

Social Security Administration

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Monthly Information Package

July 2015

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REPORT FOR DUTY BY REPORTING FRAUD

By Bob Simpson

Social Security District Manager in Traverse City

In July, with American flags flying, we celebrate our nation's birthday and the freedoms and protections we hold dear. Although love for your country can take many forms, Social Security takes preventing and combatting fraud as seriously as we take our other vital missions.

Social Security has a zero-tolerance policy for fraud. In tandem with local law enforcement, we pursue criminals who cheat the system by collecting benefits that they're not owed. This might be as subtle as someone intentionally failing to report income and resources or that they live with their spouse which can result in incorrect payments. Fraud might take the form of someone claiming to be disabled when, in reality, they continue to work. These examples are why we also rely on you — the American public — to report fraud when you see it.

While we can't prevent every instance of fraud any more than the most effective law enforcement agency can prevent all crime, we aggressively investigate and pursue prosecution of those who try to cheat and steal from the system. Our message to those who would defraud Social Security is clear: We will find you; we will prosecute you; we will seek the maximum punishment allowable under the law; and we will fight to restore the money you've stolen from the American people.

We impose stiff penalties to discourage people from committing fraud. We monitor cases closely, and we have sophisticated tools to help us predict where and when fraud may occur so we can catch it early — often before it happens.

Social Security employs innovative weapons in the fight against fraud. Our Office of Anti-Fraud Programs (OAFP) is the newest member of Social Security's anti-fraud team. Established in November 2014, the mission of OAFP is to coordinate all the agency's efforts to efficiently and effectively detect, deter, and mitigate fraud, waste, and abuse of our programs.

OAFP works closely with our Office of the Inspector General to ensure that there are consequences for those who commit fraud — even if the act isn't prosecuted.

Social Security takes fraud seriously, and so should you. In the same way that you might keep a keen eye out for suspicious activity that might harm our nation, we encourage you to keep an eye out for potential Social Security fraud. Some of our most vulnerable citizens — the elderly, disabled children and war veterans, as well as the chronically ill — are counting on you. If you suspect someone is committing Social Security fraud, report it online at <http://oig.ssa.gov/report> or call the Social Security Fraud Hotline at 1-800-269-0271.

Social Security Column

HALF A CENTURY OF HELP WITH MEDICARE

By Bob Simpson

Social Security District Manager in Traverse City

On July 30, 1965, President Lyndon B. Johnson signed Medicare into law with these words: “No longer will older Americans be denied the healing miracle of modern medicine. No longer will illness crush and destroy the savings that they have so carefully put away over a lifetime.”

For 50 years, the Medicare program has provided essential health care services for millions of people who are age 65 or older, disabled, or have debilitating diseases. Without Medicare, many people would not be able to pay for hospital care, doctor’s visits, medical tests, preventive services, or prescription drugs.

Your Medicare card is the most important piece of identification you own as a Medicare beneficiary since medical providers will request it when you seek their services. If you need to replace a lost, stolen, or damaged Medicare card, you can do it online with a *my Social Security* account at www.socialsecurity.gov/myaccount. Requesting a replacement card through *my Social Security* is safe, convenient, and easy. Going online saves you a trip to your local Social Security office or unproductive time on the phone. Request your replacement Medicare card the easy and convenient way — online — and you’ll get it in the same amount of time as you would if you applied in an office or over the phone — in about 30 days.

Fifty years ago, Medicare didn’t have as many options as it does today. As the largest public health program in the United States, Medicare includes four parts to keep you covered:

- Part A is insurance that covers inpatient hospital stays, outpatient care in nursing facilities, hospice, and home health care.

- Part B includes medical insurance for doctor's services, medical supplies, outpatient care, and preventive services.
- Part C is a Medicare advantage plan that allows you to choose your health care coverage through a provider organization. You must have Part A and Part B to enroll in Part C. This plan usually includes Medicare prescription drug coverage and may include extra benefits and services at an additional cost.
- Part D is prescription drug coverage. There is a separate monthly premium for this plan; however, people with low resources and income may qualify for the *Extra Help* with Medicare prescription drug costs from Social Security. Visit www.socialsecurity.gov/prescriptionhelp to see if you qualify.

