Social Security:
With You Through Life's Journey…

Understanding the Benefits | Accessing Services

CMS
ITU TRAINING
HOSTED BY NIHB

June 25, 2026

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2005 – began career with SSA

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Disclaimer

This information is current at the time of the presentation, but Social Security policy is subject to change.

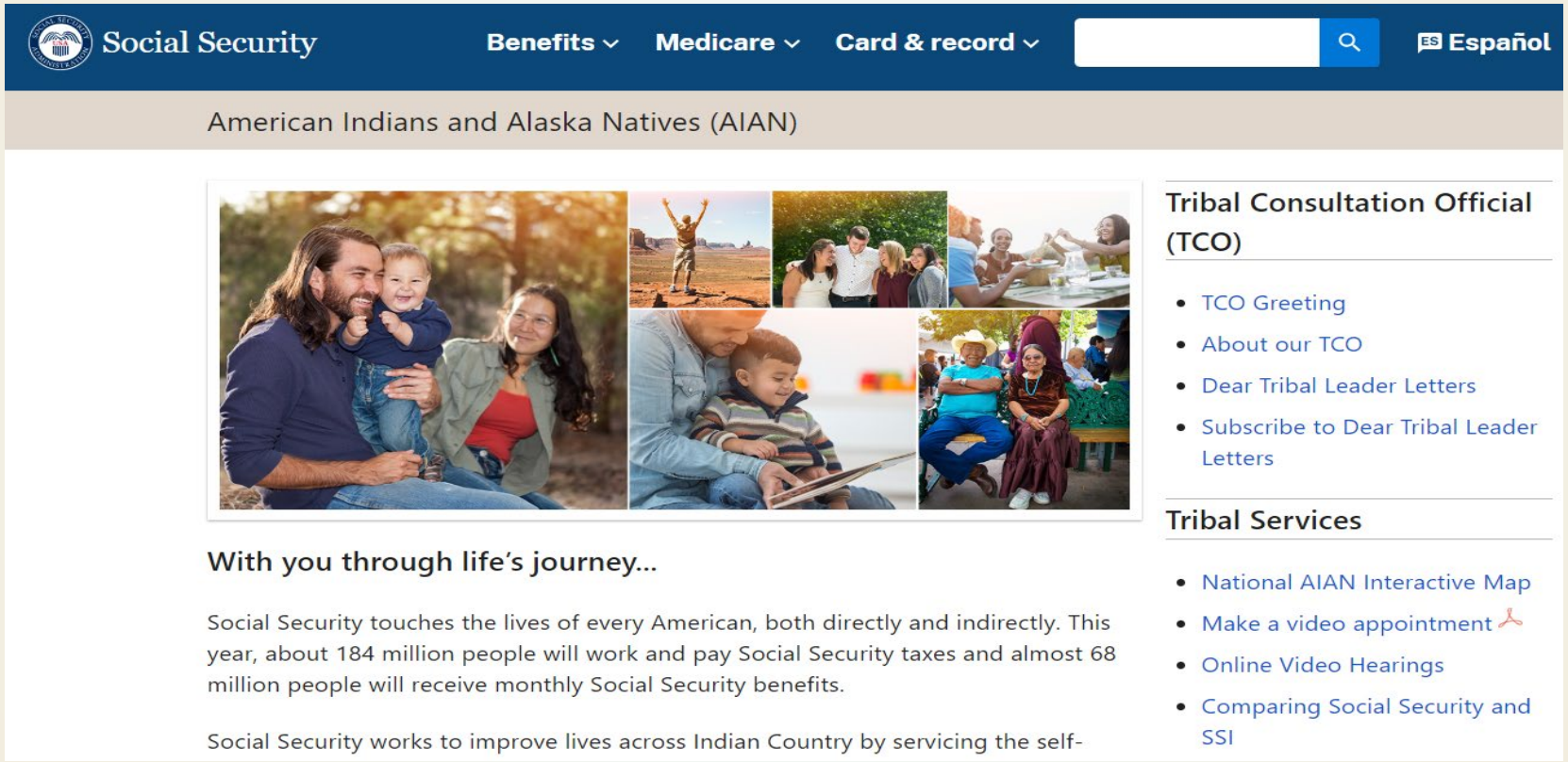
Please visit **SSA.gov** for up-to-date information on our programs.

Knowledge Check #1

Have you visited SSA.gov before?

- Yes
- No
- Maybe

American Indian Alaska Native Website



Training Topics

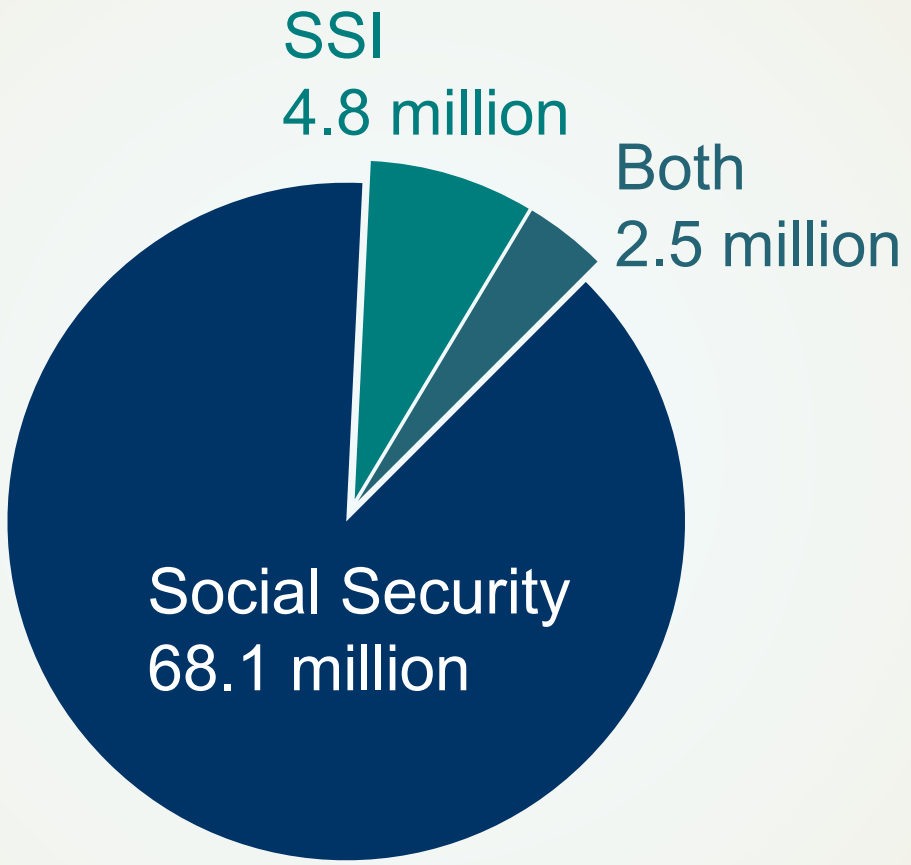
Benefit Overview

- Survivor Benefits
- Disability Benefits (SSDI)
- Supplemental Security Income (SSI)

