



**George E. Pataki**  
Governor

**NEW YORK STATE**  
**OFFICE OF TEMPORARY AND DISABILITY ASSISTANCE**  
40 NORTH PEARL STREET  
ALBANY, NY 12243-0001

**Robert Doar**  
Commissioner

## Informational Letter

### Section 1

<b>Transmittal:</b>	05-INF-01
<b>To:</b>	Local District Commissioners
<b>Issuing Division/Office:</b>	Finance
<b>Date:</b>	January 12, 2005
<b>Subject:</b>	CAMS Repayment Agreement Training
<b>Suggested Distribution:</b>	Local District Commissioner Accounting Supervisors Fiscal Officers
<b>Contact Person(s):</b>	Financial Services Regions I-IV Upstate Office: Virginia Scala (518) 474-7549 Region V Metropolitan Office: Michael Borenstein (631) 854-9704 Region VI: Marian Borenstein (212) 961-8250
<b>Attachments:</b>	None
<b>Attachment Available On – Line:</b>	<input checked="" type="checkbox"/>

### Filing References

Previous ADMs/INFs	Releases Cancelled	Dept. Regs.	Soc. Serv. Law & Other Legal Ref.	Manual Ref.	Misc. Ref.
04 INF 16 03 INF 32 00 ADM 06 98 ADM 12				CAMS Manual Chapter 3 & Chapter 5	

### Section 2

#### I. Purpose

The purpose of this release is to follow up on CAMS questions that were proposed at CAMS Fiscal Repayment Agreement Training sessions held in October and November 2004.

## II. Background

A repayment agreement is a legal document that a recipient signs agreeing to repay an overpayment of either Food Stamp (FS) or Public Assistance (PA) benefits.

The Cash Management Subsystem (CAMS) has been modified to allow local districts to record the terms of the repayment agreement for the debt that is being repaid. CAMS provides online access to the terms of the Repayment Agreements entered on the system.

Repayment agreement questions raised during the training and their answers are summarized below. A recorded version of the training session is available here: [Recording Repayment Agreements on CAMS](#) and additional information is available in the [CAMS Manual](#).

## III. Program Implications

### CAMS

1. **Q.** Can we put up debts on the Cash Management System (CAMS) without putting up a payer record?  
**A.** A debt may be recorded on CAMS without a payer record. Repayment Agreements do require a payer record. Appropriate payer records should be established when the case is closed.
2. **Q.** Are repayment agreements stored on CAMS at the debt level?  
**A.** Repayment agreements are stored on CAMS at the case level rather than on the debt level. If we tied into each claim each posting would have had to be identified.
3. **Q.** Where does the bankruptcy date come from?  
**A.** The bankruptcy date is the effective date of the bankruptcy order.
4. **Q.** Will there be a report provided to the counties which lists all repayment agreements at the case level?  
**A.** We have not requested this type of report at this time. We will do so if the counties deem it appropriate to do so. Please contact your fiscal field representative (as shown in the "Contact Person" area on page 1 of this INF) if you would like us to develop this report.
5. **Q.** What function codes were added to CAMS for Repayment Agreements?  
**A.** In the AR Information section of the CAMS Case Accounts Receivable Menu we added X1 (Add Repay Agmt), X2 (Correct/Modify Repay Agmt) and X3 (Delete Repay Agmt)
6. **Q.** Can there be more than one repayment agreement sequence number 01, 02, etc?  
**A.** Repayment agreement sequence numbers are unique within a case. Each time a repayment agreement is added to a case the repayment agreement sequence number will be incremented by one, regardless of the assistance group.

