



Social Security: With You Through Life's Journey...

Centers for Medicare & Medicaid Services Pre-Conference training
August 2024



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Disclaimer

This information is current at the time of the presentation, but Social Security policy is subject to change. Please visit [SSA.gov](https://www.ssa.gov) for up-to-date information on our programs.



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Social Security News



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○ **New Social Security Office of Native American Partnerships in 2023**

- Within the Office of the Commissioner.
- Serves to elevate and centralize efforts to administer comprehensive programs and policies related to American Indians and Alaska Natives.
- It will enhance the agency's relationship with Tribes and serve as the primary point of contact on Tribal affairs for all stakeholders.
- Serves as the primary point of contact for Tribal Government Offices to foster transparency and collaboration.
- Coordinates internal agency Native American efforts, increases external program awareness to the Tribal community, helps to recruit a diverse candidate pool for hiring at all levels of Social Security



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Free Training for Tribal Benefit Coordinators



Training on SSA Programs Office of Native American Partnerships

The Social Security Administration (SSA) invites you to join monthly FREE virtual training series focused on policy topics important to Tribal communities. This information will assist Tribal Benefit Coordinators, Navigators, Social Workers, and other stakeholders who provide support to tribal members. For each training topic, there are two date options (Tuesday morning or Wednesday afternoon). Each two-hour training sessions will include a Q&A discussion with SSA experts. The same material will be covered on both days.

Appointed Representatives vs Power of Attorney!May 21st or 22nd

IMPORTANT: We are requesting information from you for the SSA Programs Training event registration. We will use the information you provide to us to register you for this event and to receive future updates on SSA programs, policies, initiatives, and surveys. Your participation in this event is voluntary. While we will manage your information in accordance with our Internet Privacy Policy (<https://www.ssa.gov/agency/privacy.html>), we will use Microsoft, a third-party application, to collect your information. By submitting your information to this application, you may be providing nongovernment third parties access to your personal information. Microsoft may have different privacy policies (<https://privacy.microsoft.com/en-us/privacystatement>) from those of the Social Security Administration.

* Required

Training Topic

In the May session, we will focus on the various ways to help someone apply for benefits or appeal a decision. We will discuss the difference between being an authorized representative versus having power of attorney. We will explain the role and responsibilities of a Representative Payee and discuss what forms to complete to disclose information on behalf of a claimant. We will share tips and resources for anyone assisting others and learn what a claimant must do to appoint a qualified individual to represent them in doing business with Social Security.

Last day to register for this training is **May 17, 2024!**



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Important Information About Overpayments

- An overpayment is when you receive more money than you should have received for one or more months. If this happens, we will notify you by mail.
- An appeal is your opportunity to request a review of our decision.
- A waiver is a request to excuse some or all of your overpayment. If your overpayment is \$2,000 or less, we may be able to process your waiver request quickly by telephone.
- We have flexible repayment options, including amounts of as low as \$10 per month.

ssa.gov/overpayments



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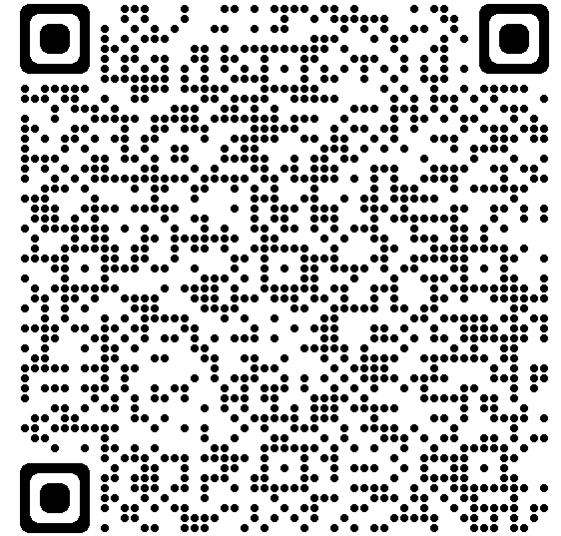
SSA.gov

Social Security Number and Card

Applying online is the fastest way to request a Social Security card. Just go to ssa.gov/number-card and answer a few questions to find out the best way to apply.

