Payee Services

Catholic Social Services (CSS) has been providing Payee services since 1990 and has assisted 1,413 individuals with the management of their finances in the past twenty-six years. Since its inception, Payee Services has managed in excess of 56.5 million dollars for our clientele while processing over 702,000 financial transactions. Presently, CSS has clients in 28 counties in central & southeastern Ohio and our program is committed to providing quality customer service in order to improve the lives which we touch.

Payee Services consist of financial management of the client’s monthly income as well as case management/counseling regarding financial issues. This program enables clients to live independently as members of their local communities while ensuring that their essential living needs (i.e. food, housing, utilities, medical care, clothing, etc.) are being met. In 2015, CSS helped 751 individuals with this service while managing over 7 million dollars in client benefits.

The CSS Payee program is a success because it allows the individual access to his/her money when needed while ensuring that these funds are being managed in the client’s best interest. Payee Services improves the quality of life for our clientele, as well as, provides clients with “peace of mind”.
Program Questions:

- How long has CSS provided Payee Services?
  CSS has been providing payee services since 1990 to disabled individuals regardless of their denomination or faith. Currently, we have clients in twenty-eight counties in the Central/Southeastern part of Ohio. Our program is part of the Catholic Social Services corporation serving the Diocese of Columbus (23 county area).

- How many clients does CSS serve with this program?
  Presently, CSS serves 684 active clients while handling over 7 million dollars in client benefits annually. CSS processes over 81,000 financial transactions per year for our clientele.

- How can someone sign up for this service?
  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 makes CSS 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, & settlement funds.

- Does the client have a “say” about how their finances are managed?
  CSS creates a workable monthly budget with the client to meet the client’s essential living needs. The budget will be updated monthly & 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 for our clients as well as each client’s account balance. QuickBooks allows us to accurately document every transaction completed for the client. 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, & 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/retweeted 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 this 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 clients since it eliminates the postal services’ handling of the item.

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

  CSS has a toll free phone number, #1-800-536-5057 (ext. 1), available for out of town communications. Emails and faxes are also welcome & standard mail is another option.

- **How will the client’s bills get to the CSS office?**

  Bills can be sent directly to the CSS mailing address (below) 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 two million dollar liability policy.
  
  2. All CSS personnel have had a criminal background check upon hire and this is renewed every five years.
  
  3. CSS has security procedures (checks and balances) in place to ensure the safeguarding of funds including the segregation of duties among staff. There is always at least two staff members involved in every transaction handled. CSS also utilizes the “positive pay” function at our bank for added security.
  
  4. CSS is required to file a yearly Representative Payee Report (with the Social Security Administration) outlining how funds received were used for each client.
  
  5. Social Security Administration conducts audits to ensure compliance to payee regulations and reviews a “random” selection of case files to ensure appropriate management of funds.
  
  6. Monthly reconciliation of the Payee Custodial Bank Account is reviewed by the CSS (corporate) Financial Officer.
  
  7. CSS (corporate) annually conducts an independent audit of all accounting records/practices within the agency.
  
  8. CSS performs quarterly case record reviews on a sample of client records to ensure proper documentation of activities.

- **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, & Clothing) while helping them gain financial self-sufficiency. In the past year, 100% of our clientele have had their essential living needs met with 94% acquiring some savings and 37% were able to accumulate at least $700 in savings.
Is the clientele satisfied with the services they receive?

Last year, CSS had a reported 91% overall satisfaction rating from our clients on our customer satisfaction survey (27% return rate with 100% of clientele surveyed).

How is the program funded?

Payee Services has an expected revenue budget of over $392,000 for the year (2016-2017) & the program receives partial funding from these sources:

- United Way of MPM: 7.8%
- Program Fees: 89.7%
- Contributions: 1.5%
- Special Events: 1.0%

Is there a charge for the service?

CSS charges $41 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: Six County, Inc., Muskingum County Board of DD, & the Licking County Board of DD.

Testimonials

Catholic Social Services would be a great asset to any community. Here are some of the words describing the Payee Services’ staff and the support they have given our agency over the years: Timely, Reliable, Caring, Professional, & Patient.

Dee Fountain, Director Community Services
Muskingum Co. Board of Developmental Disabilities
Our agency has been using Catholic Social Services as a payee provider for many years. We have found the agency easy to work with and responsive to the needs of our consumers. I would recommend this payee service regularly to people who are looking for a payee program.

Bob Montgomery, CPST Director
Six County, Inc.

Through the use of Payee Services, we have seen several individuals begin to have a better understanding of their money, pay their bills on time, work out payment plans for existing bills, and even save money for special purchases.

Johnna Nash, Waiver Manager
Perry Co. Board of Developmental Disabilities

I think it is a wonderful service to those who have financial difficulties. It eases my mind knowing that their rent, utilities, and other bills will be paid each month. Now, these clients have money saved and have been able to buy new furniture and other personal items. The Catholic Social Services staff is always very helpful when I have questions.

Rhonda Pilck, Adult Protective Services Investigator
Guernsey County Job & Family Services

I have had several clients use Catholic Social Services’ payee program. The CSS staff is prompt in getting back to clients regarding questions as well as with sending money. These clients have identified they will always stay with Catholic Social Services because their payee always has their best interest in mind.

Travis Reed, Mental Health Case Manager
The Counseling Center of Zanesville