7. **Q.** Are the payer sequence numbers and the repayment agreement sequence numbers the same?
- A.** These numbers are separate and independent of each other. The payer sequence number applies to the payers in a particular agreement. The repayment agreement sequence number is a counter for the number of repayment agreements in a case.
8. **Q.** Are the new CAMS screens available for use right now?
- A.** All screens covered in the training are available for your use.
9. **Q.** What fields were deleted from the payer screen in CAMS?
- A.** The fields deleted from the payer screen are: Bill-Ind, Bill-Freq, Legal-Stat, and Legal-Stat-Date.
10. **Q.** Why was the payer-cin-ssn field changed to only accommodate a nine digit number?
- A.** All payers are required to have a nine digit identification number entered or they cannot be included in repayment agreements.
11. **Q.** Can I delete a payer from an active agreement?
- A.** The system will **not** allow you to delete a payer active in a repayment agreement. You must first modify the agreement to deselect the payer.
12. **Q.** What are the new inquiry screens that were built into CAMS for repayment agreements?
- A.** LIART6 AR Reversal and Posting Inquiry, LIAR08 Case Repayment Agreement History, and LIAR09 SSN Repayment Agreement Inquiry. Detailed descriptions of these inquiries are available in the recorded session of [Recording Repayment Agreements on CAMS](#) and in the [CAMS Manual](#).
13. **Q.** What statuses can repayment agreements have?
- A.** Repayment agreements may have the following statuses: active, deleted, satisfied, inactive, or void.
14. **Q.** Are all repayment agreements entered in CAMS?
- A.** Only repayment agreements for assistance groups 1 (FS) and 2 (TA) can be entered in CAMS.
15. **Q.** Is the payment amount on the repayment agreement the monthly amount owed?
- A.** The payments are made monthly, unless specified otherwise in the repayment agreement.
16. **Q.** What is the relationship between repayment agreements and a debt on CAMS?

- A.** Repayment agreements are maintained at the case level not the debt level. A repayment agreement may include multiple claims. In addition, debts may exist on CAMS without a repayment agreement.
17. **Q.** Can a repayment agreement be added to CAMS if there are no payer records for the case?
- A.** Payer records must be on CAMS to add a repayment agreement for the case.
18. **Q.** Can you remove all payers from a repayment agreement?
- A.** CAMS requires that at least one payer be included in a repayment agreement. If the repayment agreement was entered in error, the repayment agreement should be deleted.
19. **Q.** Can the initial date entered in a repayment agreement change?
- A.** The initial date will not change. However, the current date can be modified.
20. **Q.** Who receives the billing statement?
- A.** Billing statements can be sent to all active payers on a case.
21. **Q.** Does a repayment agreement have to be entered in CAMS for a payer to be submitted to the Treasury Offset Program (TOP)?
- A.** The payer can be sent to TOP even if no repayment agreement for the debt is established.
22. **Q.** Does having a repayment agreement on CAMS stop the payer from being sent to TOP?
- A.** If the payer/case is delinquent and not making payments, according to the agreement, the claims will be collected through TOP.
23. **Q.** Can a repayment agreement be deleted through selection B3, Claim Status and Demographics, of the LCMCCM (CAMS Case Accounts Receivable Menu) screen?
- A.** Selection B3 is only used for claim modification. A repayment agreement can only be deleted using selection X3, Delete Repay Agmt, on the LCMCCM screen.
24. **Q.** Does CAMS have a Social Security Number (SSN) Inquiry of claims?
- A.** The SSN Inquiry is for repayment agreements. There is not an inquiry of claims by SSN.
25. **Q.** Where do you find the sequence number of the repayment agreement?
- A.** This sequence number is found through repayment agreement inquiry by case.

26. **Q.** Do districts have to change the repayment agreement payment amount if the amount changes each month due to wage fluctuations?
- A.** The terms of the repayment agreement need not be modified on CAMS.
27. **Q.** Do all payers on the repayment agreement owe the payment amount each month? For example, if the monthly payment amount is \$15 with three active payers would \$45 be due?
- A.** In this example, only \$15 is due.
28. **Q.** Why would a person be removed from a repayment agreement?
- A.** A payer incorrectly included in the repayment agreement or who is no longer obligated to pay the debt due to court action or death should be removed from the agreement.
29. **Q.** Can you change the payer name in a payer record?
- A.** Payer name can be modified through selection Z2 from the LCMCCM screen.
30. **Q.** What is the status of the repayment agreement when the household goes back on assistance?
- A.** The status of the repayment agreement should be changed to **“I – Inactive.”**
31. **Q.** Does CAMS interface with WMS to verify that someone was active in the case at the time of the claim?
- A.** There is no interface to verify this.
32. **Q.** Will the repayment agreement inquiry by SSN show information from other districts?
- A.** This inquiry will only show agreements for this SSN in the district performing the inquiry.
33. **Q.** Does CAMS show which claims are included in the repayment agreement?
- A.** Repayment agreements are stored in CAMS at the case level and CAMS does not show individual claim information in that inquiry. Claim history by payer is available through the LIAR04 Inquiry.
34. **Q.** Can the same person be entered into payer record more than once?
- A.** There is an edit in CAMS that prevents duplicate SSN in payer records within a case. An individual may be a payer in multiple agreements if they have been in multiple cases.

