



Social Security Updates

August 2013

Social Security Public Affairs Specialists

Sue Denny

susan.denny@ssa.gov
1-866-593-1519 x10856



Theresa Busher

theresa.busher@ssa.gov
1-866-964-4267 x25508



Darren Lutz

darren.lutz@ssa.gov
1-866-964-1940 x29304





Topics

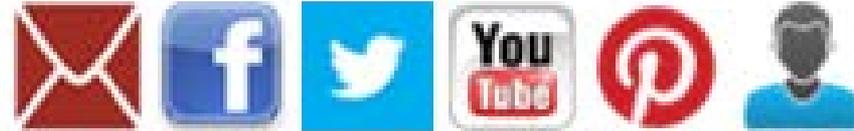
- Contacting Social Security and [socialsecurity.gov](https://www.socialsecurity.gov) online services
- My Social Security tour
- Medicare A/B Enrollment Refresher, including
 - Enrollment Periods
 - Income-adjusted Part B/D premiums
 - Extra Help
- Affordable Care Act

Contacting Social Security
and Online Services at
www.socialsecurity.gov

Reaching Social Security

- Online at www.socialsecurity.gov
- National Teleservice: 1-800-772-1213
 - Representatives available M-F, 7am to 7pm
 - Schedule appointments with any local office
- Local offices and phone lines open 9am to 3pm weekdays, except Wednesday hours 9am to Noon

Social Media and Social Security



- Discover us on Facebook, Twitter, YouTube, and Pinterest
- View popular agency webinar videos at www.socialsecurity.gov/webinars
- Sign-up to get E-mails and SMS/Texting when we update popular www.socialsecurity.gov web pages

Go Mobile with Social Security

- On May 3, we launched a mobile version of our website for smartphone users.
- Learn about our most popular programs, services, publications, frequently asked questions, social media, and more.
- All you need to know is *www.socialsecurity.gov* on your smartphone.



File for Benefits at www.ssa.gov/applyonline

- Retirement, Spouse (living spouse or ex) = earliest is 3 months before 62
- Medicare only = earliest is 3 months before age 65
- Disability = can apply anytime through full retirement age
- Extra Help = anytime once on Medicare

**You can check claim status online*

Survivor Claims = Not Online

- Widow/er application cannot be filed online.
- Earliest you can file is 3 months ahead of age 60 (age 50 if disabled) by phone or in-person appointment. See www.ssa.gov/survivorplan for more info.
- Have young families use their mySocialSecurity for an estimate.

For Your Planning

- Use the Estimator-it provides instant, online benefit info at www.socialsecurity.gov/estimator.
- Great stuff at our online Retirement Planner at www.socialsecurity.gov/retire2
- Of course. the mySocialSecurity account.

Using the Retirement Estimator

- Convenient and secure financial planning tool.
- Immediate benefit estimates based on your earnings.
- Lets you create “What if” scenarios based on different retirement ages and earnings.
- Nothing is saved after each session.

Visit the online Retirement Planner

- Spouse info at www.ssa.gov/retire2/yourspouse.htm
- Earnings info at www.ssa.gov/retire2/whileworking.htm
- Divorced spouse info at www.ssa.gov/retire2/divspouse.htm
- Windfall and offset info at www.ssa.gov/retire2/stateandlocal.htm
- Great list of calculators and links at www.ssa.gov/retire2/near.htm

Your Online Account ... Your Control ...

www.socialsecurity.gov/myaccount



An easy-to-access, easy-to-use portal to view and update some of your own Social Security information.

Who Can Create a *my* Social Security Account?

You must be at least 18 years old and have:

- A valid E-mail address;
- A Social Security number; and
- A U.S. mailing address.

www.socialsecurity.gov



Social Security

The Official Website of the U.S. Social Security Administration

Sign In to *my* Social Security | [FAQs](#) | [Contact Us](#) | [f](#) [t](#) [You Tube](#)

- Home
- my Social Security**
- Retirement
- Disability
- Survivors
- SSI
- Medicare
- Business Services

POPULAR SERVICES

- NEW** Get your benefit verification letter online
- NEW** Get your *Social Security Statement* online

- Get or replace a Social Security card
- Apply online for retirement, disability or Medicare benefits
- Appeal a disability decision online
- File W-2s for your employees online
- Get Extra Help with Medicare prescription drug costs
- Apply for SSI, survivors or family benefits
- Estimate your retirement benefits
- Complete a Representative Payee Report
- Check your application status
- Services for people currently receiving benefits
- Learn everything you can do online
- Get a form or publication
- Help for the homeless, governments, financial planners, human resource

