

PRESENTED AT  
15th Annual Changes and Trends Affecting  
SPECIAL NEEDS TRUSTS

February 7-8, 2019  
Austin, Texas

## **A Walk Through the POMS**

**The Social Security Administration's Program  
Operations Manual System (POMS)**

**Renée C. Lovelace**

Author Contact Information:  
Renée C. Lovelace  
The Lovelace Law Firm, P.C.  
Austin, Texas  
rclovelace@aol.com

# A Walk Through the POMS

## The Social Security Administration's Program Operations Manual System (POMS)<sup>1</sup>

By Renée Lovelace

Attorneys, trustees, trust beneficiaries, advocates, and advisors often use the POMS when determining:

- How to draft special needs trusts
- How to plan for future special needs trust administration
- How to administer special needs trusts
- How to plan for the future of a beneficiary of a special needs trust after depletion of a trust used for his or her benefit

The POMS home page is located at <https://policy.ssa.gov>. The home page states:

The POMS is a primary source of information used by Social Security employees to process claims for Social Security benefits. The public version of POMS is identical to the version used by Social Security employees except that it does not include internal data entry and sensitive content instructions.

Please note that this document is intended for SSA employees. It contains technical terms and instructions that will be unfamiliar to you. If you have difficulty understanding these materials, please click on this link to the [Social Security Handbook](#), which is written in plain language for use by the public.

---

<sup>1</sup> Attorneys Neal Winston (Massachusetts), Mary O'Byrne (Maryland), and Steve Dale (California) have followed SSA policy changes closely and provided in-depth discussions of POMS changes in many articles and presentations. Many of their materials are available online with searches on their names. All attorneys in this field owe them a debt of gratitude for providing insights and guidance through the POMS, which provide legal tangles and riddles rivaled by few other sources of legal and policy materials.

The POMS home page includes links to the:

- POMS table of contents
- Recent changes that have been incorporated into the POMS, along with individual transmittals that include background and summaries
  - Transmittals describing changes to the POMS appear for a period of time and are then displaced by other (newer) changes
- Sources of the law – *see* <https://www.ssa.gov/regulations>
  - Sources include statutes and regulations
  - Statutes and regulations pre-empt the POMS – which contains policy and administrative guidance; the POMS provide staff guidance in interpreting laws and policies

The POMS table of contents includes the following major sections:

<b>RM</b> Records Maintenance <i>RM 002 – RM 102</i>	<b>GN</b> General <i>GN 002 – GN 990</i>	<b>RS</b> Retirement and Survivors Insurance <i>RS 002 – RS 030</i>	<b>DI</b> Disability Insurance <i>DI 001 – DI 0900</i>
--	--	--	--

<b>SI</b> Supplemental Security Income <i>SI 005 – SI 040</i>	<b>HI</b> Health Insurance <i>HI 002 – HI 030</i>	<b>NL</b> Notices, Letters and Paragraphs <i>NL 006 – NL 106</i>	<b>VB</b> Special Veterans Benefits <i>VB 001 – VB 050</i>
--	---	---	---

<b>PR</b> Title II Regional Chief Counsel Precedents <i>PR 009 - PR 099</i>	<b>PS</b> Title XVI Regional Chief Counsel Precedents <i>PS 011 – PS 099</i>	<b>SL</b> State and Local Coverage Handbook <i>SL 100 – SL 900</i>	<b>DX</b> Data Exchange <i>DX 001</i>
--	--	---	---

In finding the provisions that apply to a case, it is not unusual to cross-reference many sections of the POMS. Recent changes, discussed by Steve Dale in the power point reference included in this presentation, focus on:

Find the full text of this and thousands of other resources from leading experts in dozens of legal practice areas in the [UT Law CLE eLibrary \(utcle.org/elibrary\)](https://utcle.org/elibrary)

Title search: A Walk through the POMS

Also available as part of the eCourse

[2019 Special Needs Trusts eConference](#)

First appeared as part of the conference materials for the  
15<sup>th</sup> Annual Changes and Trends Affecting Special Needs Trusts session  
"A Walk through the POMS: Section by Section Updates"