

Social Security Administration

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Monthly Information Package

December 2019

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Social Security Column

SOCIAL SECURITY BENEFITS INCREASE IN 2020

By Bob Simpson

Social Security District Manager in Traverse City



Each year, we announce the annual cost-of-living adjustment (COLA). By law, federal benefits increase when the cost of living rises, as measured by the Department of Labor's Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). Usually, there is an increase in the benefit amount people will receive each month, starting the following January.

Nearly 69 million Americans will see a 1.6 percent increase in their Social Security benefits and SSI payments in 2020.

Other changes that will happen in January 2020 reflect the increase in the national average wage index. For example, the maximum amount of earnings subject to Social Security payroll tax will increase to \$137,700 from \$132,900. The earnings limit for workers who are younger than "full" retirement age (age 66 for people born in 1943 through 1954) will increase to \$18,240. (We deduct \$1 from benefits for each \$2 earned over \$18,240.)

The earnings limit for people turning 66 in 2020 will increase to \$48,600. (We deduct \$1 from benefits for each \$3 earned over \$48,600 until the month the worker turns age 66.)

In December 2019, we will post Social Security COLA notices online for retirement, survivors, and disability beneficiaries who have a *my Social Security* account. You will be able to view and save future COLA notices via the Message Center inside *my Social Security*.

You can log in to or sign up for a *my Social Security* account today at

www.socialsecurity.gov/myaccount to get more information about your new benefit amount.

You can choose to receive an electronic notification by email, text, or both ways under “Message Center Preferences.” Our notification will let you know that a new message is waiting for you.

We will not send any personal information in the notification. The Message Center also allows you to go paperless by opting out of receiving agency notices by mail that you can get online, including annual cost-of-living adjustments and the income-related monthly adjustment amount increases. The Message Center is a secure portal where you can conveniently receive sensitive communications that we don’t send through email or text.

More information about the 2020 COLA is available at www.socialsecurity.gov/cola.

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Social Security Column

TOP TEN SITES OF SOCIAL SECURITY FOR 2019

By **Bob Simpson**

Social Security District Manager in Traverse City



We provide our online services to improve our service to you. Here are our top 10 websites of 2019:

1. Open your own personal *my Social Security* account, which will enable you to verify your earnings, get future benefit estimates, obtain benefit verification letters, update your Social Security information if you receive benefits, and more at www.socialsecurity.gov/myaccount. We've recently added some new features to make doing business with us easier than ever.
2. Need answers to your Social Security related questions? Our Frequently Asked Questions page is the authoritative source at www.socialsecurity.gov/faq.
3. Our hub for Social Security news and updates is our blog: *Social Security Matters* at blog.socialsecurity.gov. You can use social media to easily share these informative articles with friends and family.

4. Knowing how much money you may get in the future can help you plan your finances. Get instant, personalized estimates of your future Social Security benefits at www.socialsecurity.gov/estimator.
5. In many states and the District of Columbia, you can request a replacement Social Security Card online at www.socialsecurity.gov/myaccount/replacement-card.
6. You can complete and submit our online application for retirement benefits in as little as 15 minutes at www.socialsecurity.gov/benefits/retirement.
7. You can conveniently apply for disability benefits online at www.socialsecurity.gov/benefits/disability.
8. Access our publication library — we have online booklets and pamphlets (including audio versions) on key subjects at www.socialsecurity.gov/pubs.
9. Our new Instagram account is a modern way to get Social Security news at www.instagram.com/SocialSecurity.
10. We engage thousands of customers on our Facebook page where you can join the conversation (and follow us) at www.facebook.com/socialsecurity.

We are working to give you easy access to the information you need from us. Stay in touch and please feel free to share these pages with your friends and family.

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Social Security Column

NEED TO CHANGE YOUR NAME ON YOUR SOCIAL SECURITY CARD?

By Bob Simpson

Social Security District Manager in Traverse City



If you're changing your name, it's important to let Social Security know so we can update the information we maintain, send you an updated Social Security card, and ultimately ensure we pay you accurate benefits when you retire or if you become disabled.

To change your name in our records, you must provide Social Security with documents proving your legal name change and identity. If you are a U.S. citizen, you also must provide our agency with documentation proving your U.S. citizenship. You must present original documents or copies certified by the agency that issued them. We can't accept photocopies or notarized copies.