- INFORMATION FOR**
- Attorneys & Representatives
 - Congress
 - Press
 - Wounded Warriors
- More --

- USEFUL LINKS**
- Name Changes
 - Office Closings/Emergencies
 - Report Fraud or ID Theft
 - Work & Disability Benefits
- More --

- ABOUT OUR AGENCY**
- Budget & Performance
 - Careers With Social Security
 - History Of Social Security
 - Reducing Improper Payments
- More --

- NEWS**
- Social Security Announces New Online *my Social Security* Account
 - Social Security Announces New Comp... Conditions - Fast Track Disability Process Will Now Include 200 Conditions
 - Social Security Field Offices to Close to the Public a Half Hour Early Each Day and at Noon on Wednesdays

There are several ways to get to our new services available at *mySocialSecurity* directly from the Home Page.





Social Security

The Official Website of the U.S. Social Security Administration

Sign In or Create an Account

OMB No. 0960-0789
[Paperwork Reduction Act](#)

New Users

You must be able to verify some information about yourself and:

- have a valid email address,
- have a Social Security Number,
- have a U.S. mailing address, and
- be at least 18 years of age.



[Create An Account](#)

[? Learn More](#)

Existing Users

Username:

[Forgot Username](#)

Password:

[Forgot Password](#)

[Sign In](#)

Are you now, or have you ever been a victim of domestic violence? Identity theft? Do you have other concerns?

You can [block electronic access](#) to your information at any time, for any reason.





Social Security

Create an Account

OMB No. 0000-0000
[Paperwork Reduction Act](#)

Terms of Service

You must be able to verify some information about yourself and:

- have a valid email address,
- have a Social Security Number,
- have a U.S. mailing address, and
- be at least 18 years of age.

What we will do with your information.

We use the information you give us to verify your identity. We verify the information you give us against our records. We also use Experian, an external authentication service provider, to help us verify your identity. Experian verifies the information you give us against their records. We do not share your Social Security number with Experian. Experian keeps your information only for the time period permitted by Federal laws, Regulations, or guidelines. We use Experian's fraud prevention services to protect you from identity theft.

What happens if you provide false information?

You commit a federal crime if you give false or misleading statements to obtain information from our records or deceive us about your identity.

What happens if you misuse this service?

We will stop you from using our online services if we find or suspect misuse.

I agree to the Terms of Service.

Your privacy is important.
For details about our use of your information, we encourage you to read our [Privacy Act Statement](#) .



Social Security

Create an Account

- 1** Verify your Identity
- 2** Secure your Identity
- 3** Create your Account

Please tell us who you are

Your Name:

As shown on your Social Security card.

First Name	M.I.	Last Name	Suffix

Social Security Number (SSN):**Date of Birth:**

--			
Month		Day	Year

Home Address:

We cannot accept a business address unless it is also the place where you live. The information you provide here will not update any information we have on file.

Street Line 1:

Street Line 2:

City/Town:**State/Territory:****ZIP Code:****Privacy & Security**

Find out more about our policies and procedures.

[Learn More](#)



Required:

- Name
- SSN
- Date of Birth
- Address

Primary Phone:

We only need this to verify your identity.

10-digit Number

Optional Choice: Add Extra Security

- **Need text capability**
- **Will have to answer additional questions**

Add extra security

You may add an extra level of security to your account by receiving a text message on your cell phone each time you sign in. Would you like to add this extra security feature?

Yes, let's start now. No, maybe later.



Next

Exit

First

M.I.

Last

Suffix

Social Security Number (SSN):

Date of Birth:

--

Month Day Year

Home Address:

We cannot accept a business address unless it is also the place where you live. The information you provide here will not update any information we have on file.

Street Line 1:

Street Line 2:

City/Town:

State/Territory:

--

ZIP Code:

Primary Phone:

We only need this to verify your identity.

10-digit Number



[Learn More](#)

Add extra security

You may add an extra level of security to your account by receiving a text message on your cell phone each time you sign in. Would you like to add this extra security feature?

- Yes, let's start now. No, maybe later.



 **Each time you sign in**, we'll send you a text message on your cell phone. [Show me how it works.](#)

To add this feature, you must first verify your identity with one of the following:

- the last 8 digits from your Visa or Master or Discover Card
- information from a W-2 tax form
- information from a 1040 Schedule SE (self-employment) tax form
- the last direct deposit amount from your Social Security benefits



Next

Exit



Trusted sites | Protected Mode: Off



100%

Create an Account

- 1 Verify your Identity 2 Secure your Identity 3 Create your Account

Please tell us about yourself

We collect and evaluate this information as a security measure to ensure that only you are able to access your personal information. We will not store your answers.

