

Social Security Administration

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Monthly Information Package March 2023

Columns & Features

SOCIAL SECURITY CELEBRATES WOMEN’S HISTORY MONTH	2
SLAM THE SCAM: HOW TO SPOT GOVERNMENT IMPOSTERS	4
SOCIAL SECURITY LAUNCHES REDESIGNED WEBSITE AT SSA.GOV	6
STAY HEALTHY AND INDEPENDENT WITH THE SENIOR NUTRITION PROGRAM.....	9
GETTING TWO SSI PAYMENTS IN ONE MONTH.....	11

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Social Security Column

SOCIAL SECURITY CELEBRATES WOMEN'S HISTORY MONTH

By Bob Simpson

Social Security District Manager in Traverse City



March is Women's History Month. It is an opportunity to recognize and celebrate the achievements of women. Social Security provides vital benefits and financial protection for women.

Nearly 55% of the people receiving Social Security benefits are women. Today, more women work, pay Social Security taxes, and earn credit toward monthly retirement income than at any other time in our nation's history.

Women also have longer average life expectancies than men and tend to live more years in retirement. This means women have a greater chance of exhausting other sources of income. It's important for women to plan early and wisely for retirement.

Our online booklet, *Social Security: What Every Woman Should Know* found at www.ssa.gov/pubs/EN-05-10127.pdf, provides detailed information about how life events can

affect a woman's Social Security retirement benefits. These events may include marriage, death of a spouse, divorce, self-employment, and other life or career changes.

Your earnings history will determine future benefits, so we encourage you to verify that the information in your record is correct. You can create a personal *my Social Security* account at www.ssa.gov/myaccount to review your full earnings history. You can also view your *Social Security Statement* using your personal *my Social Security* account, to get estimates of future benefits and other important planning information.

If you find an error in your earnings record, it is important to get it corrected so you receive the benefits you earned when you retire. Our publication, *How to Correct Your Social Security Earnings Record* at www.ssa.gov/pubs/EN-05-10081.pdf, provides you with details on how to make a correction.

Learn about how Social Security benefits women at www.ssa.gov/people/women. Please share this information with your loved ones.

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Social Security Column

SLAM THE SCAM: HOW TO SPOT GOVERNMENT IMPOSTERS

By Bob Simpson

Social Security District Manager in Traverse City



Do you know how to spot a government imposter scam? Knowing how to identify potential scammers will help safeguard your personal information.

There are common elements to many of these scams. Scammers often exploit fears and threaten you with arrest or legal action. Scammers also pose as Social Security or other government employees and claim there's a problem with your Social Security number (SSN) or your benefits. They may even claim your SSN is linked to a crime.

When you identify a potential scammer:

- Hang up right away or ignore the message.
- Never give personal information or money.

- Report the scam immediately to our Office of the Inspector General at oig.ssa.gov/scam-awareness/report-the-scam.

If you owe money to Social Security, we'll mail you a letter with payment options and appeal rights. We only accept payments electronically through Pay.gov, Online Bill Pay, or physically by check or money order through our offices.

We will never do the following:

- Threaten you with arrest or legal action because you don't agree to pay us money immediately.
- Promise a benefit increase in exchange for money.
- Ask you to send us gift cards, prepaid debit cards, wire transfers, internet currency, cryptocurrency, or cash through the U.S. mail.

Scammers continue to evolve and find new ways to steal your money and personal information. Please stay vigilant and help raise awareness about Social Security-related scams and other government imposter scams. For more information on scams, please visit www.ssa.gov/scam.

Tell your friends and family about government imposter scams. Let them know they don't have to be embarrassed to report if they shared personal financial information or suffered a financial loss. The important thing is to report the scam right away.

Together, we can "Slam the Scam!"

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Social Security Column

SOCIAL SECURITY LAUNCHES REDESIGNED WEBSITE AT SSA.GOV

By Bob Simpson

Social Security District Manager in Traverse City



Have you visited the redesigned [SSA.gov](https://www.ssa.gov) yet? In December 2022, we updated our homepage with a new design to help you find what you need more easily.

“[SSA.gov](https://www.ssa.gov) is visited by over 180 million people per year and it is one of our most important tools for providing efficient and equitable access to service,” said Kilolo Kijakazi, Acting Commissioner of the Social Security Administration, at the launch. “Whether providing service in person or online, our goal is to help people understand what they may qualify for and seamlessly transition them to an application process.”

Now, with improved self-service accessibility to online services, you might not have to call or visit an office to get what you need. This helps our staff focus on serving customers who need in-person assistance.