To prove your legal name change, you must show one of the following documents:

- Marriage document
- Divorce decree
- Certificate of naturalization showing a new name
- Court order for a name change

To prove your identity, you must show an unexpired document showing your name, identifying information, and photograph, such as one of the following:

- U.S. driver's license
- State-issued non-driver's identification card
- U.S. passport

If you don't have one of those documents available, we may be able to accept your:

- Employer identification card
- School identification card
- Health insurance card
- U.S. military identification card

To prove your U.S. citizenship, you must show one of the following documents:

- U.S. birth certificate
- U.S. Consular Report of Birth Abroad
- U.S. passport (unexpired)
- Certificate of Naturalization
- Certificate of Citizenship

To get started, fill out the form at www.socialsecurity.gov/forms/ss-5.pdf and carefully follow the instructions. In most cases, you can mail your signed application with your documents to any Social Security office. We will return any documents you mail to us. You can also locate your local field office at www.socialsecurity.gov/locator to show your required documents in person.

In the event you need to replace a lost Social Security card to get a job or obtain government services, but you don't need to change your name, you can – in most states and the District of Columbia – request your replacement card replacement card online using your *my Social Security* account at www.socialsecurity.gov/myaccount.

For additional information about Social Security Numbers, visit www.socialsecurity.gov/ssnumber.

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HELP A LOVED ONE WITH SOCIAL SECURITY

By Bob Simpson

Social Security District Manager in Traverse City



The aged and people with disabilities may need extra assistance to manage their finances. If you have a loved one who needs your help, you may be able to become a representative payee. A representative payee receives the beneficiary's payments and is given the authority to manage them on the beneficiary's behalf. We recognize that turning someone's finances over to someone else is a big deal so we make sure that the beneficiary needs the help and that you are the best person to offer that help. We may also monitor that you spend the benefits appropriately on behalf of the beneficiary. If we choose you to serve as a representative payee, that appointment is only to manage Social Security and SSI funds, not to manage non-Social Security money or medical matters.

As a representative payee, you must know what the beneficiary's needs are so you can decide the best use of benefits for their care and well-being. Each year, Social Security may ask you to

complete an annual Representative Payee Report to account for the benefits you've received and spent on their behalf. You can either fill out the form and return it to Social Security or go online at www.socialsecurity.gov/payee to file the report.

Due to a recent change in the law, we no longer require the following payees to complete the annual report:

- Natural or adoptive parents of a minor child beneficiary who primarily reside in the same household as the child
- Legal guardians of a minor child beneficiary who primarily reside in the same household as the child
- Natural or adoptive parents of a disabled adult beneficiary who primarily reside in the same household with the beneficiary
- Spouse of a beneficiary

We've also made it easier for caregivers who are representative payees to do business with us. If you're a representative payee, check out our new Representative Payee Portal at www.socialsecurity.gov/myaccount, which lets representative payees conduct their own business or manage direct deposits, wage reporting, and annual reporting for their beneficiaries.

You can read more about becoming a representative payee at www.socialsecurity.gov/pubs/EN-05-10076.pdf.

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DO YOU THINK YOUR MEDICARE INCOME-RELATED PREMIUM IS WRONG?

By Bob Simpson

Social Security District Manager in Traverse City



Social Security cares about accuracy and we want you to get the exact benefit amount you deserve. Changes in the law affect how we calculate monthly Medicare Part B (medical insurance) and Medicare prescription drug coverage premiums.

- Medicare Part B provides coverage for physician services, outpatient hospital services, certain home health services, durable medical equipment, and other items. Most beneficiaries will pay a standard premium for Part B coverage. Some beneficiaries may also pay a late enrollment surcharge. **A small number of beneficiaries with higher incomes** will pay a higher Part B premium based on their income.
- Medicare prescription drug coverage helps pay for prescription drugs. Plan costs vary depending on the plan, and on whether you get Extra Help with your portion of the Medicare prescription drug costs. **A small number of beneficiaries with**

higher incomes will pay a higher prescription drug premium based on their income.

If you're a Medicare beneficiary who must pay more for your Medicare Part B or Medicare prescription drug coverage premium because of your income, and you disagree with the decision, you may request an appeal. The fastest and easiest way to file an appeal is by visiting www.socialsecurity.gov/disability/appeal.

You can also read more at www.socialsecurity.gov/pubs/EN-05-10125.pdf.

If your income has gone down due to certain specific circumstances, or if you filed an amended tax return, you can ask for a new decision without having to file an appeal. See our fact sheet, *Medicare Premiums: Rules for Higher-Income Beneficiaries* (SSA Publication No. 05-10536) at www.socialsecurity.gov/pubs/EN-05-10536.pdf. You don't have to file an appeal to get a new decision.

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