You can:

- Request a copy of a lost, stolen, or damaged card.
- Update or correct your personal information (e.g., name, citizenship, sex identification, date of birth).
- Request a Social Security number for the first time.



You may be able to apply completely online. In some cases, you can start the process online and complete it at a local Social Security office or Card Center. You may also have the option to schedule an in office appointment to finish the process.



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SSI Rental Subsidy Change

- Beginning September 30, 2024, the SSA will expand its SSI rental subsidy policy, which is currently only in place for SSI applicants and recipients residing in seven States (Connecticut, Illinois, Indiana, New York, Texas, Vermont, and Wisconsin).
- In those states, rental assistance, such as renting at a discounted rate, was less likely to affect a person's SSI eligibility or payment amount.
- This new rule extends the same advantageous policy to all SSI applicants and recipients nationwide. This may increase the benefit amount some people are eligible to receive and will allow more people to qualify for critical SSI payments.
-



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www.ssa.gov/people/aian/

[What should I do if I get a call claiming there's a problem with my Social Security number or account?](#)

An official website of the United States government [Here's how you know](#) ▾



Social Security

[Benefits](#) ▾

[Medicare](#) ▾

[Card & record](#) ▾

Search SSA.gov



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American Indians and Alaska Natives (AIAN)



With you through life's journey...

Social Security touches the lives of every American, both directly and indirectly. Today, about 180 million people work and pay Social Security taxes and about 67 million people receive monthly Social Security benefits.

Social Security works to improve lives across Indian Country by servicing the self-determined needs of sovereign tribal nations. Social Security programs support tribal communities through retirement, disability, and survivors benefits; providing a safety

Tribal Consultation Official (TCO)

- [TCO Greeting](#)
- [About our TCO](#)

Tribal Services

- [National AIAN Interactive Map](#)
- [Online Video Hearings](#)
- [Comparing Social Security and SSI](#)
- [Frequently Asked Questions](#)
- [Find a Social Security office](#)
- [BIA.gov](#)

Tribal Communications



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www.ssa.gov/people/aian/

Tribal Services

- [Comparing Social Security and SSI](#)
- [Frequently Asked Questions](#)

Tribal Communications

- [Request Policy Clarifications or a Speaker for an Event](#)
- [Tribal Benefits Coordinator Guide](#)
- [Tribal Consultation and Coordination Plan](#)
 - [SSA Tribal Consultation Call To Action Plan-FY24](#)
 - [2023 Tribal Consultation Progress Report](#)
 - [2022 Tribal Consultation Progress Report](#)

Dear Tribal Leader Letters

- [March 2024 Press Release Updates](#)
- [FREE Benefit Coordinators Training](#)



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We're With You From Day One



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We're With You When You Start Work



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[SocialSecurity.gov](https://www.SocialSecurity.gov)

We're There For Your Wedding



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We're With You If The Unexpected Happens



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We're There If You Lose A Loved One



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We Wouldn't Miss Your Retirement Party



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We'll Be Here For Your Family In The Future



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What is FICA?

- Stands for Federal Insurance Contributions Act
 - May show on paycheck as OASDI or Social Security
- Federal payroll tax deducted from workers' paychecks, matched by employer, and reported by employer to IRS
- Total FICA tax = 15.3% of gross wages. You and your employer each pay 7.65%
 - 6.2% for Social Security
 - 1.45% for Medicare
- FICA taxes help fund Social Security retirement, disability, survivor benefits and Medicare health insurance



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Social Security in the Future

- The two Social Security trust funds – Old-Age and Survivors Insurance (OASI) and Disability Insurance (DI) – will be able to pay all benefits in full and on time until 2035.
- The trust funds have come close to running out of asset reserves in the past, but Congress made substantial changes to prevent this.
- If Congress does not act before 2035, the trust funds will still be able to pay 83% of each benefit due.



