## Social Security Administration

1329 S. Division St. Traverse City MI 49684

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# Monthly Information Package November 2022

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#### DISAGREE WITH YOUR DISABILITY DECISION? WE WILL TAKE ANOTHER LOOK

By Bob Simpson
Social Security District Manager in Traverse City



Social Security is here to help millions of people secure their today and tomorrow by providing benefits and financial protection. We continue to protect the integrity of our disability programs by ensuring we make the correct decision on each claim. However, if you disagree with the decision on your claim, you can ask for your case to be reviewed by filing an appeal.

## How can I appeal Social Security's decision on my claim?

Generally, there are four appeal levels. If you are not satisfied with the decision at one level, you may appeal to the next.

The appeal levels are:

- 1. **Reconsideration**: A reconsideration is a complete review of your claim by someone who did not take part in the first decision. We look at all the evidence submitted in the original determination, and any new evidence.
- 2. **Hearing**: If you disagree with the decision at the reconsideration level, you may ask for a hearing. An administrative law judge, who had no part in the original decision or the reconsideration of your case, conducts the hearing.
- 3. **Appeals Council Review**: If you disagree with the hearing decision, you can request a review by Social Security's Appeals Council. The Appeals Council looks at all requests for review. They will decide whether or not there is a reason to return your case to the judge for further review.
- 4. **Federal Court Review**: If you disagree with the Appeals Council's decision, you can file a lawsuit in a federal district court as the last level in the appeals process.

Please visit our Appeal A Decision webpage for more information at www.ssa.gov/benefits/disability/appeal.html.

## When should I file my appeal?

If we denied your claim, you have 60 days from the date of the notice to file an appeal. The easiest and quickest way is to file your appeal request online at <a href="https://www.ssa.gov/benefits/disability/appeal.html">www.ssa.gov/benefits/disability/appeal.html</a>. This is where you can submit associated documents electronically. You can also call your local Social Security office or 1-800-772-1213 to obtain the forms. You can find your local office at <a href="https://www.ssa.gov/locator">www.ssa.gov/locator</a>.

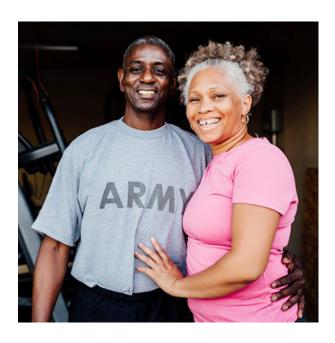
#### Do I need a representative to file an appeal?

A representative or attorney is not required to file an appeal. Whether you choose to appoint an attorney or authorized representative is completely up to you. You may choose to have someone help you with your appeal or represent you. Your representative may be a lawyer or other qualified person familiar with you and the Social Security program. We will work with your representative just as we would work with you. They can act for you in most Social Security matters, and they will receive a copy of any decisions we make about your claim.

If you need us to review your case, please go online at <a href="https://www.ssa.gov/benefits/disability/appeal.html">www.ssa.gov/benefits/disability/appeal.html</a> or call 1-800-772-1213. Please share this information with your family and friends.

VETERANS AND ACTIVE-DUTY MILITARY MEMBERS: SOCIAL SECURITY HAS YOUR BACK!

By Bob Simpson
Social Security District Manager in Traverse City



Veterans Day is on Friday, November 11, 2022. Every year on this day, we honor all veterans who served our country and risked their lives to protect us.

Our Wounded Warriors webpage is an important resource for military members who return home with injuries. If you know a wounded veteran, please let them know about our Wounded Warriors webpage at <a href="https://www.ssa.gov/woundedwarriors">www.ssa.gov/woundedwarriors</a>.

The page shares information about our Social Security Disability Insurance (SSDI) benefits for veterans, including:

 How SSDI benefits are different from benefits available through the Department of Veterans Affairs and require a separate application.

- How we expedite the processing of Social Security disability claims for service members.
   If they develop a disability while on active military service on or after October 1, 2001,
   they can file a disability claim regardless of where the disability occurs.
- Answers to questions asked about Social Security.

If active-duty military service members are unable to work due to a disabling condition and continue to receive pay while in a hospital or on medical leave, they should consider applying for SSDI. Active-duty status and receipt of military pay doesn't necessarily prevent payment of SSDI benefits.