[? Why are these questions important?](#)

You may have opened an auto loan or auto lease in or around August 2006. Please select the dollar amount range in which your monthly auto loan or lease payment falls. If you have not had an auto loan or lease with any of these amount ranges now or in the past, please select 'NONE OF THE ABOVE/DOES NOT APPLY'.

- \$135 - \$184
- \$185 - \$234
- \$235 - \$284
- \$285 - \$334
- NONE OF THE ABOVE/DOES NOT APPLY

You may have opened a student loan in or around February 1999. Please select the lender that you have previously or you are currently making payments to. If you have not received student loans with any of these lenders now or in the past, please select 'NONE OF THE ABOVE/DOES NOT APPLY'.

- KEY CORP
- GLELSI/STUDENT LOAD FI
- US DEPT OF EDUCATION
- USA GROUP LOAN SERVICE
- NONE OF THE ABOVE/DOES NOT APPLY

You may have opened a mortgage loan in or around November 2005. Please select the dollar amount range in which your monthly mortgage payment falls. Refer only to the regular monthly payment which includes principal, interest, and escrow (escrow could include taxes and insurance if collected by lender). If you have not had a mortgage payment now or in the past, please select 'NONE OF THE ABOVE/DOES NOT APPLY'.

- \$440 - \$639
- \$640 - \$839
- \$840 - \$1039
- \$1040 - \$1239
- NONE OF THE ABOVE/DOES NOT APPLY

Which of the following is a current or previous employer? If there is not a matched employer name, please select 'NONE OF THE ABOVE'.

- RETILRED
- PATRICK AFB
- GRAMPA TONY'S REST

Privacy & Security

Find out more about our policies and procedures.



[? Learn More](#)



Social Security

Create an Account

- 1  Verify your Identity
- 2  Secure your Identity
- 3  Create your Account

Please create your account details

Username:

 Username is available.

- 8 to 20 letters and/or numbers
- cannot be your Social Security Number (SSN)
 - cannot be your name

Password:

Password Strength

- 8 characters minimum and must contain:
- at least one capital letter (A-Z)
 - at least one lowercase letter (a-z)
 - at least one number (0-9)
 - at least one symbol (For example: ! @ # \$ % ^ & *)

Confirm Password:

 Passwords match.

Email Address:

We need this to communicate with you about your online account.

Confirm Email Address:

 Emails match.

Privacy & Security

Find out more about our policies and procedures.

[Learn More](#) 



8 to 20 letters and/or numbers
- cannot be your Social Security Number (SSN)
- cannot be your name

Password:

Password Strength

8 characters minimum and must contain:
- at least one uppercase letter (A-Z)
- at least one lowercase letter (a-z)
- at least one number (0-9)
- at least one symbol (For example: ! @ # \$ % ^ & *)

policies and procedures.



[? Learn More](#)

Confirm Password:

Email Address:

We need this to communicate with you about your online account.

Confirm Email Address:

Please create your reset questions

If you forget your password, you can reset it by providing these answers.

Question 1:

--
--
What was the last name of your third grade teacher?
What is the middle name of your mother?
What is the middle name of your father?
What is the first name of your first nephew?
What is the first name of your first niece?
What is the name of your first pet?
What is your maternal grandmother's maiden name?
What is your paternal grandmother's maiden name?
What is your oldest sibling's middle name?
What is your oldest cousin's first name?

Question 3:

--

Answer 3:

Next

Exit





Social Security

Congratulations!



You successfully created an account.

You may sign in any time with your username and password to access our online services.

How can I protect my information?



Please keep your information safe:

- Do not share your password with anyone.
- You may add an extra level of security to your account by receiving a text message on your cell phone each time you sign in.

[? Tips for protecting your identity.](#)

If You Are Locked Out

- Wait 24 hours to reset the system.
- After 3 “resets”, you will be permanently locked out.
- If this would happen, come to a local Social Security office. We can get you an “Activation Code” for online registration!

If You Forget Your Password or User Name

- You can reset the information with the online security questions.
- If you forget those, call us at 1-800-772-1213 to get a temporary password or user name sent to your email address.



Sign In or Create an Account

OMB No. 0960-0789
[Paperwork Reduction Act](#)

New Users

You must be able to verify some information about yourself and:

- have a valid email address,
- have a Social Security Number,
- have a U.S. mailing address, and
- be at least 18 years of age.



[Create An Account](#)

[? Learn More](#)

Existing Users

Username:

[Forgot Username](#)

Password:

[Forgot Password](#)

[Sign In](#)

Are you now, or have you ever been a victim of domestic violence, identity theft? Do you have other concerns?

