Social Security Administration

1329 S. Division St.
Traverse City MI 49684

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Columns & Features

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YOU CAN APPLY FOR MEDICARE ONLINE

By Bob Simpson

Social Security District Manager in Traverse City

You can apply for Medicare online even if you are not ready to start your retirement benefits. Applying online is quick and easy. There are no forms to sign, and we usually do not require additional documentation. We'll process your application and contact you if we need more information.

Knowing when to apply for Medicare is very important! You must apply during your limited initial enrollment period. If you're eligible for Medicare at age 65, your initial enrollment period begins three months before your 65th birthday and ends three months after that date. If you miss your initial enrollment period, you may have to pay a higher monthly premium. Visit www.ssa.gov/benefits/medicare to apply for Medicare and find other important information.

If you were unable to enroll or disenroll in Medicare because you could not reach us by phone after January 1, 2022, you will be granted additional time, through December 30, 2022. This

additional time applies to the 2022 General Enrollment Period, Initial Enrollment Period, and Special Enrollment Period.

Some people who receive Medicare benefits may qualify for *Extra Help* with their Medicare prescription drug plan costs, including the monthly premiums, annual deductibles, and co-payments. To qualify for *Extra Help*, you must receive Medicare, have limited resources and income, and reside in one of the 50 states or the District of Columbia. Read our publication *Understanding the Extra Help with Your Medicare Prescription Drug Plan* for more information at www.ssa.gov/pubs/EN-05-10508.pdf.

The Medicare website has answers to your questions and other helpful resources including:

- What does Medicare cover? Find out at www.medicare.gov/what-medicare-covers.
- Where do I find forms to file a Medicare appeal? Visit www.medicare.gov/claims-appeals/how-do-i-file-an-appeal for more.
- How can I let someone else talk to Medicare on my behalf? Learn more at www.medicare.gov/claims-appeals/file-an-appeal/can-someone-file-an-appeal-for-me.
- What do Medicare health and prescription drug plans cost in my area, and what services do they offer? Check out www.medicare.gov/plan-compare.
- Which doctors, health care providers, and suppliers participate in Medicare? See www.medicare.gov/forms-help-resources/find-compare-doctors-hospitals-other-providers for the answers.
- Where can I learn more about a Medicare prescription drug plan (Part D) and enroll? Visit www.medicare.gov/drug-coverage-part-d/how-to-get-prescription-drug-coverage.
- Where can I find a Medicare Supplement Insurance (Medigap) policy in my area? Find the answers at www.medicare.gov/medigap-supplemental-insurance-plans.

 Please share these helpful resources with friends and family today.

# # #

Social Security Column

ACCESS YOUR EARNINGS HISTORY WITH "MY SOCIAL SECURITY"

By Bob Simpson
Social Security District Manager in Traverse City

It may have been years or even decades since you thought about how much you earned at your first job. Did you know that you can find out how much you made that first year? Or any year you worked? Your earnings history is a record of your progress toward your future Social Security benefits. We track your earnings so we can pay you the benefits you've earned over your lifetime. That is why it's so important for you to review your earnings record.

You should review your earnings history and let us know if there are any errors or omissions, even though it's your employer's responsibility to provide accurate earnings information to us. Otherwise, you will not get credit for money you paid in payroll taxes, and your future Social Security benefits will be lower than you should receive. You're the only person who can look at your lifetime earnings record and verify that it's complete and correct. If an employer didn't properly report even just one year of your earnings to us, that error could reduce your future benefit payments. Over your lifetime, that could cost you thousands of dollars in retirement or

other benefits that you're entitled to receive. It's important to identify and report errors as soon as possible. If too much time passes, it could be hard for you to get older tax documents. Also, some employers may no longer exist or be able to provide past payroll information.

The best way to verify your earnings record is to visit www.ssa.gov/myaccount and create or sign in to your personal *my* Social Security account. You should review your earnings carefully every year and confirm them using your own records, such as W-2s and tax returns. Keep in mind that earnings from this year and last year may not be listed yet. When you have a *my* Social Security account, we send you an email three months before your birthday to remind you to check your earnings and to get future benefit estimates.

You can find out how to correct your earnings record by reading our publication *How to Correct Your Social Security Earnings Record* at www.ssa.gov/pubs/EN-05-10081.pdf.

Start a conversation. Ask a family member or friend what their first job was and let them know they can find out what they made that year.

