

SSA QUESTIONS AND ANSWERS

Question: I was told I shouldn't be carrying my Social Security card around. Is that true?

Answer: We encourage you to keep your Social Security card at home in a safe place. Don't carry it with you. Even if you're going to a new job or to meet someone who needs it, all they really need is your number—not your card. Identity theft is one of the fastest growing crimes in America, and the best way to avoid becoming a victim is to safeguard your card and number. To learn more, visit our Social Security number and card page at www.socialsecurity.gov/ssnumber.

Question: My husband and I are both entitled to our own Social Security benefits. Will our combined benefits be reduced because we are married?

Answer: No. When each member of a married couple works in employment covered under Social Security and both meet all other eligibility requirements to receive retirement benefits, lifetime earnings are calculated independently to determine the benefit amounts. Therefore, each spouse receives a monthly benefit amount based on his or her own earnings. If one member of the couple earned substantially less than the other or did not earn enough Social Security credits (40) to be insured for retirement benefits, he or she may be eligible to receive benefits as a spouse. To learn more, visit www.socialsecurity.gov/retirement.

Question: How do I return to an online application for retirement benefits that I already started but didn't finish?

Answer: You should have received a "Re-entry Number" when you initially started the application. You'll need the "Re-entry Number" to get back into your application.

Follow these steps to return to your application:

- 1) Go back to the online application at www.socialsecurity.gov/retire/apply.html
- 2) On the first page of the application, click on "Return to Saved Application Process."
- 3) Enter your "Re-entry Number" and Social Security number. You will be able to continue completing your application.

For more information, visit www.socialsecurity.gov.

Question: How long does it take to get a decision after I apply for disability benefits?

Answer: The time it takes to get a decision on your disability application can vary depending on:

- The nature of your disability;
- How quickly we can get your medical evidence from your doctor or other medical source;
- Whether it is necessary to send you for a medical examination; and
- Whether we review your application for quality purposes.

If you would like to apply for disability benefits, you can use our online application.

Applying online for disability benefits offers several advantages:

- You can start your disability claim immediately. There is no need to wait for an appointment;
- You can apply from the convenience of your home, or on any computer; and
- You can avoid trips to a Social Security office, saving you time and money.

For more information, go to www.socialsecurity.gov/disability.

Question: Why is there a five-month waiting period for Social Security disability benefits?

Answer: The law states that Social Security disability benefits begin with the sixth full month after the date your disability began. You're not entitled to benefits for any month prior to that. Learn more at our website: www.socialsecurity.gov/disability.

Question: My grandfather, who is receiving Supplemental Security Income (SSI), will be coming to live with me. Does he have to report the move to Social Security?

Answer: Yes. An SSI beneficiary must report any change in living arrangements within 10 days after the month the change occurs. If the change is not reported, your grandfather could receive an incorrect payment and have to pay it back, or he may not receive all the money due. Just as importantly, your grandfather needs to report the new address to Social Security to receive mail from us. You can report the change by mail or in person at any Social Security office or call Social Security's toll-free number at 1-800-772-1213 (TTY: 1-800-325-0778). You can get more information by reading the booklet *Understanding SSI*, at www.socialsecurity.gov/ssi.

Question: How do Social Security benefits and Supplemental Security Income (SSI) payments differ?

Answer: The two programs are financed differently and have different eligibility requirements.

Workers and employers fund Social Security retirement, survivors, and disability insurance through taxes on workers' earnings. Generally, we pay Social Security benefits to eligible workers and their families based on the worker's earnings. Meanwhile, general taxes fund the SSI program, which serves the needy. SSI eligibility depends largely on limited income and resources. Please visit www.socialsecurity.gov for more information.

Question: I found out that my son entered incorrect information about my resources when he helped me complete my *Application for Help with Medicare Prescription Drug Plan Costs*. How can I get my application changed now to show the correct amount?

Answer: You can call 1-800-772-1213 and let us know. Or you can visit your local Social Security office (find it by using our office locator at www.socialsecurity.gov/locator). Information on your application will be matched with data from other Federal agencies. If there is a discrepancy that requires verification, we will contact you.

###