35. **Q.** Are different bills generated for those cases having a repayment agreement on CAMS?
- A.** There have been no changes made to billings due to repayment agreements.
36. **Q.** Are Shelter and Utility Arrears Repayment Agreements, that may be required for Emergency Temporary Assistance payments, entered into CAMS?
- A.** No, only repayment agreements for assistance groups 1 (FS) and 2 (PA) are entered into CAMS. Shelter and Utility Arrears repayment agreements are in assistance group 4 (Emergency Assistance).
37. **Q.** Can overpayments resulting from an Intentional Program Violation (IPV) be discharged in bankruptcy?
- A.** A Temporary Assistance (TA) overpayment/debt can be excepted from discharge by a determination of the court made upon request of the district/creditor, after notice and a hearing. The request for an exception must be made before the TA overpayment/debt is discharged.
38. **Q.** What is the advantage to having the repayment screens?
- A.** The advantage of having repayment agreement screens on CAMS is that this information helps to meet the new standards for establishing and collecting Food Stamp recipient claims. CAMS provides for the efficient and effective establishment and collection of recipient claims to collect Food Stamp overpayments. This also allows the claims process to operate as effectively as possible in conjunction with Federal regulation 7 CFR, Parts 272 and 273. This rule provides State Agencies with additional tools to facilitate the establishment, collection, and disposition of recipient claims.
39. **Q.** Does a repayment agreement trigger the Treasury Offset Program (TOP)?
- A.** The demand letter notifies the recipient of the overpayment and requests that they make a voluntary repayment agreement. This letter begins the delinquency counter for the Federal Treasury Offset Program related to food stamp debts. The recipient may or may not return the letter and enter an agreement. So an agreement is not required for TOP action to begin.
40. **Q.** Which letter starts the delinquency counter? Would it be the one that the worker sends when closing the case, advising of the outstanding claims' balance?
- A.** The letter notifying the recipient of an overpayment on a closed case begins the delinquency counter. The date of the notice is considered the date of establishment for a claim.
41. **Q.** Since only payer number 1 goes to TOP, is there a way to renumber the payers if it is believed that a certain person should be 1 and they have a different sequence number?
- A.** Deleting Payer 1 changes the payer's status to 'deleted', but the record remains on CAMS and other payer records are not renumbered. As long as there are other active payers, deleting Payer 1 does not invalidate the repayment agreement, but it would prohibit the claim from being submitted for TOP. The only option for reporting a payer to TOP who was not initially recorded as Payer 1 is to modify The Payer 1 information to reflect that of the other payer. For example, if Payer 1 has died and Payer 2 should be reported to TOP, the name and SSN of Payer 2 could be typed over that of Payer 1. If this occurs, the information from the original Payer 1 should be typed over that of Payer 2 to preserve some record of the original payer.

## **Food Stamps**

1. **Q.** The clients are sent the notice, but they do not respond. What do we do?  
**A.** Each district should continue to follow its already established procedures for debt collection. Since repayment agreements are voluntary, failure to respond carries only the consequences associated with uncollected debt in general. The district should continue to attempt to collect the debt by other means including the billing function in CAMS.
2. **Q.** Is the debt going to be sent to TOP (Treasury Offset Program) even though a repayment agreement is in effect?  
**A.** If a repayment agreement is in effect and the terms of the repayment are being met, then the debt is not eligible to go to TOP. However, if the payments are delinquent and other TOP criteria have been met, then the debt could be sent to TOP.
3. **Q.** Can a client only be active in one repayment agreement at any one time?  
**A.** A client can be active in one repayment agreement for each benefit group (Food Stamps and Public Assistance) per case at one time.
4. **Q.** Has OTDA issued any directives regarding food stamp repayment agreements?  
**A.** 04 ADM 01 addresses food stamp repayment agreements.
5. **Q.** Will the Treasury Offset Program (TOP) be restarting soon?  
**A.** TOP is expected to restart in April 2005. Programming changes are underway in an effort to meet this date. A local commissioner memorandum will be issued further explaining the restart of TOP in the near future.
6. **Q.** Will all payers be reported to TOP for the initial restart of the TOP?  
**A.** Only the individual designated as payer 1 will be reported to TOP, for claims that meet TOP criteria, when it restarts. Eventually all payers for such cases will be reported, but currently TOP is able to only handle one payer. You should ensure that payer number 1 on the CAMS file is the payer that you would want sent to TOP. This should be the person most likely to receive a tax refund.
7. **Q.** Is a repayment agreement a prerequisite for the TOP?  
**A.** A recipient does not have to enter into a repayment agreement to be eligible for TOP.
8. **Q.** Can a child be a payer for a food stamp debt?  
**A.** No, only those 18 years of age or older at the time of overpayment, can be a payer for a food stamp debt.