Online Services; Helpful Resources

Q&A

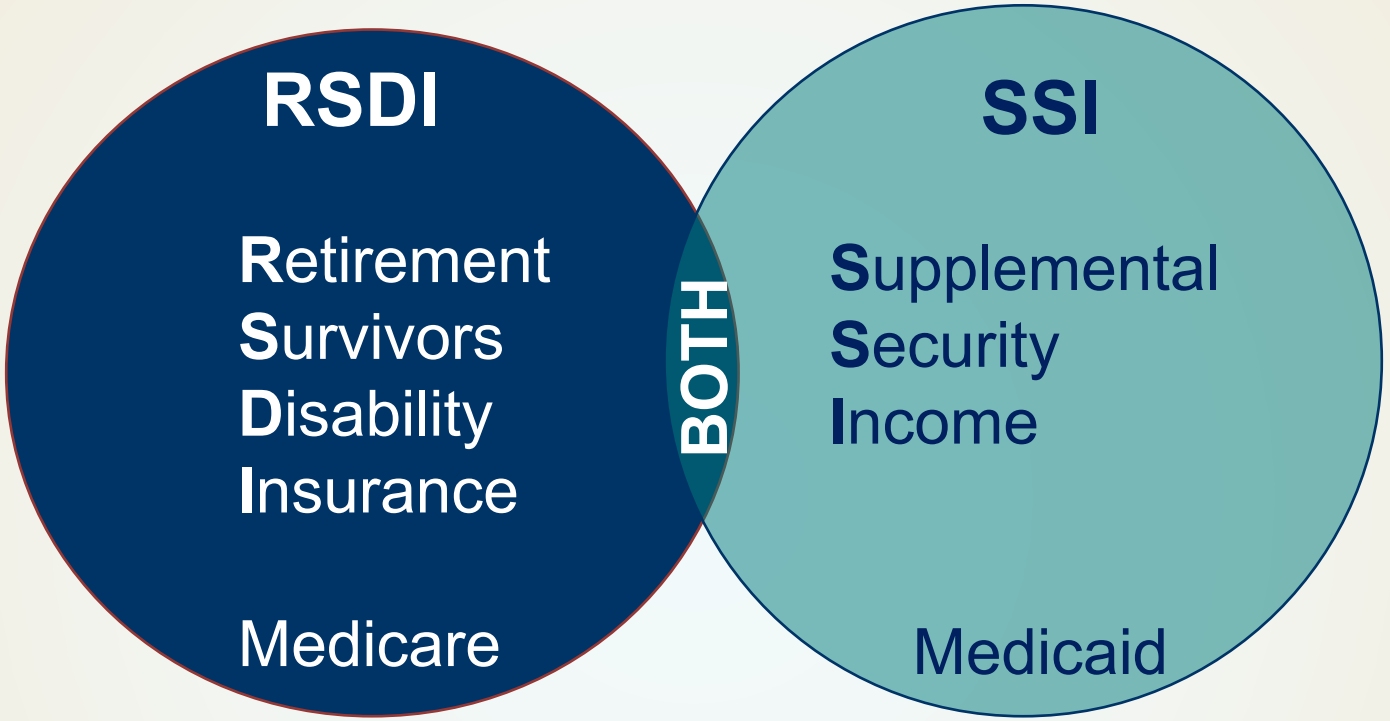
Who Benefits from Social Security?



April 2026

Who is a Beneficiary?

Social Security Benefit Programs



- ❑ Based on work credits
- ❑ Pays benefits to the worker and eligible family members
- ❑ Financed by FICA taxes

- ❑ Needs based (low income & resources)
- ❑ Only pays individual - no family benefits
- ❑ Age 65+ **OR** any age if disabled / blind
- ❑ Financed by general tax revenues

What is FICA?

(Federal Insurance Contributions Act)

- May show on paycheck as OASDI or Social Security
- Payroll tax contributions deducted from workers' paychecks or paid from self-employment earnings
- Total tax reported to IRS = **15.3%** of gross wages
- You and your employer each pay 7.65%
  - 6.2% for Social Security (retirement, disability, survivor benefits)
  - 1.45% for Medicare

Retirement / Medicare Overview

- **Retirement (Monthly Benefit)**
  - Age 62 with at least 40 credits / 10 years of earnings
  - Benefit increases for delayed filing
  - Current/former spouses may receive an additional benefit
- **Medicare (Health Insurance)**
  - Age 65 with qualifying earnings history
  - After 24 months of disability benefits / ESRD / ALS
  - Spouses may qualify based on marriage

Family Benefits

Child	May receive benefits if unmarried and younger than age 18 (or younger than 19 if still in high school)
Disabled Adult Child	May receive benefits after age 18 if unmarried (unless married to another beneficiary) and disabled before age 22
Spouse / Divorced Spouse	Must be age 62 **OR** caring for a child that is under age 16 or disabled **If filing as a divorced spouse:** • You must be unmarried • Marriage lasted at least ten (10) years • Your ex-spouse must be at least 62 or entitled to disability benefits

We're There If You Lose A Loved One

Securing today and tomorrow

SSA.gov

Knowledge Check #2

Who can report deaths to Social Security?

- Funeral Homes
- States
- Organizations / Agencies
- Friends / Family Members
- All the Above

How Are Deaths Reported?

Electronic Death Registration (EDR)

- Funeral homes enter data for deceased individuals into a state system.
- State Bureau of Vital Records compiles reports and sends master data file to SSA.
- Reports are run through a series of verification checks.
- When verified, proof used to update SSA records and terminate / convert benefits.

How Are Deaths Reported?

If <u>not</u> reported via EDR process …

- Funeral home may submit SSA-721
- Death certificate or other acceptable proof(s) needed to update record.
  - Must include full name, SSN, and dates of birth/death
- When verified, proof used to update SSA records and terminate / convert benefits.

Who Can Receive Survivor Benefits?

Child	May receive benefits if unmarried and younger than age 18, or between ages 18 and 19 and a full-time high school student
Disabled Adult Child	May receive benefits after age 18 if unmarried and has a disability that started before age 22
Widow(er) or Divorced Widow(er) **NOTE:** Remarriage after age 60 will not affect benefits	**Aged** – 60 or older **Disabled** – 50-59 and disabled **Child-In-Care** – Any age if caring for a child under age 16 or disabled and receiving child benefits **Married** for at least 9 months* before death
Dependent Parents	May receive benefits if age 62 or older and relied on their deceased child for at least ½ of their support.

Benefits from a Grandparent

A dependent grandchild or step-grandchild
may receive benefits on the record of a grandparent if:

- The grandchild was **legally adopted** by the grandparent in an adoption decreed by a court of competent jurisdiction within the United States; OR
- The grandchild's **natural or adoptive parents are deceased or disabled;** AND
- The grandchild **must have lived with the grandparent** in the United States before reaching age 18 and received **at least one-half support** from the grandparent.