A recent survey to Medicare beneficiaries asked: Why do you love Medicare? One person stated, "It gives peace of mind not only for seniors, but for veterans and disabled as well." Another satisfied recipient replied, "I most likely wouldn't be alive today without Medicare." These are just two of the millions who endorse Medicare's half-century strong success story.

For more information about Medicare, visit www.medicare.gov.

As Medicare celebrates 50 years, Social Security commemorates 80 years. Learn more about Social Security's 80th anniversary at www.socialsecurity.gov/80thanniversary.

Social Security Column

HELP YOUR PARENTS PLAN THEIR “SOMEDAY”

By **Bob Simpson**

Social Security District Manager in Traverse City

Since your parents have done a lot for you over your lifetime, this is the perfect time of year to return the favor by helping them find their “Someday” at www.socialsecurity.gov/myaccount.

In May, we honored mothers on Mother’s Day and, in June, we thanked our fathers on Father’s Day. In July, we get to show our appreciation for both. Parents’ Day, celebrated on July 27, is a great time to make sure your parents take the necessary steps to have a bright and comfortable “Someday” in retirement.

Even if they’re still young, it’s never too early to help your parents start planning for their retirement or help them imagine what their “Someday” might look like. When you ask them about their retirement plans, encourage each of them to open their own secure *my Social Security* accounts at www.socialsecurity.gov/myaccount. It’s quick, easy, and free to do! They can even do it from the comfort of home.

my Social Security features several tools available to guide your parents through the retirement process, whether they’re just starting to think about it or they’re already retired. Before retiring, your parents can view their *Social Security Statement* to verify the accuracy of their earnings records and find out what benefits they can expect to receive at age 62, full retirement age, and at age 70. They can also get personalized benefit estimates using the *Retirement Estimator* at www.socialsecurity.gov/estimator. The *Estimator* shows different scenarios, like how future wage changes or alternate retirement dates will affect their future benefits.

Once your parents have retired and are receiving Social Security benefits, they can use their accounts to:

- check benefit information;
- get an instant letter with proof of their benefits;
- change their address and phone number;
- get a replacement SSA-1099;
- get a replacement Medicare card; and
- start or change their direct deposit or electronic payment method.

Retirement is a big life change, so let your parents know you'll be there for them just as they've been there for you! When you help them sign up for *my Social Security* at www.socialsecurity.gov/myaccount, you're showing that their "Someday" means something to you.

Social Security Column

SOCIAL SECURITY TURNS 80

By Bob Simpson
Social Security District Manager in Traverse City

Eighty years ago, on August 14, 1935, President Franklin D. Roosevelt signed the Social Security Act into law. The new law guaranteed a basic income for retirees and, at the time, the unemployed.

Over the years, Social Security has expanded its safety net to provide benefits for retirees, people with disabilities and the chronically ill, and spouses and children of deceased workers. The agency has evolved to serve the needs of a changing America. Now, we're celebrating this historic anniversary by looking at both our successful past, and the path to an even brighter future.

Social Security is there for you during all stages of life. Right from the beginning, we issue a unique Social Security number to most newborns when an application is taken at the hospital. This allows us to track your income over your working career and accurately calculate your retirement benefit. We provide disability benefits to injured and chronically ill workers and their families. We provide survivors benefits to widows, widowers, and the minors of deceased workers. We also provide Supplemental Security Income (SSI) to those with low income and resources, and *Extra Help* with Medicare prescription drug costs for people who qualify.

In our decades of experience, Social Security has evolved to meet the fast-paced demands of the digital world. Creating an online *my Social Security* account, for instance, let's you view your *Social Security Statement*, verify the accuracy of your earnings record, and get estimates of future monthly benefits. Once you begin receiving Social Security benefits, you can use your online account to manage your record, including changing your address and phone number, checking your benefit information, changing your electronic payment method, and obtaining an

instant benefit verification letter or replacement SSA-1099/1042S. If you haven't already, you can easily sign up for a *my Social Security* account at www.socialsecurity.gov/myaccount. Our safe and secure online services allow you to apply for retirement, spouse's, Medicare, and disability benefits from the comfort of your home. You can quickly complete an online retirement application at www.socialsecurity.gov/applyonline.