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Minimum Work History for Retirement Benefits



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How to Qualify for Retirement & Medicare

- By earning “credits” when you work and pay Social Security taxes
- You need 40 credits (10 years of work) and you must be 62 or older for benefits and must be 65 for Medicare
- Each \$1,730 in earnings gives you one credit
- You can earn a maximum of 4 credits per year

Note: To earn 4 credits in 2024, you must earn at least \$6,920.

ssa.gov/planners/credits.html



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How to Get Help from Social Security

Social Security is here to help. We want you to know how to get the service you need and to be prepared so we can help you as quickly and safely as possible.



Go online to SSA.gov.
Our website is the best way for most people to get help.



If you cannot use our website, call our National 800 Number (1-800-772-1213) or your local Social Security office for help.



We will schedule an **appointment** for you, **if necessary**, to serve you by phone or in person.

In-office appointments are no longer required but strongly recommended.*



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Prepare

Check eligibility for benefits

Plan for retirement



Apply

Apply for benefits

Sign up for Medicare

After you apply

Check application or appeal status

Appeal application decision

Manage benefits & information



Documents

Get benefit verification letter

Get tax form (1099/1042s)



Number & card

Replace card

Request number for the first time

Report stolen number



Payment

Update direct deposit

Repay overpaid benefits

Request to withhold taxes

View benefit payment schedule



Record

Change name

Update contact information

Update incorrect birthday

Update sex identification



my Social Security account

Use your account to access many of our personalized online services

[Learn about your account](#)



my Social Security Services

If you do not receive benefits, you can:

- Compare **retirement benefit estimates** based on your selected date or age to begin receiving benefits with retirement estimates for ages 62, Full Retirement Age (FRA), and 70 with **the new Retirement Calculator**;
- Request a **replacement Social Security card** if you meet certain requirements;
- Check the status of your application or appeal;
- Get a benefit verification letter as proof that you are not getting benefits;
- **Get your Social Security Statement to review:**
 - Estimates of your future retirement, disability, and survivor benefits;
 - Your earnings once a year to verify the amounts that we posted are correct; and
 - The estimated Social Security and Medicare taxes you've paid.



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my Social Security Services

If you receive benefits or have Medicare, you can:

- Opt out of mailed notices for those available online;
- Request a replacement Social Security card if you meet certain requirements;
- Report your wages if you work and receive Disability Insurance (SSDI) and/or Supplemental Security Income (SSI) benefits;
- Get a benefit verification letter as proof that you are getting benefits;
- Check your benefit and payment information and your earnings record;
- Change your address and phone number (Social Security beneficiaries only);
- Start or change direct deposit of your benefit payment (Social Security beneficiaries only);
- Submit your advance designation of representative payee request;
- Request a replacement Medicare card; and
- Get a replacement SSA-1099 or SSA-1042S for tax season.

ssa.gov/myaccount/what.html



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Other *my* Social Security Services!

Click-to-Chat behind *my* Social Security so customers can chat with a live SSA agent directly



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How Much Will My Benefit Be?



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How Social Security Determines Your Benefit

Benefits are based on SS taxable work earnings

- Step 1 - Your wages are adjusted for changes in wage levels over time
- Step 2 - Find the monthly average of your 35 highest earnings years
- Step 3 - Result is “average indexed monthly earnings”