If Grandparent Dies:

Survivor benefits payable to grandchild(ren) who meet above requirements

Definition of Disability – Adult

must be unable to work due to a severe medical condition that has lasted, or is expected to last, at least one year or result in death

and

medical condition(s) must prevent them from doing substantial gainful employment – work that they did in the past, and it must prevent them from adjusting to other work.

NOTE: A separate definition of disability is used for children (under age 18) who apply for the Supplemental Security Income (SSI) program.

Social Security Disability Insurance (SSDI)

SSDI provides a monthly benefit to people who cannot perform substantial work activity because of a significant disabling condition(s). SSA does not pay partial or temporary disability benefits.

People 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);
- have monthly gross earnings less than the substantial gainful activity (SGA) limit – **2026**: $1,690 (non-blind) / $2,830 (blind); and
- have recent work and a certain number of work credits based on age

Supplemental Security Income

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 have disabilities **and** have limited income and resources.

What Happens Next?

- SSA reviews the application for non-medical eligibility factors (e.g., insured status, income, resources, etc.)
- If eligible, then SSA sends the application to the state Disability Determination Services (DDS) agency for a medical determination.
- DDS contacts medical providers to obtain medical records.
- DDS may ask for additional information about the medical condition(s) affect daily activities.

When A Determination is Made ...

- When the state agency (DDS) decides your case, you will receive a notice via mail.
- If approved, the award letter shows the benefit amount, when payments start, and information about reporting responsibilities.
- If not approved, the letter explains why and provides instructions on how to appeal the determination if you don't agree with it.

Disagree With The Decision?

You may appeal **within 60 days** of the date on your notice.

Online appeal is preferred.

ssa.gov/apply/appeal-decision-we-made

1. Reconsideration
2. Hearing Before Administrative Law Judge (ALJ)
3. Appeals Council Review
4. Federal Court Review

NOTE: Virtual / remote options may also be available.

Good Cause for Late Filing

Generally, claimant has 60 days after receiving a decision notice to request an appeal.

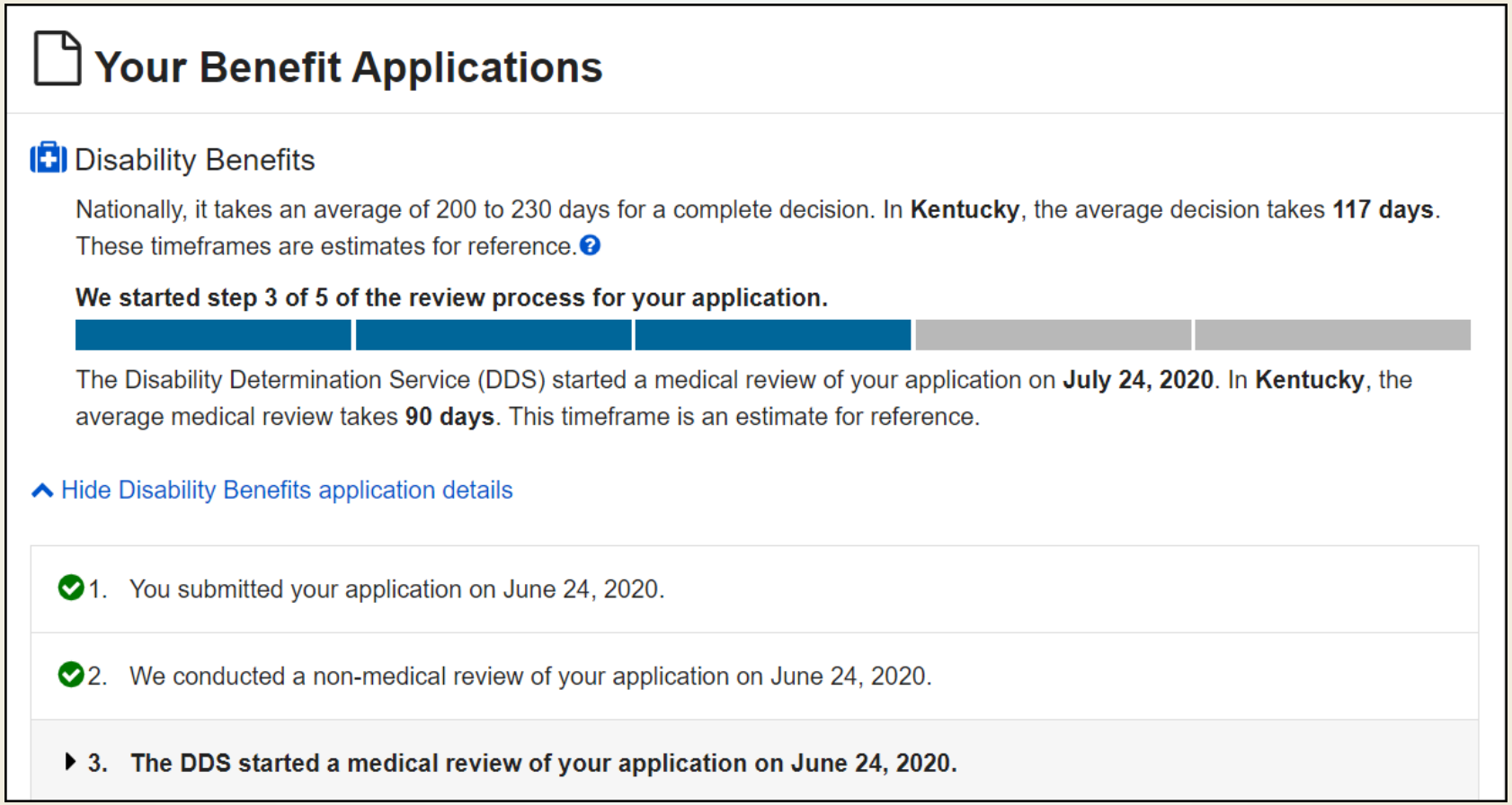
If the appeal request is filed **more than** 60 days after the decision, include a written statement that explains claimant's reason for late filing.

Reasons for Good Cause

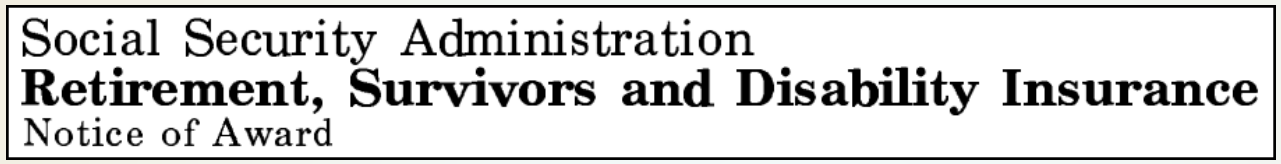
- Physical, mental, educational, or language limitations that prevented claimant from filing or understanding need to file timely appeal.
- Confusing, misleading, or incomplete information furnished by SSA.
- Other circumstances that might impede efforts to pursue an appeal (e.g., illness, homelessness)

Online Claims / Appeals Tracker

via *my* Social Security account



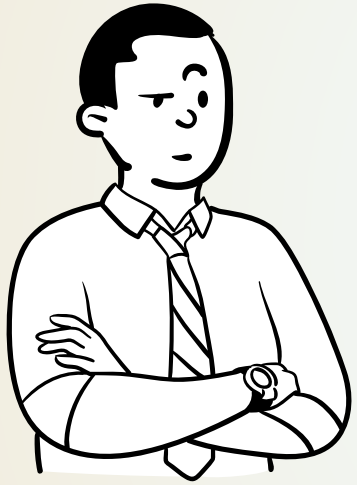
Social Security vs. SSI: How to Know?