Reimagined website prioritizes customer experience

The redesign is intended to provide a clear path to the tasks you need to accomplish. Many of the most visited sections of [SSA.gov](https://www.ssa.gov) are now live with a more user-friendly and task-based approach. New pages and improvements based on public feedback will continue to be unveiled in the coming months, as part of our ongoing efforts to improve how the public can do business with us.

When you visit [SSA.gov](https://www.ssa.gov), you can use interactive tools to:

Check eligibility for benefits

The new benefit eligibility screener is a convenient and simple way for you to learn if you might be eligible for benefits.

Save time on Social Security number (SSN) and card online services

If you lose your SSN card, you may not need a replacement. In most cases, simply knowing your SSN is enough. If you do need a replacement card, you may be able to request it online by visiting our Social Security Number and Card page at www.ssa.gov/ssnumber.

You can also start an application for an updated card or request an SSN for the first time. You may never need to go to an office, but if you do need to visit an office to complete the application then you can save a lot of time by starting online.

Start an application for Supplemental Security Income (SSI)

You can start the application process online and request an appointment to apply for SSI benefits by answering a few questions on our SSI page at www.ssa.gov/ssi.

Apply for Social Security benefits and other online services

For most benefits, you can apply online or start an application online. In many cases, there are no forms to sign. We will review the application and contact you with any questions or if we need more information. Visit our Online Services page at www.ssa.gov/online services to apply for retirement, disability, or Medicare.

Many Social Security services do not require an office visit. If you have a personal *my Social Security* account, you can start or change direct deposit, request a replacement SSA-1099, or print or download a current benefit verification letter if you need proof of your benefits.

If you're not yet receiving benefits, you can use your online account to get a personalized *Social Security Statement*, which provides your earnings information as well as estimates of future benefits. The portal also includes a retirement estimator tool and links to information about other online services. We encourage people without a personal *my Social Security* account to create one today at www.ssa.gov/myaccount.

Please share this with your loved ones and post it on social media.

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Social Security Column

STAY HEALTHY AND INDEPENDENT WITH THE SENIOR NUTRITION PROGRAM

By Bob Simpson

Social Security District Manager in Traverse City



Are you eligible for Social Security retirement benefits or already receiving them? Did you know that you can also receive healthy meals and other nutrition services through the National Senior Nutrition Program? Local meal programs in communities across the country are waiting to serve you.

As we age, we have different needs, different ways we take care of our health, and different nutrients we need to get from our food. But we don't always have enough healthy food or the desire to prepare or eat a meal. Whether you need more food, healthier food, someone to share a meal with, or just want to learn about good eating habits, a meal program can help.

Every day, senior nutrition programs serve almost one million meals to people age 60 and older. With home-delivered and group meal options, you can get the food you need in a way

that works best for you. It can help you avoid missed meals – and save you time and money with less shopping and cooking.

Local programs serve up more than food — they offer opportunities to connect and socialize. We know this improves both your mental and physical health.

The programs can also teach you how to create a healthy eating plan. You can learn about healthy food recommendations based on your age, unique needs, and preferences.

A senior nutrition program can also connect you with other resources like transportation or homemaker services. This helps you stay connected and engaged in your community.

It's no surprise that 9 out of 10 participants say they would recommend a senior nutrition program to a friend. We know these services help create healthy, strong communities where everyone can thrive at any age.

Find a senior nutrition program in your area and help us spread the word about this program by sharing it with your loved ones, neighbors, and community. Visit eldercare.acl.gov/Public/Index.aspx for more information.

The Senior Nutrition Program is administered by the Administration for Community Living, part of the U.S. Department of Health and Human Services.

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Social Security Column

GETTING TWO SSI PAYMENTS IN ONE MONTH

By **Bob Simpson**

Social Security District Manager in Traverse City



For most months in the year, Supplemental Security Income (SSI) recipients get their SSI payment on the first day of the month. But when the first day of the month falls on the weekend or a federal holiday, you receive your SSI payment on the last business day **before** the first day of the month. That means you may get two SSI payments in the same month.

We do this to avoid putting you at a financial disadvantage and make sure that you don't have to wait beyond the first of the month to get your payment. It does **not** mean that you are receiving a duplicate payment in the previous month, so you do not need to contact us to report the second payment.

Here's how this will work in April 2023. April 1, 2023, falls on a Saturday, so we will issue your SSI payment for the month of April on March 31, 2023. In this example, you get two SSI payments in March.

The first March payment, on March 1, is your regularly scheduled payment for March. The second March payment, on March 31, 2023, is your SSI payment for the month of April.

On our website, we provide a **Schedule of Social Security Benefit Payments** for the current and upcoming calendar year at www.ssa.gov/pubs/calendar.htm.

Securing today and tomorrow starts with being informed. Please share this information with your friends and family.

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