You can [block electronic access](#) to your information for any reason.

- **System can reset User Name and/or Password.**
- **Asks security questions and leads you through the process.**
- **Note: Block Access link!**

Now You're In--My Social Security

John R. Doe | [Sign Out](#) Text Size | [Accessibility Help](#)

**my Social Security**

My HomeHelp CenterSecurity Settings

OverviewEstimated BenefitsEarnings Record

Welcome, John! You last signed in on March 07, 2013 at 9:47AM EST.

Social Security Statement



A Message from the Acting Commissioner:

- [+ What Social Security means to you...](#)
- [+ About Social Security's future...](#)
- [+ Learn more about Social Security...](#)

Estimated Benefit at Full Retirement age (66):	\$1,158 a month	▶ View Estimated Benefits
Last Reported Earnings:	\$5,330 in 2011	▶ View Earnings Record

[Print / Save Your Full Statement](#)
Get a copy of your Statement information in a convenient, print-friendly format.

Social Security Number:
xxx-xx-0000

Date of Birth:
September 23, 1948

Your Email address:
test@ssa.gov

Update Email Address

[Help Center](#)[Find an Office](#)[Privacy Policy](#)

27

Done Trusted sites | Protected Mode: Off 100%

Benefit and Earnings Tabs

John R. Doe | Sign Out | Text Size | Accessibility Help

SOCIAL SECURITY ADMINISTRATION **my Social Security**

My Home | **Estimated Benefits** | Security Settings
Overview | Estimated Benefits | Earnings Record

Online Social Security Statement

Estimated Benefits

About Your Estimated Benefits

- + How you qualify for benefits...
- + How we estimated your benefits...
- + If you work in a job where you don't pay Social Security tax...

Retirement

You have earned enough credits to qualify for retirement benefits. At your current earnings rate, your estimated payment would be:

At full retirement age (66):	\$869 a month
At age 70:	\$1,147 a month
At early retirement age (62):	\$655 a month

Your estimates are based on the assumption that you will earn \$0 a year from now until retirement.

Disability

You have worked enough credits to qualify for disability benefits.

If you become disabled right now your estimated payment would be: **\$909 a month**

[Apply Online for Disability](#)

Family

If you get retirement or disability benefits, your spouse and children also may qualify for benefits.

More Information

- ? About Social Security & Medicare
- ? Before you decide to retire...
- ? Publications and contact information...

Thinking of retiring?
Some things to consider

28

Benefit and Earnings Tabs

At full retirement age (66):	\$869 a month
At age 70:	\$1,147 a month
At early retirement age (62):	\$655 a month

Your estimates are based on the assumption that you will earn \$0 a year from now until retirement.

Disability

You have worked enough credits to qualify for disability benefits.

If you become disabled right now your estimated payment would be:	\$909 a month
---	----------------------

[▶ Apply Online for Disability](#)

Family

If you get retirement or disability benefits, your spouse and children also may qualify for benefits.

Survivors

You have enough credits for your family to qualify for survivor benefits. If you die this year, certain members of your family may be eligible for these benefits:

Your child:	\$681 a month
Your spouse who is caring for your child:	\$681 a month
Your spouse (starting at full retirement age):	\$909 a month

Your total family benefits cannot be more than \$1,363 a month.

Your spouse or minor child may be eligible for a special one-time death benefit of \$255.

Medicare

You have worked enough to qualify for Medicare at age 65. Even if you do not retire at age 65 be sure to contact Social Security three months before your 65th birthday to enroll in Medicare.



[Print / Save Your Full Statement](#)

Get a copy of your Statement information in a convenient, print-friendly format.



- My Home
- Help Center
- Security Settings
- Overview
- Estimated Benefits
- Earnings Record

Online Social Security Statement

Estimated Benefits



About Your Estimated Benefits

- + How you qualify for benefits...
- + How we estimated your benefits...
- + If you work in a job where you don't pay Social Security tax...

Retirement

To get retirement benefits, you need 40 credits of work. Your record shows you have at least 22 credits at this time, including assumed credits for last year and this year if you continue to work.

[Apply Online for Retirement](#)

Disability

Your age qualifies you to receive full-retirement benefits instead of disability benefits.

[Apply Online for Disability](#)

Family

If you get retirement or disability benefits, your spouse and children also may qualify for benefits.

Survivors

For your family to get survivors benefits if you die this year, you must have 40 credits of work.

Your record shows you have at least 22 credits at this time.

Credits are shown under "Estimated Benefits" Tab if there is some current work



and postage. Paper Statements will be mailed to your address periodically.