Our webpages are easy to share on social media and by email with your friends and family. Please consider passing this information along to someone who may need it.

#### SOCIAL SECURITY IS THANKFUL TO SERVE YOU

By Bob Simpson
Social Security District Manager in Traverse City



Thanksgiving is a time to reflect on the blessings we have in our lives and to share memories with our loved ones. We are thankful because we're able to provide you and your family with services, benefits, tools, and information to help you throughout life's journey.

Social Security is more than just a retirement program. We provide services that assist many families across this country. We are there for joyous moments like the birth of your child and issuing their first Social Security card. We are there during times of hardship and tragedy to provide disability, spouses, and survivors benefits. And we're there to help you celebrate your retirement, too.

We're here to serve you online, by phone, and in person in our local offices. You can learn more at <a href="https://blog.ssa.gov/we-remain-committed-to-serving-you/">https://blog.ssa.gov/we-remain-committed-to-serving-you/</a>. Please share this information with those who need it. Happy holidays!

#### NEW START DATES FOR MEDICARE PART B COVERAGE COMING IN 2023

By Bob Simpson
Social Security District Manager in Traverse City



Changes are coming next year for when Medicare Part B coverage starts.

## What is not changing:

If you are eligible at age 65, your Initial Enrollment Period (IEP):

- Begins three months before your 65<sup>th</sup> birthday.
- Includes the month of your 65<sup>th</sup> birthday.
- Ends three months after your 65<sup>th</sup> birthday.

If you are automatically enrolled in Medicare Part B or if you sign up during the first three months of your IEP, your coverage will start the month you're first eligible. If you sign up the month you turn 65, your coverage will start the first day of the following month. This won't change with the new rule.

#### What is changing:

**Starting January 1, 2023**, your Medicare Part B coverage starts **the first day** of the month after you sign up if you sign up during the last three months of your IEP.

Before this change, if you signed up during the last three months of your IEP, your Medicare Part B coverage started two to three months after you enrolled.

If you don't sign up for Medicare Part B during your IEP, you have another chance each year during the General Enrollment Period (GEP). The GEP lasts from January 1 through March 31. Starting January 1, 2023, your coverage starts the first day of the month after you sign up.

You can learn more about these updates on our Medicare webpage at <a href="www.ssa.gov/medicare">www.ssa.gov/medicare</a> and our Medicare publication at <a href="www.ssa.gov/pubs/EN-05-10043.pdf">www.ssa.gov/pubs/EN-05-10043.pdf</a>.

Please pass this information along to someone who may need it.

#### SOCIAL SECURITY AND SCAM AWARENESS

By Bob Simpson
Social Security District Manager in Traverse City



Social Security imposter scams are widespread across the United States. Scammers use targeted, sophisticated tactics to deceive you into providing sensitive information or money.

Social Security's Office of the Inspector General (OIG) has received reports of scammers creating fake versions of the identification badges most federal employees use to gain access to federal buildings. The scammers may text or email photos of the fake badges to convince potential victims of their legitimacy. These badges use government symbols, words, and even names and photos of real people, which are available on government websites or through internet searches.

If you receive a suspicious letter, text, email, or call, hang up or do not respond. We want you to know how to identify a scammer and avoid becoming victims.

#### We will NEVER:

- Text or email images of an employee's official government identification.
- Suspend your Social Security number.
- Threaten you with arrest or other legal action unless you immediately pay a fine or fee.
- Require payment by retail gift card, wire transfer, internet currency, or cash by mail.
- Promise a benefit increase or other assistance in exchange for payment.
- Send "official" letters or reports containing your personal information via email.

We only send text messages if you have opted in to receive texts from us and only in limited situations, including the following:

- When you have subscribed to receive updates and notifications by text.
- As part of our enhanced security when accessing your personal *my* Social Security account.

If you owe money to us, we will mail you a letter with payment options and appeal rights.

We encourage you to report suspected Social Security imposter scams — and other Social Security fraud — to the OIG's website at <a href="oig.ssa.gov/report">oig.ssa.gov/report</a>. You may read our previous Social Security fraud advisories at <a href="oig.ssa.gov/news-releases/">oig.ssa.gov/news-releases/</a>. Please share this information with your friends and family to help spread awareness about Social Security imposter scams.