



December 6, 2017

The Honorable Sam Johnson
Chairman, Social Security Subcommittee
B-318 Rayburn House Office Building
Washington, DC 20515

The Honorable John Larson
Ranking Member, Social Security Subcommittee
B-318 Rayburn House Office Building
Washington, DC 20515

Dear Chairman Johnson and Ranking Member Larson,

On behalf of the 1.3 million members of AMAC, the Association of Mature American Citizens, I write today in support of H.R. 4547, the *Strengthening Protections for Social Security Beneficiaries Act of 2017*. This bipartisan legislation would strengthen our nation's Social Security representative payee program by increasing oversight of current representative payees and fortifying protections for future Social Security beneficiaries who may require a representative payee. This bill is a commonsense response to the ever-increasing threats of fraud and abuse facing our aging senior population.

The Social Security representative payee program allows the Social Security Administration (SSA) to appoint a representative payee to receive benefit payments, if a beneficiary is unable to manage their own finances. For seniors, this program proves vitally important as health complications, like dementia, can make it difficult to adequately manage their finances later in life. Typically, seniors rely on family, friends, and trusted loved ones or advisors to be their representative payees when they become incapable of managing their benefits. Unfortunately, some representative payees exploit the person they are assigned to help, and SSA has had a difficult time finding and preventing bad actors in the representative payee space. H.R. 4547 puts in place new protections and more secure methods of selecting and supervising representative payees to better protect our most vulnerable Social Security beneficiaries.

Under H.R. 4547, Social Security beneficiaries can designate who their representative payee will be well before they actually need a representative payee. This future designation, coupled with SSA's appropriateness assessment of the representative payee preference list, will go a long way in preventing bad actors from taking advantage of seniors when they are most vulnerable. In fact, H.R. 4547 goes even further to protect seniors by codifying the ban on individuals with certain criminal convictions from being designated as payees, and preventing individuals utilizing the representative payee program from being the designated payee of other beneficiaries. These commonsense and timely ideas will save millions of dollars in fraudulent payments, and, more importantly, protect our most vulnerable seniors.

As an organization committed to representing the interests of mature Americans and seniors, AMAC is dedicated to ensuring senior citizens' interests are protected. We applaud Chairman Johnson, Ranking Member Larson, and their respective staffs for their commonsense, timely, and forward-thinking solution that will positively benefit millions of individuals currently retired and preparing to retire nationwide. AMAC is pleased to offer our organization's full support to the *Strengthening Protections for Social Security Beneficiaries Act of 2017*.

Sincerely,

Dan Weber
President and Founder of AMAC