[Switch to Online Delivery](#)

More Information

- [About Social Security & Medicare](#)
- [Before you decide to retire...](#)
- [Publications and contact information...](#)



Thinking of retiring?
Some things to consider



my Social Security

My Home

Help Center

Security Settings

Overview

Earnings Record



Earnings Record



Your benefits are based on your earnings. If our records are wrong, you may not receive all the benefits to which you're entitled.

- [+ Review your earnings record carefully...](#)
- [- Limits on taxable earnings for Social Security...](#)

There's a limit on the amount of earnings on which you pay Social Security taxes each year. The limit usually increases yearly. Earnings above the limit will not appear on your earnings chart as Social Security earnings. (For Medicare taxes, the maximum earnings amount began rising in 1991. Since 1994, **all** of your earnings are taxed for Medicare.)

Note: In 2011, you pay 4.2 percent of your salary, up to \$106,800, in Social Security taxes and 1.45 percent in Medicare taxes on your entire salary. Your employer pays 6.2 percent in Social Security taxes and 1.5 percent in Medicare taxes for you. If you are self-employed, you pay the combined employee and employer amount of 10.4 percent in Social Security taxes and 2.9 percent in Medicare taxes on your earnings.

- [+ Contact us about errors...](#)

Work Year	Taxed Social Security Earnings	Taxed Medicare Earnings
2011	not yet recorded	not yet recorded
2010	\$42,492	\$42,492
2009	\$42,601	\$42,601
2008	\$41,162	\$41,162
2007	\$38,882	\$38,882
2006	\$36,544	\$36,544
2005	\$35,000	\$35,000
2004	\$30,000	\$30,000
2003	\$0	\$0
2002	\$20,000	\$20,000
2001	\$15,000	\$15,000
2000	\$10,000	\$10,000
1999	\$5,000	\$5,000
1998	\$1,000	\$1,000

MySocial Security for Beneficiaries

Maryeleanor Kelsey | Sign Out Text Size ▾ | Accessibility Help

 **my Social Security**

My Home | Help Center | Security Settings

Overview | Benefit & Payment Details | Earnings Record | My Profile

Welcome, **Maryeleanor**! You last signed in on December 18, 2012 at 10:03AM EST.

Benefit & Payments

You are receiving: Social Security (Disability), SSI (Disability), Medicare [▶ View Benefit Details](#)

Your next payment is: **\$331.00** on March 1, 2013 [▶ View Payment History](#)
\$160.34 on March 1, 2013

[Get a Benefit Verification Letter](#)
Need proof that you receive Social Security benefits? Here's your official letter.

Social Security Statement

 A Message from the Commissioner:

- [+ What Social Security means to you...](#)
- [+ About Social Security's future...](#)
- [+ Learn more about Social Security...](#)

Estimated Benefits: Not applicable

Last Reported Earnings: **\$0 in 2011** [▶ View Earnings Record](#)

[▶ Go to My Profile](#)
Your profile allows you to view or update your:

- personal information,
- contact information, and
- direct deposit information.



my Social Security

- My Home
- Home Center
- Security Settings
- Overview
- Benefit Payment Details
- Earnings Record
- My Profile



Benefit Details

Benefits	Status
+ Social Security (Retirement)	Active
+ SSI (Age)	Active
+ Medicare	Enrolled

[Get a Benefit Verification Letter](#)

Need proof that you receive Social Security benefits? Here's your official letter.

[Print this page](#)

Payment Method: Direct Deposit

Your monthly payments will be deposited to your account automatically.

[View Direct Deposit Info](#)

Payment Details

- Payment History
- Overpayments

Your **monthly payment amount can change** depending on the types of benefits you receive, as well as any adjustments in your premiums or deductions.

Showing 1-12 of 42 << First < Prev 1 2 3 4 Next > Last >>

Date	Payment Type	Amount
02/01/2013	+ Social Security (Retirement)	\$529.00
02/01/2013	+ SSI (Age)	\$233.00
02/01/2013	SSI (Age)	\$233.00
01/03/2013	Social Security (Retirement)	\$529.00
12/31/2012	SSI (Age)	\$221.00
12/03/2012	Social Security (Retirement)	\$520.00
11/30/2012	SSI (Age)	\$221.00
11/02/2012	Social Security (Retirement)	\$520.00
11/01/2012	SSI (Age)	\$221.00

Benefit Details

[Print this page](#)

Benefits	Status
+ Social Security (Retirement)	Active
+ SSI (Age)	Active
+ Medicare	Enrolled

Payment Method: Direct Deposit

Your monthly payments will be deposited to your account automatically.