Looking to the future, we recently released our *Vision 2025*, a strategic plan to help us shape the future of Social Security service delivery and maintain clear communication with you. For more information about our vision for the next ten years, visit www.socialsecurity.gov/vision2025.

We look to the next 80 years with a renewed commitment to proudly serving Social Security customers throughout their lifetime, when and where they need us. See how Social Security has evolved over the years at www.socialsecurity.gov/history.

Social Security Column

SUPPORTING OUR YOUTH, PROTECTING OUR FUTURE

By Bob Simpson
Social Security District Manager in Traverse City

Social Security serves a person for life — from birth, to death, and even beyond, by helping to care for surviving dependents. When a parent becomes disabled or dies, Social Security benefits help to stabilize the family's financial future in an otherwise turbulent time. And we pay benefits to adults and children.

In July, the world celebrates World Youth Day. Social Security is no stranger to helping children in need. Every year, about 4.4 million children receive monthly benefits because one or both of their parents are disabled, retired, or deceased. Those benefits help with their day-to-day needs.

In addition, Social Security provides vital income for disabled children, including people disabled since childhood, through our Social Security Disability Insurance (SSDI) program and our Supplemental Security Income (SSI) program. To qualify for children's benefits under the SSDI program, the applicant must be the child of a parent entitled to benefits and meet Social Security's strict definition of disability. He or she must have a physical or mental condition, or a combination of disabling conditions, that seriously limits his or her daily activities and is expected to last for at least 12 months or result in death.

The SSI program provides payments to blind or disabled children who live in households with low income and limited resources if they meet our strict definition of disability. You can find more information on eligibility requirements by visiting our website at www.socialsecurity.gov.

This year marks the 25th anniversary of the Americans with Disabilities Act (ADA) of 1990. The ADA ensures equal opportunity for and equal treatment of people with disabilities at school, in work places, in commercial facilities, and through the services available from state and local

government agencies. The ADA requires that government agencies communicate with Americans who have disabilities in the way that fits their needs. This legislation shows our nation's commitment to all people, despite their physical and mental disabilities.

Since the ADA's inception, Social Security has been and continues to be at the forefront, providing accommodations for disabled beneficiaries and employees. It's a natural part of who we are as an agency.

If you think your child may qualify for children's benefits, you can apply by calling Social Security toll-free at 1-800-772-1213 (TTY 1-800-325-0778) or by visiting your local Social Security office. You can also read our publication, *Benefits for Children*, at www.socialsecurity.gov/pubs.

QUESTIONS AND ANSWERS

GENERAL

Question:

I'm 17 and eager to start my first summer job, but my mother misplaced my Social Security card. How can I get another?

Answer:

If you know your Social Security number, you may not need to obtain a replacement card to obtain employment. However, if a prospective employer requests it, in most cases you only need to provide your Social Security number, and you don't actually need a replacement card. But if you do need the card, you can get a replacement Social Security card by following the steps below. There is no charge for a Social Security card, but you are limited to three per calendar year and 10 replacement cards during your lifetime.

You will need to:

- Show the required documents. We need to see different documents depending on your citizenship and the type of card you are requesting. Go to www.socialsecurity.gov/ssnumber to find out what documents you will have to show.
- Fill out and print an *Application for a Social Security Card*; and
- Take or mail your application and original or certified copies of the original documents to your local Social Security office.

For more information, read our pamphlet, *Your Social Security Number and Card* at www.socialsecurity.gov/pubs.

Question:

Why should I sign up for a *my Social Security* online account?