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Social Security Column

SOCIAL SECURITY ONLINE LEARNING TOOLS

By Bob Simpson
Social Security District Manager in Traverse City

With many schools starting in September, our online resources for educators are great for teaching people about Social Security! Chances are a student will know someone who receives retirement or disability benefits. Our educator's toolkit is a great way to introduce our many programs to a new audience and show them that our programs help people other than retirees. Understanding how Social Security helps wounded warriors, survivors, children, and adults with disabilities can teach students to have greater empathy, provide a path to inspired learning, and increase awareness of programs that can provide financial security.

Use our toolkit to create your own lesson plan about our programs! The toolkit includes:

- Lesson plans with objectives.
- Infographics and handouts for each lesson plan.
- Links to Social Security web pages.

- Talking points.
- Quiz questions and answers.

We value and welcome the efforts of teachers to educate America's young people. We want to help spark discussions with students about the benefits that Social Security provides to millions of people. Access the toolkit at www.ssa.gov/thirdparty/educators.html.

You do not need to be a formal teacher to benefit from the toolkit. As your child's first educator, you can use our toolkit to introduce your child or grandchild to the importance of Social Security programs.

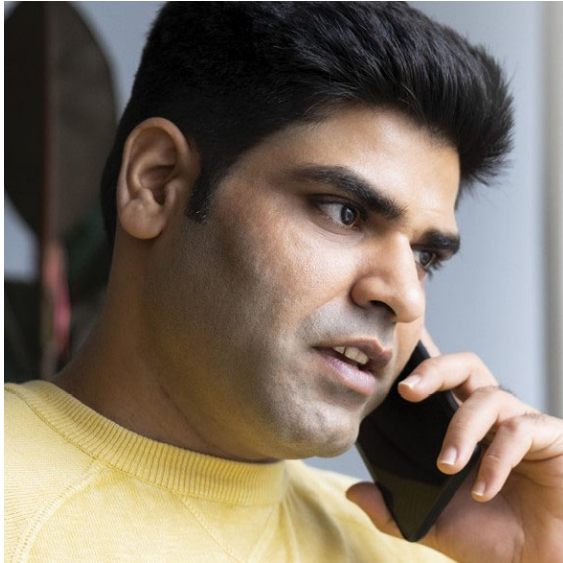 Please share our toolkit with your favorite educators today.

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Social Security Column

TOP FIVE FRAUD AND SCAM PREVENTION TOOLS

By Bob Simpson
Social Security District Manager in Traverse City

With the right anti-fraud information, you can help protect those you love. Here are the five most important resources about Social Security scams that you should know about:

- Find out how to spot fake calls and emails and what to do if you get one on our Protect Yourself from Social Security Scams page at www.ssa.gov/scam.
- Learn about phone scams and how to report them on our Office of the Inspector General's Scam Awareness page at oig.ssa.gov/scam.
- Read about protecting your Social Security number from identity theft at blog.ssa.gov/protecting-your-social-security-number-from-identity-theft.
- Create your personal *my* Social Security account at www.ssa.gov/myaccount to help you keep track of your records and identify any suspicious activity.
- Visit our Fraud Prevention and Reporting page at www.ssa.gov/fraud to understand how we combat fraud.

Please share these resources about scams with your friends and family — and help us spread the word on social media.

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Social Security Column

THREE SOCIAL SECURITY ONLINE MUSTS

By Bob Simpson
Social Security District Manager in Traverse City

It's never been easier to do business with us online. Often there is no need to call or visit an office. Here are three webpages that can make your life easier:

- **Create Your Personal *my Social Security* Account**. Did you know you already have access to much of your Social Security information? All you need to do is create or sign in to your personal *my Social Security* account. You can verify your earnings, get future benefit estimates, instantly get a benefit verification letter, and more, with your own personal *my Social Security* account, at www.ssa.gov/myaccount.

- **File for Your Retirement Online**. Planning for retirement? Or looking to retire now? You can complete and submit your online application for retirement benefits in as little as 15 minutes at www.ssa.gov/retirement.

- **Stay Informed!** Our blog is the place to be for Social Security news. We feature messages and information direct from our Acting Commissioner and other experts. When you subscribe, you'll get an email each time we post a new blog so you can stay informed. Visit blog.ssa.gov.

Our online resources don't end there. If you didn't see what you need in the list above, visit us at www.ssa.gov/onlineservices. Please share these pages with your friends and family.

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