Social Security Administration
Retirement, Survivors and Disability Insurance
Notice of Award

Social Security Administration
Supplemental Security Income
Notice of Award

- Look at the top of the notice
- Reporting requirements
- Payment schedule – **ssa.gov/pubs**
- Payment amounts – same each month vs. fluctuates (overpayment, garnishment, wages, etc.)

Social Security and SSI: Can Someone Receive Both?



If a tribal member receives a monthly Social Security benefit that is less than the monthly maximum SSI payment amount …

are they potentially eligible for SSI?

Social Security and SSI: Can Someone Receive Both?

$700 (SS monthly benefit)
- $20 (general exclusion)
= $680 (countable unearned income)

$994 (Maximum SSI Rate)
- $680 (countable unearned income)
= **$314** (SSI payment)

YES – SSI payment amount is $314

$700 (SS) **+ $314** (SSI) **= $1,014** (total monthly income)

Note: Must meet all other SSI eligibility requirements to be eligible for payment. (e.g., income, resources, living arrangements)

Social Security pays first; SSI is the supplement.

Assistance Based on Need (ABON)

- Assistance provided under a Tribal program which uses income as a factor of **eligibility**; and
- Is funded **wholly** by a state (including the District of Columbia, Indian tribes, and the Northern Mariana Islands), a political subdivision of a state, or a combination of such jurisdictions.
- Excluded from income for SSI purposes.

SSI Computation – Example #2
Unearned Income

Sue Swift receives SSI payments.

She received a $320 per capita gaming payment (not ABON) in April
and has no other income.

How does this income affect her SSI payment?

SSI Computation – Example #2

Sue's countable **unearned income** in April is calculated:

$320 (Per Capita gaming)
- $20 (general exclusion)
= $300 (countable unearned income)

$320 (Per Capita gaming)
+ **$694** (SSI)
= **$1,014** (total monthly income)

Sue's countable unearned income in April determines her SSI payment amount in June.

What is her SSI payment amount in June?

$994 (Max SSI Rate)
- $300 (countable income)
= **$694 (SSI payment)**

NOTE: Generally, monthly payment is determined based on income from 2 months prior.

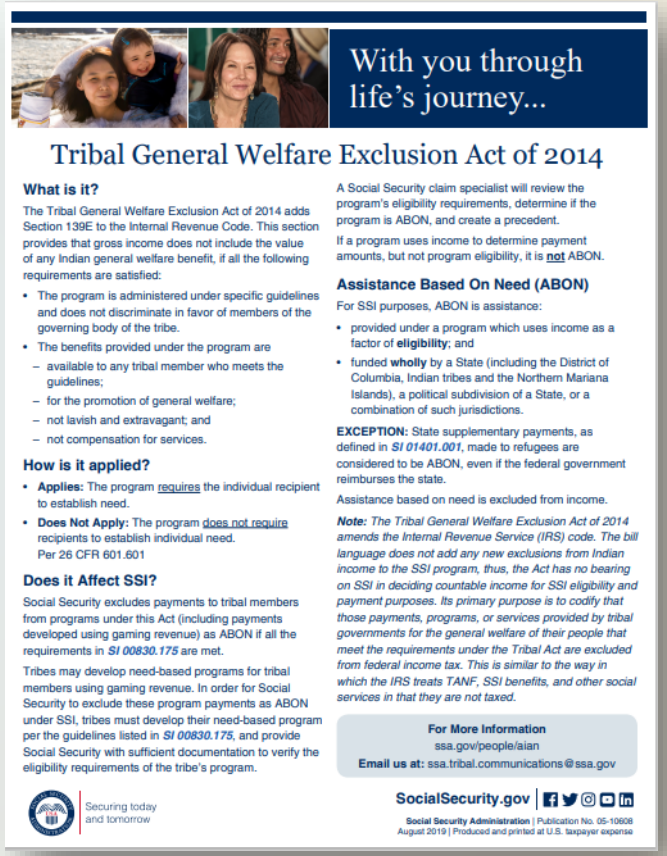
Tribal General Welfare Exclusion Act of 2014

- Amended the Internal Revenue Service (IRS) code – Section 139E – to exclude payments made under an Indian general welfare benefit program from gross income for income tax purposes.
- The change did not add any new SSI income exclusions.
- SSA must evaluate each Indian general welfare benefit program to decide if these payments are countable income for SSI purposes.

When Does the Exclusion Apply?

When the program:

- requires the individual recipient to establish need, **and**;
- uses income as a factor of eligibility.



With you through life's journey...

Tribal General Welfare Exclusion Act of 2014

What is it?

The Tribal General Welfare Exclusion Act of 2014 adds Section 139E to the Internal Revenue Code. This section provides that gross income does not include the value of any Indian general welfare benefit, if all the following requirements are satisfied:

- The program is administered under specific guidelines and does not discriminate in favor of members of the governing body of the tribe.
- The benefits provided under the program are
  - available to any tribal member who meets the guidelines;
  - for the promotion of general welfare;
  - not lavish and extravagant; and
  - not compensation for services.

How is it applied?

- **Applies:** The program requires the individual recipient to establish need.
- **Does Not Apply:** The program does not require recipients to establish individual need. Per 26 CFR 601.601

Does it Affect SSI?

Social Security excludes payments to tribal members from programs under this Act (including payments developed using gaming revenue) as ABON if all the requirements in ***SI 00830.175*** are met.

Tribes may develop need-based programs for tribal members using gaming revenue. In order for Social Security to exclude these program payments as ABON under SSI, tribes must develop their need-based program per the guidelines listed in ***SI 00830.175***, and provide Social Security with sufficient documentation to verify the eligibility requirements of the tribe's program.

A Social Security claim specialist will review the program's eligibility requirements, determine if the program is ABON, and create a precedent.

If a program uses income to determine payment amounts, but not program eligibility, it is **not** ABON.

Assistance Based On Need (ABON)

For SSI purposes, ABON is assistance:

- provided under a program which uses income as a factor of **eligibility**; and
- funded **wholly** by a State (including the District of Columbia, Indian tribes and the Northern Mariana Islands), a political subdivision of a State, or a combination of such jurisdictions.

EXCEPTION: State supplementary payments, as defined in ***SI 01401.001***, made to refugees are considered to be ABON, even if the federal government reimburses the state.

Assistance based on need is excluded from income.