[View Direct Deposit Info](#)

[Get a Benefit Verification Letter](#)

Need proof that you receive Social Security benefits? Here's your official letter.

Payment Details

[Payment History](#)

[Overpayments](#)

Your **monthly payment amount can change** depending on the types of benefits you receive and any adjustments in your premiums or deductions.

Showing 1-12 of 42

Date	Payment Type	Amount
02/01/2013	+ Social Security (Retirement)	\$529.00
02/01/2013	+ SSI (Age)	\$233.00
02/01/2013	SSI (Age)	\$233.00
01/03/2013	Social Security (Retirement)	\$529.00
12/31/2012	SSI (Age)	\$233.00
12/03/2012	Social Security (Retirement)	\$529.00
11/30/2012	SSI (Age)	\$233.00
11/02/2012	Social Security (Retirement)	\$520.00

Payment Type

[- Social Security \(Retirement\)](#)

How we calculated this payment...

Monthly Benefit Amount:	\$529.00
Credits & Adjustments:	\$0.00
Medicare Premium(s):	-\$0.00
Overpayment Withholding:	-\$0.00
Other Deductions:	-\$0.00
Total Payment:	\$529.00

[- SSI \(Age\)](#)

How we calculated this payment...

Monthly Benefit Amount:	\$233.00
Overpayment Withholding:	-\$0.00
Total Payment:	\$233.00

Personal Information

Your Name: Ella M. Cota
 Social Security Number: XXX-XX-6203
 Date of Birth: July 02, 1948

Your Address & Phone Number:

Address	Phone Number	For Benefit...
7B TEMPLEWOOD CT RUTLAND, VT 05701	(802) 772-7140	Social Security (Disability), Social Security (Survivors), Medicare

Update Contact Information

Your Email Address: komala.radhak@ssa.gov

Update Email Address

More Information

- ? How do I correct or update my name or date of birth?
- ? How do I request a replacement Social Security card?
- ? How do I update my contact info if I have special needs as a blind or visually impaired user?

More Information

Go to Security Settings

Your security settings allows you to view or update your:

- security options,
- password, and
- password reset questions.

Change your address

Direct Deposit Information

With Direct Deposit, your money will go automatically to your bank account each month. You don't have to wait for a check in the mail or go to your bank to deposit your money. It's fast and convenient.

Start or Change your direct deposit.

Payment/Account Information	For Benefit...
Direct Deposit to: HERITAGE FAMILY CR. UNION Checking; Account Number: x1008 (Last 4 digits)	Social Security (Disability), Social Security (Survivors)

Update Direct Deposit

Quick Reminder:

Electronic Payments in 2013

- ALL federal beneficiaries were be required to switch to electronic payments by March 2013.
- Enroll in direct deposit with an existing checking or savings account at bank or credit union.
- Sign up for Direct Express, a prepaid debit MasterCard offered through Comerica, a third-party vendor www.usdirectexpress.com or 1-800-333-1795.
- Visit a local bank that offers the Electronic Transfer Account (ETA), a low-cost account for federal payment recipients. See www.eta-find.gov.

Medicare Enrollment Review

Medicare Review

- Social Security is the “Gateway to Medicare”, responsible for enrollment in Parts A/B
- Basic Eligibility
 - Age 65
 - Receiving disability benefits for at least 24 months (exception: Amyotrophic Lateral Sclerosis, ALS)
 - End Stage Renal Disease

SSA enrolls in Parts A/B

Part A/Hospital Insurance

- No monthly premium for 99% of beneficiaries
- You can qualify on your own Medicare wages (ie-STRS and OPERS pay into Medicare), or on a spouse/ex-spouse.

Part B/Supplemental Medical Insurance

- Monthly premium is deducted from Social Security check .
- 2013 premium is \$104.90/month for most beneficiaries*.

Other Parts of Medicare

- SSA cannot assist with enrollment in Parts C or D, or other supplemental insurance
- We refer the public to OSHIIP 😊 and CMS
- Our role in Part D = Extra Help, more on that in a few minutes....

Income Adjusted B Amounts for 2013

- Single \$85,000, married filing jointly \$170,000
- MAGI taken from 2011 tax return for calendar year 2013
 - Adjusted gross + Tax Exempt Interest Income from line 8b on 1040
- B premium b/n can go up to \$335.70
- Part D can also be increased!
- Recalculated annually

To Appeal Income Adjusted Part B

- Must request SSA to use other tax information
AND
- Must have a qualifying “Life Changing Event”
 - Death of spouse or divorce
 - Marriage
 - Work stoppage/reduction/retirement
 - Loss of income producing property or certain types of insured pension plans
- See www.ssa.gov/online/ssa-44.pdf to make appeal.