Answer:

my Social Security gives you a personal online account you can securely use to check your Social Security information and do business with us. With a *my Social Security* account you can:

- Keep track of your earnings and verify them every year;
- Get an estimate of your future benefits if you are still working;
- Get a letter with proof of your benefits if you currently receive them; and
- Manage your benefits:
 - Change your address or telephone number;
 - Start or change your direct deposit;
 - Get a replacement Medicare card; and
 - Get a replacement SSA-1099 or SSA-1042S for tax season.

To find all of the services available and set up an account, go to www.socialsecurity.gov/myaccount.

RETIREMENT

Question:

Is it true 10,000 people a day are retiring? What's the easiest way to avoid the crowds?

Answer:

Yes. As the baby boomers reach their retirement years, Social Security is handling about 10,000 claims each day. You can avoid the crowds by filing online. You can complete your retirement application in as little as 15 minutes. It's safe, convenient, and secure. You can apply from the comfort of your home at a time that is most convenient for you. There's no need to drive to a local Social Security office or wait for an appointment with a Social Security representative. There are no forms to sign and usually no documentation is required. Social Security will process your application and contact you if any further information is needed. Just go to www.socialsecurity.gov.

Question:

What types of retirement planning tools does Social Security offer?

Answer:

Social Security's Retirement Planner provides detailed information about your Social Security retirement benefits under current law. It also points out things you may want to consider as you prepare for the future. At www.socialsecurity.gov/retire2 you can:

- Find your retirement age;
- Estimate your life expectancy;
- Estimate your retirement benefits;
- Use our other benefit calculators to test different retirement ages or future earnings amounts; and
- Learn how certain types of earnings and pensions can affect your benefits.

Learn more by visiting www.socialsecurity.gov/retire2.

*DISABILITY***Question:**

If I get Social Security disability benefits and I reach full retirement age, will I then receive retirement benefits?

Answer:

Social Security disability benefits automatically change to retirement benefits when disability beneficiaries reach full retirement age. In most cases, the payment amount does not change. The law does not allow a person to receive both retirement and disability benefits simultaneously on one earnings record. To learn more about Social Security, visit our website at www.socialsecurity.gov.

Question:

What are Compassionate Allowances?

Answer:

Compassionate Allowances are Social Security's way of quickly identifying severe diseases and other medical conditions that qualify a person for disability benefits without waiting a long time. Compassionate Allowances permit Social Security to target the most obviously disabled individuals for allowances and faster payment of benefits based on objective medical information that we can obtain quickly. Compassionate Allowances are not separate from the Social Security Disability Insurance or Supplemental Security Income programs. Find out more at www.socialsecurity.gov/compassionateallowances.

SUPPLEMENTAL SECURITY INCOME

Question:

What is Supplemental Security Income (SSI)?

Answer:

SSI is a needs-based program that pays cash assistance to people with limited income and resources who are age 65 or older, blind, or disabled. Children with disabilities can get SSI, too. SSI is funded by general tax revenues—not Social Security taxes. To find out if you can get SSI, and how to apply, visit to www.socialsecurity.gov/disabilityssi/ssi.html.

Question:

If I get married, will it affect my Supplemental Security Income (SSI) payment?

Answer:

If you marry, your spouse's income and resources may change your SSI payment. If you and your spouse both get SSI, your payment amount will change from an individual rate to a couple's rate. For more information, see the publication *What You Need To Know When You Get*

Supplemental Security Income (SSI) at www.socialsecurity.gov/pubs. If you receive SSI payments, it's very important to immediately notify SSA about any changes in your income or resources to avoid a potential overpayment or additional penalty.

MEDICARE

Question:

What is the *Extra Help* with Medicare prescription drug plan costs, and how can I apply?

Answer:

Anyone who has Medicare can get Medicare prescription drug coverage (Part D). Some people with limited resources and income also may be able to get *Extra Help* with Medicare prescription drug plan costs. This *Extra Help* will help pay for monthly premiums, annual deductibles, and prescription copayments. The *Extra Help* is estimated to be worth about \$4,000 per year. You can apply for the Extra Help online. To learn more, read our publication *Apply Online For Extra Help with Medicare Prescription Drug Costs* at www.socialsecurity.gov/pubs.