Note: *The Tribal General Welfare Exclusion Act of 2014 amends the Internal Revenue Service (IRS) code. The bill language does not add any new exclusions from Indian income to the SSI program, thus, the Act has no bearing on SSI in deciding countable income for SSI eligibility and payment purposes. Its primary purpose is to codify that those payments, programs, or services provided by tribal governments for the general welfare of their people that meet the requirements under the Tribal Act are excluded from federal income tax. This is similar to the way in which the IRS treats TANF, SSI benefits, and other social services in that they are not taxed.*

For More Information
ssa.gov/people/aian
Email us at: ssa.tribal.communications@ssa.gov

Securing today and tomorrow

SocialSecurity.gov

Social Security Administration | Publication No. 05-10608
August 2019 | Produced and printed at U.S. taxpayer expense

Assistance Based on Need (ABON)

NOTE: If a Tribal program uses income to determine payment **amounts** but not program eligibility, then it is **not ABON**.

Knowledge Check #3

If all members receive payments directly from gaming revenue once a year, can an SSI income exclusion apply?

YES | NO | MAYBE

Tribal Payments – Example #1

NO

Why? Per capita payments to tribal members under the Indian Gaming Regulatory Act (IGRA) are:

- gross income under § 61;
- subject to the information reporting and withholding requirements; and
- **not excludable** from gross income under the general welfare exclusion or ABON.

Knowledge Check #4

When members of a specific tribe receive payments directly from gaming revenue once a year based on income requirements, can an SSI income exclusion be considered under ABON?

YES | **NO** | **MAYBE**

Tribal Payments – Example #2

YES

- Income used to determine eligibility; **and**
- The program is funded wholly by a State (including the District of Columbia, Indian tribes and the Northern Mariana Islands), a political subdivision of a State, or a combination of such jurisdictions.

NOTE: If a program uses income to determine payment **amount** but not eligibility, it is not ABON (e.g., some crime victim's compensation programs).

Children Turning Age 18

- Young adults with a disabling condition may qualify for SSI for the first time at age 18. Deemed income and resources no longer apply.
- If already receiving SSI, a new disability determination is needed based on adult rules.
- To continue receiving benefits on an entitled parent's record, a disability determination may be needed.

Overpayments

The individual may:

- Make a full or partial repayment (as low as $10 per month)
- Request an appeal; and/or
- Request a waiver
- Request a different repayment amount

Helpful Resources:

- Overpayments Fact Sheet
- SSA-632-BK, Request for Waiver of Overpayment Recovery
- SSA-561-U2, Request for Reconsideration

The Right to Representation

Appointed / Authorized Representative

- Can be an attorney or non-attorney
- Assists with claims or appeals
- May or may not charge a fee

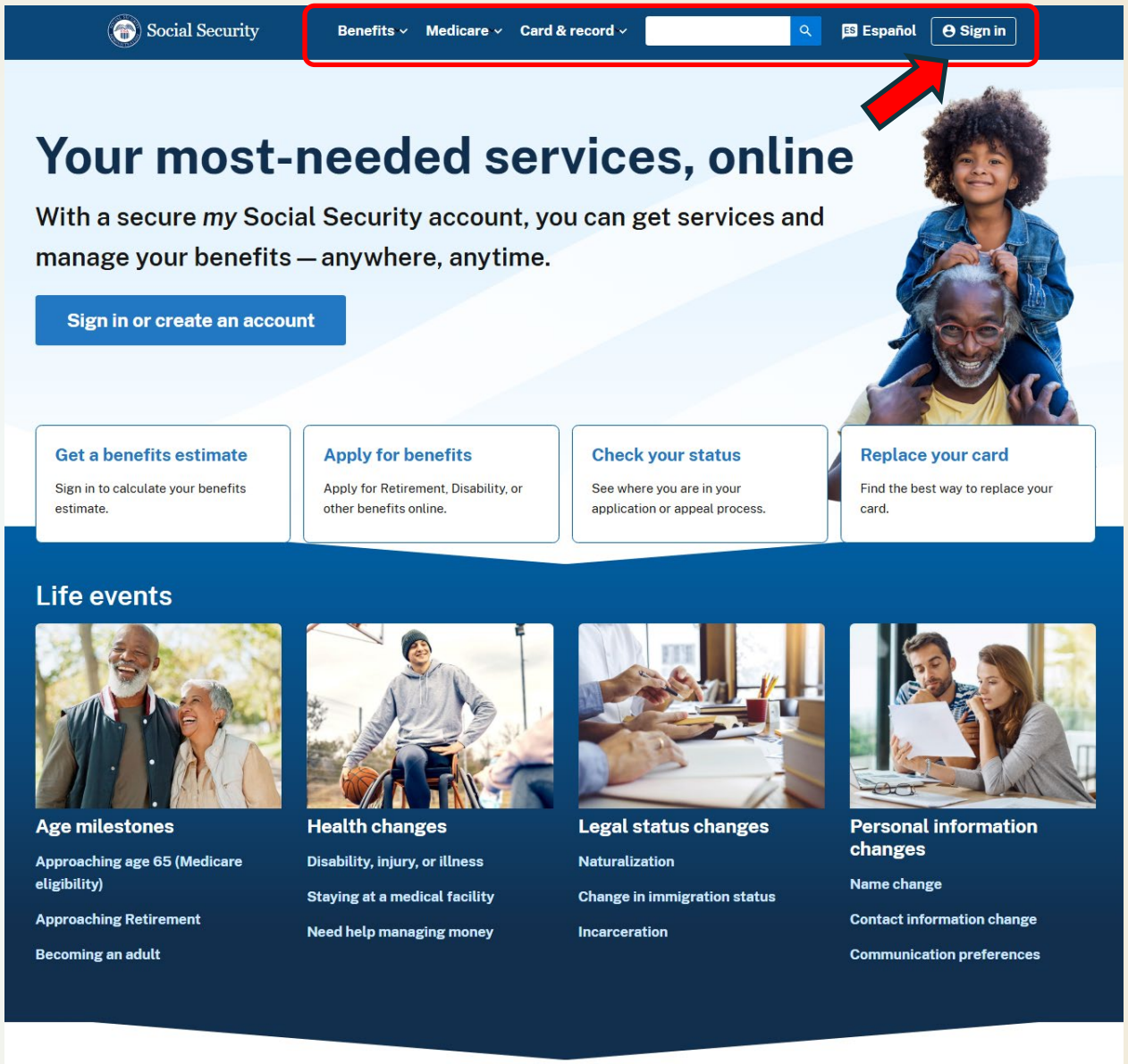
Representative Payee

- Helps manage benefits
- Can be a family member, friend or organization
- Must report on how benefits are spent