**Maximum contributions: \$168,600 in 2024

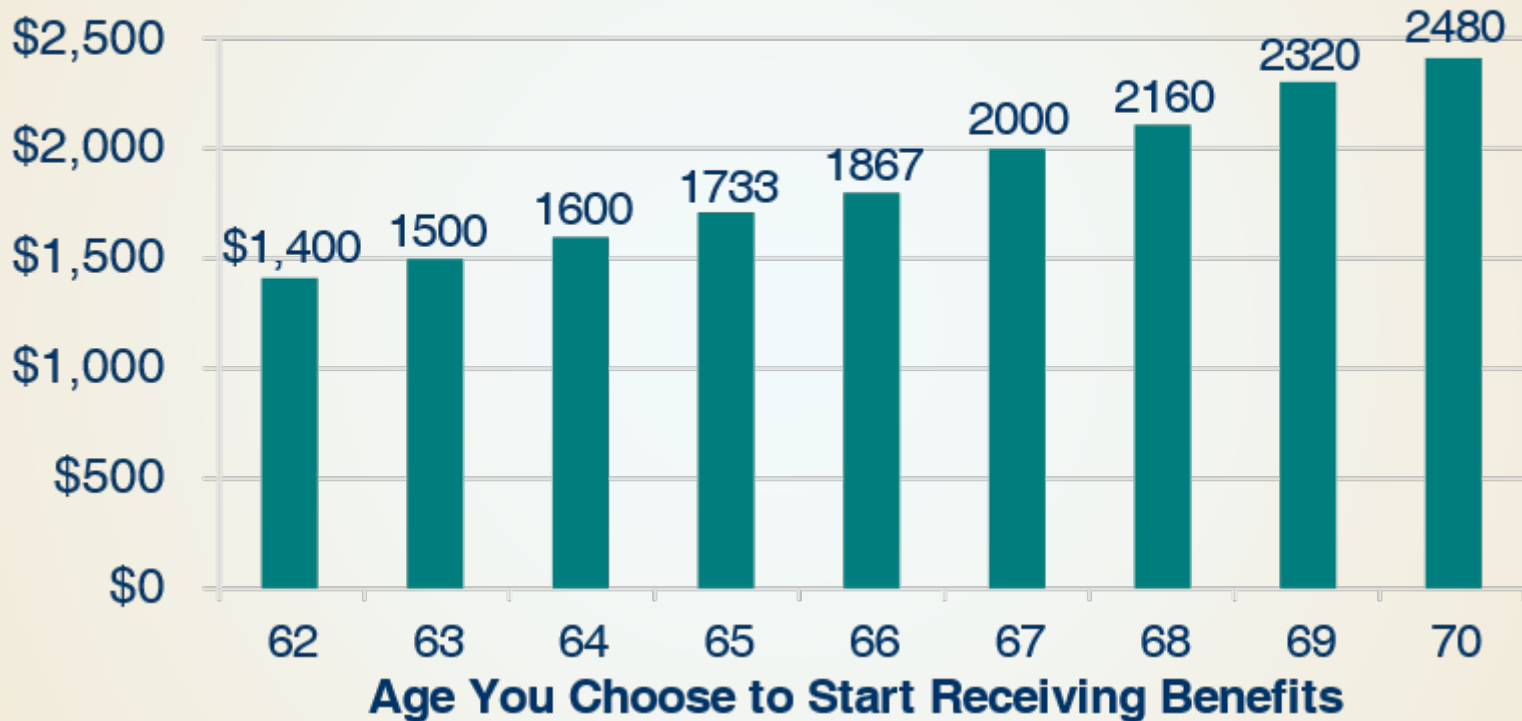


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What Is the Best Age to Start Receiving Social Security Retirement Benefits?

Monthly Benefit Amounts Differ Based on the Age You Decide to Start Receiving Benefits



Note: This example assumes a benefit of \$2,000 at a full retirement age of 67



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Year of Birth	Full Retirement Age	A \$1000 retirement benefit taken at age 62 would be reduced by	A \$500 spouse benefit taken at age 62 would be reduced by
1943-1954	66	25%	30%
1955	66 and 2 months	25.83%	30.83%
1956	66 and 4 months	26.67%	31.67%
1957	66 and 6 months	27.5%	32.5%
1958	66 and 8 months	28.33%	33.33%
1959	66 and 10 months	29.17%	34.17%
1960 +	67	30%	35%



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Applying for Benefits

3 options available to apply:



Online



By phone: 800-772-1213 (8am-7pm M-F)



At our office – appt recommended!

You choose the most convenient option for you!

Note: Child and survivor claims can only be done by phone or in a field office (not online) at this time.



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Record

Change name

Update contact information

Update incorrect birthday

Update sex identification



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What Additional Benefits Are There for Family Members?