## **Temporary Assistance**

1. **Q.** The clients are sent the notice, but they do not respond. What do we do?  
**A.** Each district should continue to follow its already established procedures for debt collection. Since repayment agreements are voluntary, failure to respond carries only the consequences associated with uncollected debt in general. The district should continue to attempt to collect the debt by other means including the billing functions in CAMS.
2. **Q.** Can a client only be active in one repayment agreement at a time?  
**A.** A client can be active in one repayment agreement for each benefit group (Food Stamps and Public Assistance) per case at one time.
3. **Q.** Has OTDA issued any directives regarding temporary assistance (TA) repayment agreements?  
**A.** TA repayment agreements are addressed in releases such as 04 INF 16, 03 INF 32, 00 ADM 06 and 98 ADM 12.
4. **Q.** Will the State Treasury Offset Program be restarting soon?  
**A.** There is a current open lawsuit regarding the State Treasury Offset Program. We do not expect to restart STROP in the near future.
5. **Q.** Does the Repayment Agreement replace the Client Notice System (CNS) notice?  
**A.** The Client Notice System is independent of repayment agreements and is unaffected by the issuance of a demand letter or existence of a repayment agreement.
6. **Q.** Is the signature of the head of a TA household on a repayment agreement sufficient to obligate other household members as payers for the repayment agreement?  
**A.** The signature of the TA head of household obligates all TA household members who are part of the assistance unit when the TA overpayment occurred.
7. **Q.** Do TA repayment agreements apply to all household members or just adults?  
**A.** In accordance with 18 NYCRR 352.31(d), any individual of the TA household when the overpayment occurred, regardless of age, is subject to recovery of TA overpayments. However, only adults can be a payer for a temporary assistance debt.
8. **Q.** Are repayment agreements required to be sent to all TA cases that have an overpayment?  
**A.** Repayment agreements are one tool that districts may use in the recovery of TA overpayments, but they are not required.

9. **Q.** How is the Accounting Department, located within the district, informed that a former TA recipient has agreed to a repayment agreement?
- A.** The procedure is determined by the local district and can vary from district to district.
10. **Q.** What date is used when a repayment has been satisfied by bankruptcy?
- A.** The effective date of the final ruling is used.
11. **Q.** Is a TA overpayment that has been discharged in bankruptcy recoupable if the individual becomes a TA recipient?
- A.** If a former recipient lists a TA overpayment as a debt in the bankruptcy proceeding and the overpayment/debt is discharged, the district/creditor may not recover the overpayment. However, the discharge does not prevent a district from recouping such an overpayment if the individual becomes a TA recipient.
12. **Q.** What happens to a TA repayment agreement if the individual becomes a TA recipient?
- A.** Unlike shelter and utility repayment agreements, a new repayment agreement would be needed once the client leaves the assistance status. The agreement status in CAMS is “inactive” while the individual is a TA recipient and recoupment is taking place on the active TA case.
13. **Q.** Is a TA repayment agreement associated with a specific overpayment or does it apply to the all overpayments associated with the TA case?
- A.** A TA repayment agreement can serve both purposes. If a repayment agreement is sent at case closing informing the former recipient of outstanding overpayments that have already been explained with the initial notice of an overpayment, it applies to all existing overpayments in the case. If a repayment agreement is sent at the same time as the initial notice of an overpayment, it is specific to that overpayment.

**Issued By**

**Name:** Michael Normile /s/

**Title:** Acting Director

**Division/Office:** Office of Budget, Finance, and Data Management