

Social Security Administration

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Traverse City MI 49684

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Social Security Column

SOCIAL SECURITY'S ONLINE SERVICES ARE READY FOR BUSINESS

By Bob Simpson

Social Security District Manager in Traverse City



During this time when our physical offices are closed to the public, you may wonder, “How can I get help from Social Security without visiting an office?” You can find the answer at www.ssa.gov/onlineservices, which links you to some of our most popular online services. You can apply for retirement and disability benefits, appeal a decision, and do much more.

Our newest *my Social Security* feature, Advance Designation, enables you to identify up to three people, in priority order, who you would like to serve as your potential representative payee in the event you ever need help managing your benefits. We have updated our Frequently Asked Questions at faq.ssa.gov/en-us/Topic/article/KA-10039 to answer questions you may have about Advance Designation.

You can also apply for Medicare online in less than 10 minutes with no forms to sign and often no required documentation. We’ll process your application and contact you if we need more information.

Visit www.ssa.gov/benefits/medicare to apply for Medicare and find other important information. 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 birthday.

We've organized our Online Services webpage into four popular categories for easy navigation:

- **Review Your Information.** You can access your secure, personal information and earnings history to make sure everything is correct. You can even print statements with ease.
- **Apply for Benefits.** You can apply for retirement, disability, and Medicare benefits without having to visit a field office.
- **Manage Your Account.** You can change your direct deposit information and your address online.
- **Find Help and Answers.** We've answered your most frequently asked questions, and provided links to publications and other informational websites.

Let your family and friends know they can do much of their business with us online at www.ssa.gov.

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Social Security Column

ACCESS MY SOCIAL SECURITY FROM YOUR HOME

By Bob Simpson

Social Security District Manager in Traverse City



With so many services available online through *my Social Security*, signing up for a secure account will help you conduct Social Security business from home. With your personal *my Social Security* account, you can:

- Estimate your future benefits with our Retirement Calculator to compare different dates or ages to begin receiving benefits;
- Check the status of your Social Security application;
- Review your work history; and
- Request a replacement Social Security card (in most States).

If you already receive benefits, you can also:

- Get a benefit verification or proof of income letter;
- Set up or change your direct deposit;
- Change your address;

- Request a replacement Medicare card; and
- Get a Social Security 1099 form (SSA-1099).

You can even use your personal *my Social Security* account to opt out of receiving certain notices by mail, such as the annual cost-of-living adjustments and the income-related monthly adjustment amount notice. Instead, through the Message Center you can receive secure, sensitive communications.

Let your friends and family know that they can create a *my Social Security* account today at www.ssa.gov/myaccount.

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Social Security Column

SOCIAL SECURITY AND PROTECTING ELDERS FROM SCAMS

By Bob Simpson

Social Security District Manager in Traverse City



June is World Elder Abuse Awareness Month. Throughout the month, government agencies, businesses, and organizations sponsor events to unite communities, seniors, caregivers, governments, and the private sector to prevent the mistreatment of and violence against older people.

Scammers often target older people. They use fear to pressure people into providing personal information or money. In times like the current pandemic when people are particularly vulnerable, scammers will pretend to be government employees, often from Social Security, to gain people's trust to steal their money and personal information. The most effective way to defeat scammers is by knowing how to identify scams then hanging up or ignoring the calls.

What you can do

If you get a Social Security scam phone call, hang up, report it to our law enforcement office at oig.ssa.gov, and tell your family and friends about it! We're telling as many people as we can that government agencies will never:

- Tell you that your Social Security number has been suspended.
- Tell you about crimes committed in your name, or offer to resolve identity theft or a benefit problem in exchange for payment.
- Request a specific means of debt repayment, like a retail gift card, prepaid debit card, wire transfer, internet currency, or cash.
- Insist on secrecy about a legal problem, or tell you to make up stories to tell family, friends, or store employees.

Scammers continue to develop new ways to mislead you. They might use the names of Social Security officials and tell you to look them up on our public websites (where they learned the names themselves). Or, they might email you official-looking documents with a letterhead that looks like it's from Social Security or Social Security's Office of the Inspector General (OIG). Don't believe them! Social Security will NEVER email you attachments that have your personal information in them.

If you ever owe money to Social Security, the agency will mail you a letter, explaining your payment options and your appeal rights. If you get a call about a Social Security problem, be very cautious. If you do not have ongoing business with the agency, or if the caller mentions suspending your Social Security number or makes other threats, the call is likely a scam. Ignore it, hang up, and report it to us at oig.ssa.gov. We are working to stop the scams and educate people to avoid becoming victims.

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Social Security Column

SOCIAL SECURITY BENEFITS FOR CHILDREN WITH DISABILITIES

By Bob Simpson

Social Security District Manager in Traverse City



SSA's Supplemental Security Income (SSI) program helps children with qualifying disabilities and their families. For this program, a child must meet all of the following requirements to be considered disabled and medically eligible:

- The child must have a medical condition, or a combination of conditions, that result in "marked and severe functional limitations." This means that the condition(s) must very seriously limit the child's activities.
- The child's condition(s) must have been disabling, or be expected to be disabling, for at least 12 months; or the condition(s) must be expected to result in death.

Compassionate Allowances are a way we quickly identify diseases and other medical conditions that, by definition, meet Social Security's standards for disability benefits.

Thousands of children receive benefits because they have one of the conditions on the list at

www.ssa.gov/compassionateallowances/conditions.htm.

A child must also meet other eligibility requirements. Since we only pay SSI to disabled people with low income and limited resources, a child, who is not blind, must not be working or earning more than \$1,260 a month in 2020. A child who is blind must not be working or earning more than \$2,110. This earnings amount usually changes every year. In addition, if the parents of the child or children have more resources than are allowed, then the child or children will not qualify for SSI. You can read more about children's benefits at www.ssa.gov/pubs/EN-05-10026.pdf.

Visit www.ssa.gov/people/parents/ to learn more about all we do to care for children. Please share these resources if you know a family or friend who needs our help.

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Social Security Column

QUALIFYING FOR SUPPLEMENTAL SECURITY INCOME WITH SOCIAL SECURITY

By Bob Simpson

Social Security District Manager in Traverse City



We pay monthly Supplemental Security Income (SSI) to people with disabilities who have low income and few resources, and people who are age 65 or older without disabilities who meet the financial limits.

Income is money you receive, such as wages, Social Security benefits, and pensions. Income also includes things like food and shelter. The amount of income you can receive each month and still get SSI depends partly on where you live.

Resources are things you own, including real estate, bank accounts, cash, stocks, and bonds, which we count in deciding if you qualify for SSI. You may be able to get SSI if your resources are worth \$2,000 or less. A couple may be able to get SSI if they have resources worth \$3,000 or less. If you own property that you are trying to sell, you may be able to get SSI while trying to sell it.

We will not count economic impact payments, also known as coronavirus stimulus payments or CARES Act payments, as income for SSI. These payments will also not count as resources for 12 months. You can read more about qualifying for SSI at www.ssa.gov/pubs/EN-05-11000.pdf.

If you're an adult with a disability intending to file for both SSI and Social Security Disability Insurance, you can apply online for both benefits at the same time if you:

- Are between the ages of 18 and 65;
- Have never been married;
- Aren't blind,
- Are a U.S. citizen residing in one of the 50 states, District of Columbia, or the Northern Mariana Islands; and
- Haven't applied for or received SSI benefits in the past.

We're here for you. You can find more information at www.ssa.gov/benefits.

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