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Additional Family Benefits

- Once you file an application (Retirement or Disability) **additional** family benefits can be considered
- Social Security looks for eligible family members based on your answers to questions in your application
 - Minor children, adult children with childhood disabilities (disabling conditions that started prior to age 22) and spouses
- Additional benefits do not reduce payment to the retired worker



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Spouse/Divorced Spousal Benefits



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Spouse vs. Surviving Spouse Benefits

Spouse & Ex-spouse (living)	Surviving Spouse (deceased)
May start as early as age 62 but <u>no earlier than retiree's benefit</u> (exception for divorced spouses with 10-year marriage to retiree)	May start as early as age 60 or as early as 50 if disabled Divorced spouses with 10-year marriage to deceased can apply
<ul style="list-style-type: none">• 50% of retiree's full retirement benefit if you wait until FRA• not payable if spouse's own retirement benefit is higher	71.5% at age 60, increases each month you wait and get closer to FRA
Less than 50% if you start before FRA (reduction for each month you take benefit early)	<ul style="list-style-type: none">• 100% if you start at FRA• Can collect and later switch to your retirement benefit

Certain conditions must be met.

ssa.gov/planners/survivors/ifyou.html#h6



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Working and Receiving Benefits

*(Retirement, Spouse, Divorced Spouse,
Survivor)*



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Working While Receiving Benefits

If you are	You can make up to	If you earn more, some benefits will be withheld
Under Full Retirement Age	\$22,320/yr.	\$1 for every \$2
The Year Full Retirement Age is Reached	\$59,520/yr. before month of full retirement age	\$1 for every \$3
Month of Full Retirement Age and Above	No Limit	No Limit

Retirement Earnings Test Calculator:
ssa.gov/OACT/COLA/RTeffect.html



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What Income Counts Towards the Earnings Test Limits?



Income that Counts as Earnings:



Gross wages from employment
and/or net earnings from self employment

Income that Does **NOT** Count as Earnings:

- Inheritance payments
- Pensions
- Income from investments
- Interest and dividends
- Capital gains
- Other sources



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Social Security Disability Insurance (SSDI)

What is it?

SSDI provides a monthly benefit to people who are no longer able to work because of a significant disabling condition(s). SSA does not pay partial or temporary disability benefits.

Who is it for?

People who cannot perform substantial work activity may qualify if they:

- have medical condition(s) expected to last at least 12 months or result in death
- are younger than full retirement age (FRA) and earn less than the substantial gainful activity (SGA) limit
- have recent work and a certain number of work credits based on age

[ssa.gov/disability](https://www.ssa.gov/disability)



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Supplemental Security Income (SSI)

What is it?

SSI is a federal program that provides monthly payments to people who have limited income and resources.

Who is it for?

People who are 65 or older, as well as for those of any age, including children, who are blind or who have disabilities and have limited income and resources.

ssa.gov/SSI



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SSDI vs. SSI

Social Security Disability Insurance

Supplemental Security Income

Benefits come from Social Security trust funds and are based on a person's earnings.

Payments come from the general treasury fund, NOT the Social Security trust funds. SSI payments are not based on a person's earnings.

Insurance that workers earn by paying Social Security taxes on their wages.

Needs-based program where eligibility depends largely on limited income and resources.

Pays benefits to people who can no longer work due to a disability, regardless of their income and resources.

Pays people with a disability who are unable to work AND have limited income and resources; pays aged individuals 65 and older with limited income and resources.

Pays benefits for workers and adult children with a disability since childhood. Must meet insured status requirements.

Payments for children and adults in financial need. Must have limited income and limited resources.



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Medicare



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Medicare

Original Medicare	Medicare Advantage (aka Part C)
Part A (Hospital Insurance) Part B (Medical Insurance)	Part A (Hospital Insurance) Part B (Medical Insurance)
You can add: Part D (Prescription Drug Plan)	Most plans include: Part D (Prescription Drug Plan) Potentially Some Extra Benefits
You can also add: Supplemental insurance coverage (Medigap)	Some plans also include: Lower out-of-pocket costs

[Medicare.gov](https://www.Medicare.gov)



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When You Can Sign Up for Medicare

Enrollment Period:	When the period occurs:
Initial Enrollment Period – Your first opportunity to enroll	3 months before you turn age 65, the month you turn age 65, and 3 months after you turn age 65
General Enrollment Period	Annually, January 1 – March 31
Special Enrollment Period	During any month you remain covered under the group health plan and your, or your spouse's, current employment continues; or In the eight-month period that begins with the month your group health plan coverage or the current employment it is based on ends, whichever comes first.



