



# Social Security Advisory Board

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Henry J. Aaron, Chair  
Lanhee J. Chen  
Bernadette Franks-Ongoy  
Jagadeesh Gokhale  
Kim Hildred  
Barbara B. Kennelly

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Claire Green, Staff Director

## Board Meeting Minutes May 24, 2017

**Location:** 400 Virginia Avenue SW, Suite 625  
Washington, D.C. 20024

**Time:** 10:15 am – 11:30 am

**SSAB Members:** Henry Aaron, Chair  
Lanhee Chen  
Bernadette Franks-Ongoy  
Jagadeesh Gokhale  
Barbara Kennelly  
Kim Hildred

**SSAB Staff:** Claire Green, Staff Director  
Anita Grant, Senior Advisor  
Jackie Chapin, Policy Chief  
Jenn Rigger, Senior Advisor  
David Warner, Management Chief  
Joel Feinleib, Staff Economist  
Caitlyn Tateishi, Management Analyst  
Bethel Dejene, Management Analyst  
Matthew Comey, Policy Analyst  
Matthew Graves, Research Analyst  
Conway Reinders, Policy Analyst  
William Dede, NASI Fellow  
Meredith Yinger, NASI Fellow  
Korey Johnson, Summer Fellow

**Presenters:**

**Money Matters International (MMI)**

**Participant:** John Fisher, Chief Relationship Officer

The Board met with John Fisher, Chief Relationship Officer of Money Matters International (MMI). MMI is the nation's largest credit counseling organization, providing housing counseling and student loan counseling, among other services. MMI is also a fee-for-service representative payee for Social Security benefits and provides representative payee services through a subsidiary, CrissCross, with whom MMI merged. Mr. Fisher explained that MMI's representative payee services are not yet self-sufficient and largely because of the certification process. Credit counseling, their biggest component, currently subsidizes these services. However, Mr. Fisher was confident that the organization would eventually reach the goal of self-sufficiency in its representative payee operations.

According to Mr. Fisher, one major problem MMI faces with regard to the representative payee program is the requirement to become certified as a representative payee at every individual Social Security Administration (SSA) field office. He suggested it would be a much simpler process both for the organizational payees and the field offices if the process was handled regionally or nationally. The Department of Housing and Urban Development (HUD), approved MMI nationally as a provider of services. With SSA, MMI has been approved in approximately 12 offices. If MMI were approved nationally, SSA field office staff would only have to determine if MMI/CrissCross is the right representative payee for that particular beneficiary.

Mr. Fisher described the process by which SSA field offices select organizational representative payees as "competitive." Sometimes SSA staff will replace CrissCross as the designated organizational representative payee with a different organizational representative payee that is more familiar in the community and, according to SSA, better suited to provide services to that particular beneficiary. However, Mr. Fisher does not argue that SSA staff should be making representative payee determinations, but noted that a service that is local but has limited office hours may not always be better as MMI/CrissCross which has 24/7 internet availability.

Mr. Fisher further recommended that SSA make greater use of technology, such as secure electronic portals for use by organizational representative payees, and that SSA establish regional or district-level ombudsmen for representative payee issues.

I certify that the minutes written for the May 24, 2017 meeting of the Social Security Advisory Board are correct.



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Henry J. Aaron