



# CATHOLIC SOCIAL SERVICES

## **Payee Services Program**

Since 1990, Catholic Social Services (CSS) has provided Payee Services and has assisted 2,541 individuals with the management of their finances. Since its inception, Payee Services has managed in excess of 117 million dollars for our clientele, while processing over 1.9 million financial transactions. Presently, CSS has clients in 45 Ohio & West Virginia counties. We are committed to providing quality customer service in order to improve the lives we touch.

Payee Services consists of financial management of the client's monthly income, as well as case management and counseling in reference to financial issues. This program enables clients to live independently as members of their local communities, while guaranteeing that their essential living needs (food, housing, utilities, medical care, clothing, etc.) are being met. In 2022, CSS helped 1,105 individuals with this program, while managing over 11 million dollars in client benefits.

The CSS Payee program allows the individual access to his/her money, while assuring that these funds are being handled in the client's best interest. Payee Services improves the quality of life for our clientele by providing "peace of mind."

## **Frequently Asked Questions:**

### **How long has CSS provided Payee Services?**

Since 1990, CSS has provided individualized financial management to disabled individuals and seniors who are unable to manage their own financial affairs; *regardless of their denomination or faith.*

### **How many clients does CSS serve with this program?**

Presently, CSS serves 966 active clients over 45 Ohio & West Virginia counties while handling over 11 million dollars in client benefits annually. CSS processes over 117,000 financial transactions per year for our clientele.

### **How can someone sign up for this service?**

Referral forms can be found on the CSS website (<http://www.colscss.org/senior-support/payee-services/>). To initiate the Payee Service, a referral is made to CSS from a source such as the individual or a social service organization in the community. Once the Social Security Administration officially delegates CSS as the payee for a client, a CSS worker will contact the client to formulate a workable budget for the client's financial situation. CSS can also manage other forms of income such as pensions, pay checks, and settlement funds.

### **Does the client have a “say” in how their finances are managed?**

CSS creates a workable monthly budget with the client to meet the client's essential living needs. The budget is a flexible document that can be changed if needed according to the client's situation. The budget can incorporate varying degrees of client responsibility in order to provide the client with opportunities to learn appropriate financial management.

### **How does CSS record and document transactions for their clients?**

CSS uses the QuickBooks Enterprise accounting software to track financial transactions. CSS has a “custodial checking account” (non-interest bearing) to house the clients' money. Each client has their own sub-account in the “Quick Books” program in order to keep a separate record for each. At the end of the month, the CSS worker creates a

transaction report for each client that details what transactions (checks, deposits, and fees) were completed on the account that month. This report can be created for the client upon request for any timeframe indicated and then mailed, faxed, or emailed to the individual.

### **How does the client receive their personal funds (food, spending, etc.)?**

CSS primarily utilizes a loadable debit card to distribute funds directly to the client. This debit card allows the client access to only the balance of funds loaded on the card. If the client is unable to manage a debit card due to circumstances related to their disability or living situation, they have the option to acquire a savings account at a local bank and have CSS electronically transfer their personal funds to this account via an ACH transaction. CSS would need the routing and account numbers for the account to use this option. On a temporary basis, CSS can use paper checks to distribute funds until one of the options for electronic banking is implemented. Electronic banking is a more secure and efficient manner to send money to our clients.

### **How will the client be able to contact the CSS office?**

Call 740- 452-5057, ext. 1 or toll free for long distance at 1-800- 536-5057 ext. 1. Contact CSS through our website ([www.colssc.org/](http://www.colssc.org/)). Emailing, mailing, & faxing are other options.

### **How will the client's bills get to the CSS office?**

Bills can be sent directly to the CSS mailing address by changing the billing address with most creditors. Please tell the creditor to change the billing address to:

Catholic Social Services  
P.O. Box 3446  
Zanesville, OH 43702-3446

### **What security measures are in place to protect client funds?**

1. CSS is a “bonded” agency with a 2.5 million-dollar liability policy.
2. All CSS personnel have had a criminal background check upon hire with renewal every 5 years.

3. CSS has security procedures (checks and balances) in place to ensure the safeguarding of funds including the segregation of duties among staff. At least two staff members are involved in every transaction. CSS also utilizes the “positive pay” function at our bank for added security.
4. Social Security Administration regularly conducts audits to ensure compliance to payee regulations and reviews a “random” selection of case files to ensure appropriate management of funds.
5. Monthly reconciliation of the Payee Custodial Bank Account is reviewed by the CSS (corporate) Financial Officer and CSS annually conducts an independent audit of all accounting records/practices within the agency.

### **How successful is the program in meeting the needs of the clients?**

The program’s goal is to manage the client’s financial affairs in order to meet their essential living needs (housing, utilities, food, medical, and clothing) while helping them gain financial self-sufficiency. In the past year, 100% of our clientele have had their essential living needs met with 76% acquiring at least \$100 in savings at the end of each month. 52% were able to accumulate at least \$700 in savings at the end of each month.

### **How is the program funded?**

Payee Services has an expected revenue budget of \$629,648 for the year (2023). The program also receives partial funding from these sources:

- Contributions 1%
- Program Fees 96%
- Special Events 1%
- United Way of MPM 2%

### **Is there a charge for the service?**

CSS charges \$52 per month for this service which is the amount set by the Social Security Administration for a payee fee. Presently, CSS has contracts with other community agencies which help partially or fully to subsidize the fee for their clientele. These agencies include: Allwell Behavioral Health Services, Guernsey County Board of DD, Muskingum County Board of DD, and Licking County Board of DD.