Medicare Enrollment Periods

- Initial – at age 65
- Special – if still working (8 months after you stop working)
- General – January through March



IEP at a Glance

Month of Eligibility -3 months	Month of Eligibility -2 months	Month of Eligibility -1 month	Month of Eligibility Age 65	Month of Eligibility + 1 month	Month of Eligibility + 2 months	Month of Eligibility + 3 months	Month of Eligibility + 4 months	Month of Eligibility + 5 months	Month of Eligibility + 6 months
Enrolls	Enrolls	Enrolls	Coverage Begins						
			Enrolls	Coverage Begins					
				Enrolls		Coverage Begins			
					Enrolls			Coverage Begins	
						Enrolls			Coverage Begins
							Enrolls		Coverage Begins

IEP Scenario 1: 65 & Receiving Social Security

- No action is needed with Social Security to start up Medicare A/B. You are automatically enrolled in Medicare the month you reach age 65!
- Applies if you are getting Social Security on your own or from a spouse—living, deceased, or divorced.
- You must contact Social Security if you don't want Part B - you must take Part A if receiving benefits.

Why Refuse Medicare Part B?

- You would need to contact Social Security only if you do NOT want to be enrolled in Medicare B, or if you want to defer it.
- Why would this be?
 1. You or your spouse are an EMPLOYEE and can remain on your group insurance through work, deferring Part B until the SEP.
 2. Some retired federal civilians and Veterans (not military/Tricare) refuse B. See www.opm.gov or www.va.gov for more information.

IEP Scenario 2: Age 65, but not on Social Security benefits

- You need to apply for Medicare online at www.ssa.gov/applyonline. You can file for Part A only or Parts A/B.
- In the past, we routinely recommended filing for Part A only, 3 months before age 65 in this scenario.
- However...if your employer health coverage is an HSA, caution is needed. We recommend that you talk with HR or your CPA 6 months before age 65 about your HSA contributions and Medicare.
- HSA info at www.irs.gov/pub/irs-pdf/p969.pdf.

SEP at a Glance

Covered by GHP/LGHP	Covered by GHP/LGHP	GHP, LGHP Coverage Ends	Enrollment Month 1 First Full Month Not Covered GHP/LGHP	Enrollment Month 2	Enrollment Month 3	Enrollment Month 4	Enrollment Month 5	Enrollment Month 6	Enrollment Month 7	Last Enrollment Month 8	
Enrolls and Coverage Begins (Option to begin coverage in next 3 months)	Enrolls and Coverage Begins (Option to begin coverage in next 3 months)	Enrolls & Coverage Begins (Option to begin coverage in next 3 months)	Enrolls & Coverage Begins (Option to begin coverage in next 3 months)								
Enrolls Coverage Begins	Coverage Begins	Coverage Begins	Coverage Begins								
	Enrolls Coverage Begins	Coverage Begins	Coverage Begins	Coverage Begins							
		Enrolls Coverage Begins	Coverage Begins	Coverage Begins	Coverage Begins						
			Enrolls Coverage Begins	Coverage Begins	Coverage Begins	Coverage Begins					
				Enrolls	Coverage Begins						
					Enrolls	Coverage Begins					
						Enrolls	Coverage Begins				
							Enrolls	Coverage Begins			
								Enrolls	Coverage Begins		
									Enrolls	Coverage Begins	
										Enrolls	Coverage Begins
If you enroll during any of these months you can request your Medicare to begin with the current month or any of the next 3 months.				If you enroll with month 2 and any month thereafter, the NH does not get to select the month the coverage begins...it will be the month after the month of enrolling.							

Special Enrollment Period

No Part B penalty as long as you enroll in—

- Any month you (or spouse) are employed and with coverage.
- 3 months before you (or spouse) leave work, plus 8 additional months.
- COBRA months, severance package, retirement coverage = do not factor in the Special Enrollment period.
- Note: If a Special Enrollment Period (SEP) overlaps an Initial Enrollment Period (IEP), the IEP has precedence. To have the SEP, the person must be at least age 65 + 4 months.

How to Apply for SEP

- To process the SEP, you must contact Social Security on the phone or visit a local office. You cannot complete the SEP online.
- The individual will need documents
 1. CMS Form L564
 2. Part B enrollment form SSA-40B
- These are not available online, but can be mailed, emailed, or picked up at a local Social Security office.
- Again-you can apply for the SEP up to 3 months in advance of a retirement date.

GEP at a Glance

January	February	March	April	May	June	July
Enrolls	Enrolls	Enrolls				Coverage Begins

2013 Part D Extra Help Limits

Social Security provides “Extra Help” to pay for Medicare Part D for those with limited income and resources.