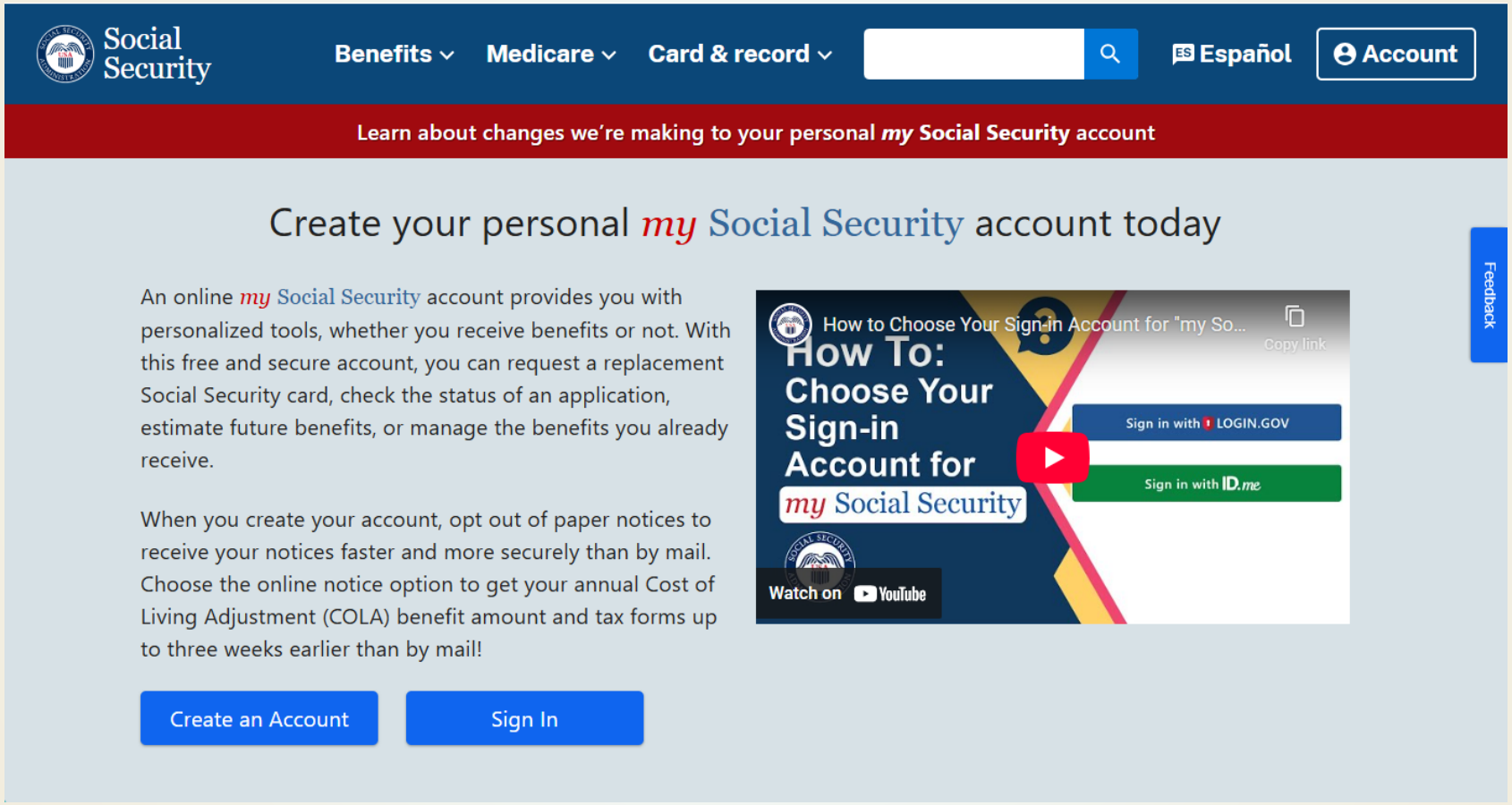
Helpful Resources at ssa.gov/pubs:

Your Right to Representation | When A Payee Manages Your Money

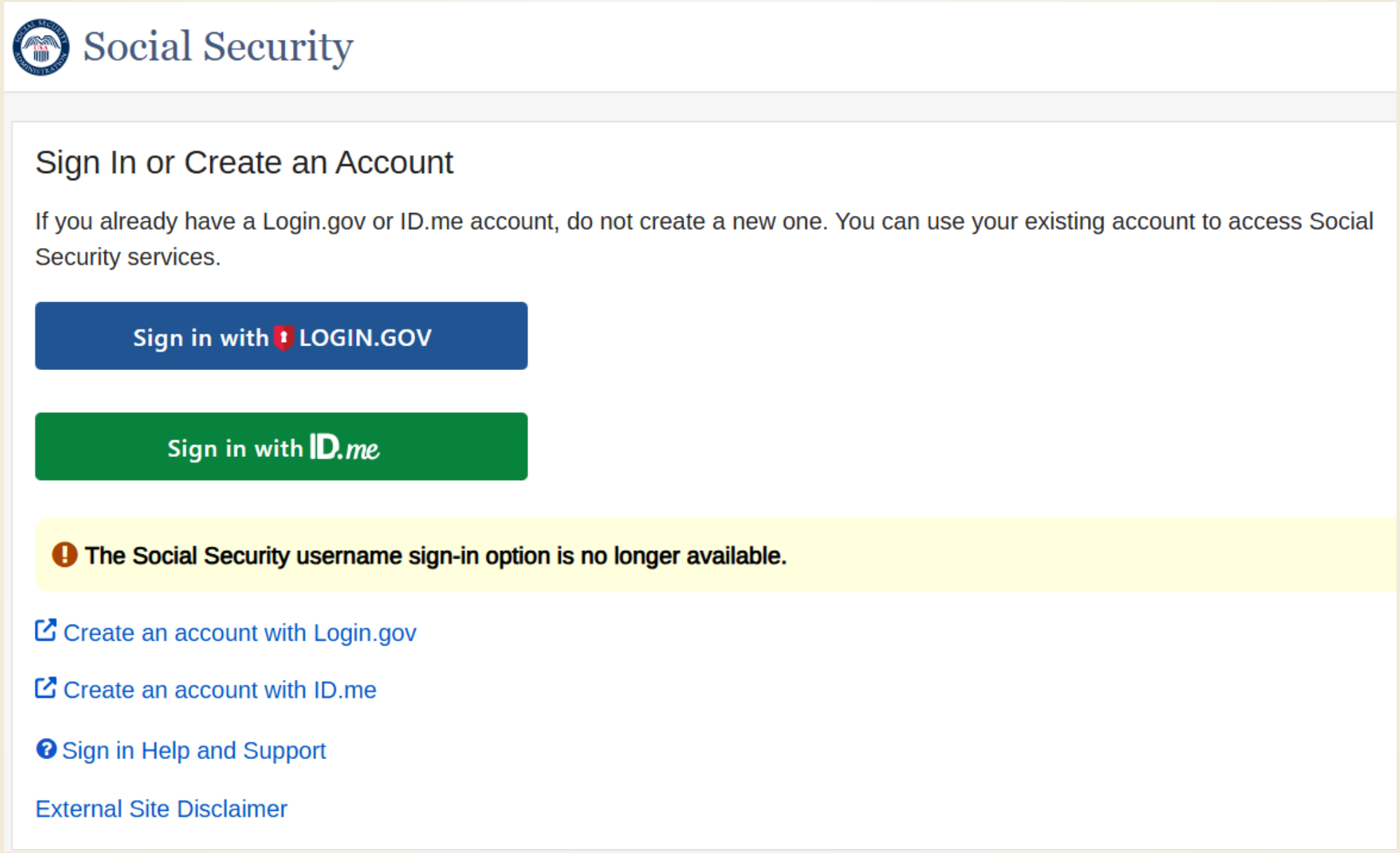
GO DIGITAL


Social Security
Benefits
Medicare
Card & record
Español
Sign in
Your most-needed services, online
With a secure *my* Social Security account, you can get services and manage your benefits — anywhere, anytime.
Sign in or create an account
Get a benefits estimate
Sign in to calculate your benefits estimate.
Apply for benefits
Apply for Retirement, Disability, or other benefits online.
Check your status
See where you are in your application or appeal process.
Replace your card
Find the best way to replace your card.
Life events
Age milestones
Approaching age 65 (Medicare eligibility)
Approaching Retirement
Becoming an adult
Health changes
Disability, injury, or illness
Staying at a medical facility
Need help managing money
Legal status changes
Naturalization
Change in immigration status
Incarceration
Personal information changes
Name change
Contact information change
Communication preferences

Open a *my* Social Security Account



Create an Account or Sign In



my Social Security

Georgette C. Pascual Sign Out

Home | Messages | Preferences | Security Settings

Welcome, Georgette!

You last signed in on **September 18, 2020 at 11:20 AM ET**.

Print / Save a copy of your Social Security Statement (PDF)

Disclaimer | Download Statement Data as an XML file | How to use XML files

Retirement Ready: Fact Sheet For Workers Ages 49-60

Replace your Social Security Card

Print/Save a letter proving you do not receive benefits (PDF)

Eligibility and Earnings

You have the 40 work credits you need to receive benefits!

You earned **$0** in 2019. **Is this correct?**

Review your full earnings record now

my Social Security **Services**

If you are not receiving benefits:	If you are receiving benefits:
• Get personalized benefit estimates • Get estimates for spouse's benefits • Get proof that you do not receive benefits • Check your application status	• Set up or change direct deposit • Get your SSA-1099 tax form • Print a benefit verification letter • Change your address, phone info
• Request a replacement Social Security card • Upload documents	

my Social Security

You <u>can</u> assist someone in creating a *my* Social Security account if they:

- are with you;
- have their own email address; and
- can answer questions about themselves.

You <u>cannot</u> create a *my* Social Security account on behalf of another person by using another person's information or identity if the beneficiary is not in attendance, even if you have that person's written permission.

For example, you cannot create an account for another person:

- with whom you have a business relationship;
- for whom you are a representative payee; or
- for whom you are an appointed representative.

Having Difficulty Creating a *my* Social Security Account?

- Name or DOB discrepancies (SSA records)
- Incorrect answers to security questions
- Issues with Login.gov, ID.me accounts
- Credit freeze / block
- Blocked electronic access to SSA information

How to Apply for Benefits

File online for Retirement, Spouse, Lump Sum Death Payment (LSDP), Disability, or Medicare Only

- If disabled AND at least 62 but not yet FRA, you can file for Retirement and Disability with same application.
- **If you are filing on behalf of someone else**, SSA must secure a verbal attestation or wet signature from the claimant before any taking any action.
- Average timeframe to complete:
  - Disability (1-2 hours)
  - Retirement/Medicare (10-20 minutes)

****Child and survivor claims must be done via phone / in person.***

How to Apply for Benefits

If unable to complete application online …

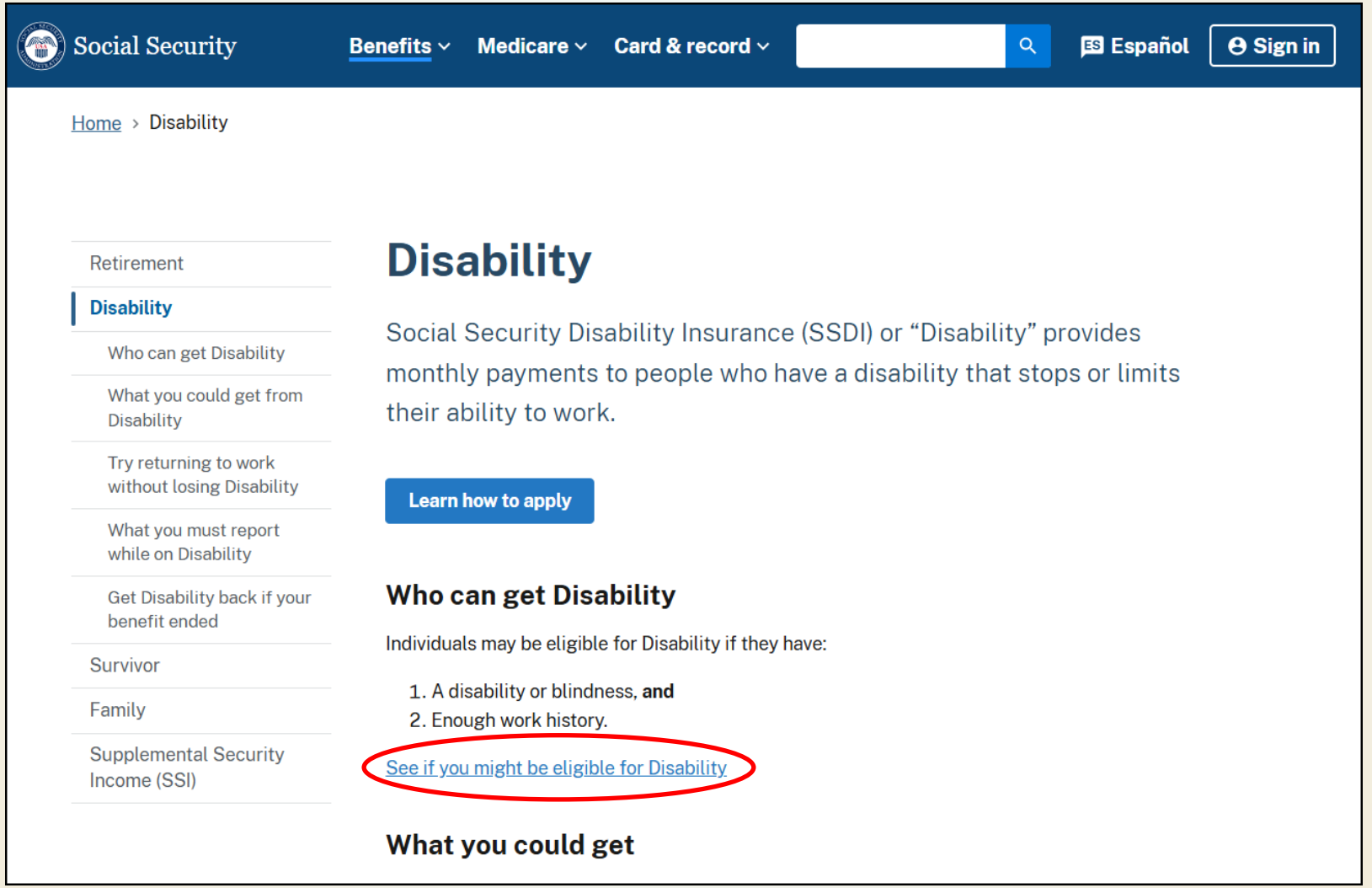
Schedule phone / in-office appointment in the servicing field office

