

Frequently Asked Questions: Federal Income Benefits & Direct Express

FAQ • December 2023

Kate Lang, Justice in Aging

This FAQ is a follow up to NCLER's training, *Federal Income Benefits & Direct Express: How It Works, How Things Can Go Wrong, and What to Do About It*. The webcast [recording](#) has more information.

Which benefits from the Social Security Administration (SSA) can be received on a Direct Express card?

All benefits from SSA can be paid to a Direct Express card. Those receiving Retirement, Survivor, and Disability Insurance benefits, and those receiving Supplemental Security Income (SSI) benefits can receive them on a Direct Express card. If a beneficiary receives multiple federal benefits each month, the payments can be made to the same Direct Express card.

Can a beneficiary receive Supplemental Nutrition Assistance Program (SNAP) benefits on their Direct Express card?

No. Each state administers SNAP benefits for its residents, so those are not considered a federal payment that can be made to a Direct Express card.

How can a Direct Express cardholder check their balance?

Cardholders can get balance information for their Direct Express card by calling the customer service number on the back of their card to get automated balance information. They can get balance information for their Direct Express card at any ATM with a MasterCard logo. They can also log in at www.USDirectExpress.com, or download the Direct Express mobile app to their phone, to check their balance.

How can a Direct Express cardholder find a surcharge-free ATM?

A Direct Express cardholder can find the nearest surcharge free ATM at https://www.usdirectexpress.com/atm_locator.html.

Can a Direct Express cardholder who is getting benefits from SSA get help from SSA employees to resolve Direct Express issues?

According to SSA POMS [GN 02402.007](#), SSA employees in the agency's local field offices will first instruct the Direct Express cardholder to contact the customer service telephone number on the back of their card. If the cardholder is unable to resolve their issues with Direct Express, **and the cardholder is present in person in the SSA field office**, then the SSA employee can intervene with Direct Express for the cardholder using the "consent-based process" in paragraph I. of this section of the POMS.

Can a Direct Express cardholder put another user on their account, similar to a bank account having a primary and secondary account holder?

No, there can only be one cardholder for each Direct Express card.

What happens when a Direct Express cardholder dies?

The account will not be closed until Direct Express is notified about the death. A family member or friend should notify Direct Express of the cardholder's death by calling the customer service number on the back of the card. They should request that any benefits paid to the Direct Express card for the month of death and any later months be returned to the issuing agency, such as SSA. Any other funds remaining on the Direct Express card at the time the beneficiary dies will become part of their estate and will be distributed in accordance with the probate laws of the state.

Case consultation assistance is available for attorneys and professionals seeking more information to help older adults. Contact NCLER at ConsultNCLER@acl.hhs.gov.

This FAQ Sheet was supported by a contract with the National Center on Law and Elder Rights, contract number HHS75P00121C00033, from the U.S. Administration on Community Living, Department of Health and Human Services, Washington, D.C. 20201.