the SSA application processing time

What can the Case Manager (CM) or other referral source do to help the Representative Payee process?

- Obtain the individual's personal demographics during the referral process. SSA requires the following identifying information for their application:
  - Mother's maiden name
  - Place of birth and city/province of birth
  - Father's first name
  - Date of Birth
  - Social Security Number
- During the application process, work with the MMS/OMMP provider to establish a relationship and obtain any additional information, as needed
- Provide information and make referrals to additional programs to assist in getting the individual's basic needs met during the processing time

Why is the MMS/OMMP Coordinator asking so many questions and why do they need to be involved?

- Personal information is needed to assist individuals in establishing budgets, making applications to social security and other entitlement services
- Additional information may be needed for referrals to additional programs
- Discussing social issues and relationships with family is often a part of assisting an individual

What are the limitations of being a Representative Payee, Bill Pay Provider, and ICT Trustee?

- Representative Payees can only manage federal funds once they are appointed
- MMS/OMMP providers cannot liquidate assets or personal property
- A Representative Payee cannot close or access individual's previous bank account
- Funds in previous account are not accessible to the new payee

What are the responsibilities of an MMS/OMMP Coordinator once they are appointed as a Representative Payee?

- Meet with the individual
- Set up a separate account where the individual's income is received for the Rep Payee to pay the individual's bills
- Manage the income of the individual
- Work with the individual to create a budget

- Budgets are arranged around meeting the individual's needs first (housing, utilities, food, medical costs, a small amount to savings) as required by SSA regulations

Should MMS/OMMP providers take every Income Cap Trust (ICT) case?

- No, ICTs can be written by an individual or an attorney, or you can give information about them to an individual's family or representative
- Not all situations are appropriate for MMS/OMMP to write and be trustee for an individual
- We want to ensure that only individual's that need a trustee and have no other safe, reliable, resources are enrolled with MMS/OMMP

What do I need to understand about availability?

- MMS/OMMP providers try very hard to be available as quickly as possible. There are times providers are traveling to work with individuals.

Questions/Resources

Please contact OMMP Policy Analyst, Deborah Spere, if you have any questions or need assistance with an MMS/OMMP situation.

Email: Deborah.L.Spere@odhs.oregon.gov

Phone: 971-301-1023

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