- Call (800) 772-1213 (TTY 1-800-325-0778) – 8:00am-7:00pm Monday-Friday
- Representatives will offer first available appointment
- SSA uses the date of contact to determine benefits/payments due

***Child and survivor claims must be done via phone / in person.**

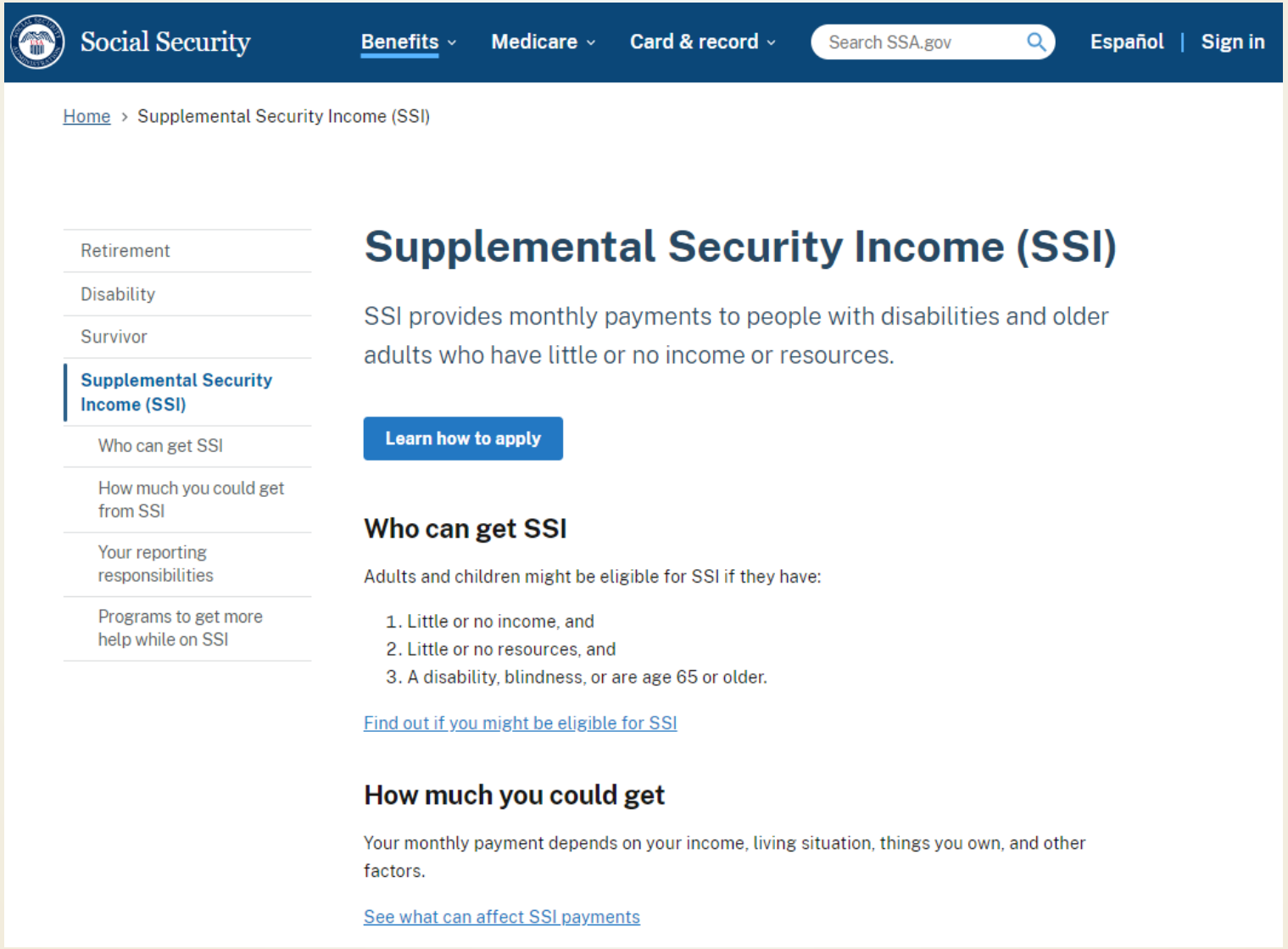
Disability Benefits Planner

ssa.gov/disability



Supplemental Security Income (SSI)

ssa.gov/ssi



Information for People Helping Others

ssa.gov/thirdparty/

Outreach Resources and Materials

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- Survivor Benefits
- Family Benefits
- Supplemental Security Income
- Social Security Disability Insurance
- Other Helpful Resources
- Connect and Stay Informed

Survivors Benefits

Survivors benefits provide vital financial support to family members of workers who have passed away. Learn if the person you are helping may be eligible and help them apply.

- **Webpage:** Survivor benefits
- **Webpage:** What to do if someone dies
- **Publication:** Survivors Benefits (English)
- **Publication:** Beneficios para sobrevivientes (Spanish)
- **Publication:** How Social Security Can Help You When a Family Member Dies
- **Publication:** Parent's Benefits
- **Publication:** What You Need to Know When You Get Retirement or Survivors Benefits

New Disability Videos – YouTube

Helping Others Apply for Social Security Disability Insurance (SSDI) Benefits

- Overview – 2:51 minutes
- The Application Package – 2:37 minutes
- Additional Information & Forms – 3:16 minutes
- Tips & Best Practices – 3:04 minutes

Get Your Payments Electronically

- Direct Deposit
- Direct Express® Debit MasterCard® account
  - Now managed by Fifth Third Bank

How to Sign Up?

- *my* Social Security account
- www.GODirect.gov
- Financial Institution; Visit to SSA Office

More details available at ssa.gov/pubs:

Get Your Payments Electronically

Don’t Fall for A Scam!

If You Suspect Fraud

Get on the
National Do Not Call Registry
to reduce telemarketing calls.
Visit **donotcall.gov** or
call **888-382-1222.**

If your suspect fraud or financial exploitation, please contact the Office of Inspector General (OIG) at **oig.ssa.gov**

If you suspect elder abuse, call the Eldercare Locator at **1-800-677-1116** or visit **eldercare.acl.gov** to connect with local reporting entities.

Learn more on the National Center on Elder Abuse website: **ncea.acl.gov**

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Regional Communications Directors

ssa.gov/agency/rcds.html

- 4 Regions
  - Midwest-West
  - Northeast
  - Southeast
  - Southwest

- Request policy clarification or speaker for an event
- Share service issues or recommendations
- Establish Video Service Delivery (VSD) location in rural/remote areas

Thank You!