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After you apply

Check application or appeal status

Appeal application decision



Documents

Get benefit statements

Get tax forms



Payments

Update direct deposit

Repay overpayment

Request to lower IRMAA

View benefits

Home > Medicare > Sign up for Medicare

Plan for Medicare

Sign up for Medicare

Sign up for Part B only

Request to lower IRMAA

Apply for Part D Extra Help

Manage Medicare benefits

Sign up for Medicare

Medicare is our country's health insurance program for people age 65 or older. You'll sign up for Medicare Part A and Part B through Social Security.

If you're under age 65, you may be eligible for Medicare if you have [permanent kidney failure](#) or if you receive Disability benefits. Supplemental Security Income (SSI) does not qualify you for Medicare on its own. Even if you receive SSI, you must meet one of the other requirements to qualify.



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Use your account to access many of our personalized online services



Medicare & HSAs and Retroactive Part A Coverage

- You can't contribute to your Health Savings Account (HSA) once Medicare Part A or Part B coverage begins.
- ***If you sign up for monthly benefits or Medicare (or both) and you are over 65, premium-free Part A coverage begins (up to) six months before the date you apply.***

(See IRS Publication 969)



Medicare Savings Program (MSP)

- If you can't afford to pay your Medicare premiums and other medical costs, you may be able to get help from your state.
- States offer Medicare Savings Programs for people entitled to Medicare who have limited income. Some programs may pay for Medicare premiums and some pay Medicare deductibles and coinsurance. To be eligible, you must have Medicare Part A and have limited income and resources.
- Only your state can decide if you are eligible for help under these programs. To find out, contact your state or local medical assistance (Medicaid) agency, social services or welfare office.

[Medicare.gov/medicare-savings-programs](https://www.medicare.gov/medicare-savings-programs)



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Extra Help with Medicare Prescription Drug Plan Costs

- Medicare beneficiaries may be eligible for Extra Help with Medicare prescription drug plan costs
 - Needs-based program for people with limited income and resources
- Extra Help may be worth an estimated \$5,900 per year



ssa.gov/extrahelp



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Medicare Standard Part B Premiums for 2024

If you're single and file an individual tax return, or married and file a joint tax return:

Modified Adjusted Gross Income (MAGI)	Part B monthly premium amount	Prescription drug plan monthly premium amount
Individuals with a MAGI of \$103,000 or less Married couples with a MAGI of \$206,000 or less	2024 standard premium = \$174.70	Your plan premium + \$0
Individuals with a MAGI above \$103,000 up to \$129,000 Married couples with a MAGI above \$206,000 up to \$258,000	Standard premium + \$69.90	Your plan premium + \$12.90
Individuals with a MAGI above \$129,000 up to \$161,000 Married couples with a MAGI above \$258,000 up to \$322,000	Standard premium + \$174.70	Your plan premium + \$33.30
Individuals with a MAGI above \$161,000 up to \$193,000 Married couples with a MAGI above \$322,000 up to \$386,000	Standard premium + \$279.50	Your plan premium + \$53.80
Individuals with a MAGI above \$193,000 up to \$500,000 Married couples with a MAGI above \$386,000 up to \$750,000	Standard premium + \$384.30	Your plan premium + \$74.20
Individuals with a MAGI equal to or greater than \$500,000 Married couples with a MAGI equal to or greater than \$750,000	Standard premium + \$419.30	Your plan premium + \$81.00



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Social Security's Online Services

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Online Services for before or after you receive benefits

- Social Security Earnings and Estimate Statement
- Change of Address and Phone Number
- Get a Benefit Verification Letter
- Start or Change Direct Deposit
- Retirement Estimator and Retirement Calculator
- **Applications for Retirement, Spouse, Medicare & Disability Benefits**
- Retirement/Survivors/Disability Planner
- Social Security Card Replacements
- Medicare Card Replacements
- Request a Call-back from a Representative



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Questions?

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1-800-772-1213



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