Income Limits

- Single = \$1436/month, Couple = 1938/month

Assets Limits

- Single = \$13,620, Couple = \$26,580
- Home and a vehicle are excluded

Household size also is a factor

LIS Auto Enrollment

- If a beneficiary meets a spend-down with Medicaid (Ohio Job and Family Services) at any point in July through December of a calendar year = that individual will be auto enrolled in LIS for the following calendar year.
- Example: your client doesn't meet spend-down at any time in July – Dec 2013. That person will NOT auto enroll in LIS for 2014.
- Person can still qualify- have him or her apply online with us ASAP after receiving notice.

Affordable Care Act

Affordable Care Act (ACA)

- President Obama signed Affordable Care Act into law March 23, 2010.
- Key parts of Affordable Care Act take effect Jan. 1, 2014.
- Starting October 1, you can get information about all the plans available in your area.
- If your employer doesn't offer health insurance, you can buy insurance directly in a new competitive "Marketplace."

More About Health Care Law

- Every plan will offer comprehensive coverage—from doctors to medications to hospital visits.
- The Marketplace lets you compare health plans in plain language.
- Visit the Health Insurance Marketplace at *www.HealthCare.gov* now to get information about how the Affordable Care Act can help you.
- Beginning in June, you also will be able to call a toll-free number to get information.

www.healthcare.gov

HealthCare.gov
Take health care into your own hands

Search

[Find Insurance Options Now](#) [Prepare for the Health Insurance Marketplace](#) [Health Insurance Basics](#) [The Health Care Law & You](#) [Prevention, Wellness & Comparing Providers](#)

Need health insurance?
Learn more & get ready.

[Get Email or Text Updates >](#)

Already a subscriber?
[Manage your account settings](#) | [Privacy Policy](#)

A New Way to Get Coverage
Coming soon: More control over your insurance choices.

[Learn More >](#)



Current Topics

 **Get a Break on Costs Starting in 2014**
Thanks to a new kind of tax credit and the expansion of some programs, more people than ever will qualify for help that will make insurance affordable.

 **Why It's Important to Have Health Insurance**
No one plans to get sick or hurt, but most people need medical care at some point. Health insurance helps pay these costs. Learn how insurance works – and why it's so important to have.

 **How the Health Care Law Benefits You**
Learn how the rights, benefits, and choices provided by the Affordable Care Act affect you – and the community you live in.

HealthCare Blog

Posted April 10, 2013
The FY2014 Budget: Strengthening Health and Opportunity for all Americans
The budget for HHS provides investments that create healthier and safer families, stronger communities and a thriving.... [Continue Reading →](#)

Posted April 05, 2013
A Healthy Choice For America's Small Businesses
In 2014, employers will be able to choose a plan through a new Health Insurance.... [Continue Reading →](#)

[See all blogs →](#)

How the Health Care Law Effects Those on Medicare

- Medicare is not part of the Health Insurance Marketplace so beneficiaries don't need to do anything
- Medicare choices and benefits are unchanged
- Expanded benefits include free preventive services, cancer screenings, and annual wellness visit
- Those who are in the “donut hole” will save money with discounts on brand name drugs
- Visit the Health Insurance Marketplace at *www.HealthCare.gov* now to get information about how the Affordable Care Act can help you.

Contacting Us

Dayton

Theresa Busher

Dayton Federal Building, 2nd Floor

200 W. Second Street

Dayton, OH 45402

PH: 1-866-964-4267 x25508

theresa.busher@ssa.gov

Cincinnati

Sue Denny

Cincinnati Federal Building, Room

2000

550 Main Street

Cincinnati, OH 45202

PH: 1-866-593-1519 x10856

susan.denny@ssa.gov

Columbus

Darren Lutz

Columbus Federal Building, 2nd Floor

200 N. High Street

Columbus, OH 43215

PH: 1-866-964-1940 x29304

Note: Staff Assistant John LaMotte

is state agency liaison

darren.lutz@ssa.gov

john.lamotte@ssa.gov

Cleveland

Brandon Smith

Cleveland Federal Building

1240 E. 9th Street, Room 793

Cleveland, OH 44199

PH: 1-877-319-9185 x21631

brandon.smith@ssa.gov

Toledo

Erin Thompson

Four Seagate, Suite 1000

Toledo, OH 43604

PH: 1-866-331-2257 x11107

erin.thompson@ssa.gov

Akron

Robert Fenn

2 S. Main Street, 2nd Floor

Akron, OH 44308

PH: 1-877-696-9399 x14314

Robert.fenn@ssa.gov