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With you through life's journey...

Social Security Column

[BEAT PROCRASTINATION BY CHANGING YOUR DIRECT DEPOSIT EARLY](#)

By Barbara Duckett

Social Security Public Affairs Specialist in Nevada

[September 6 is National Fight Procrastination Day. With our busy lives, it is easy to fall into that cycle of constantly postponing some tasks because of other things we need to address right now. This may be true for you when it comes to changing your payment method for Social Security benefits. Unfortunately, procrastinating on reporting changes can lead to delayed payments, resulting in undue hardship with bills and living expenses. Ultimately, it's less hassle — and less stressful — if you report a direct deposit change as soon as it occurs.](#)

How can you change your direct deposit information with Social Security? The most convenient way is by creating a *my Social Security* account online at www.socialsecurity.gov/myaccount. Once you create your account, you can update your bank information without leaving the comfort of your home. Another way to change your direct deposit is by calling Social Security at 1-800-772-1213 (TTY 1-800-325-0778) to make the change over the phone. If you prefer to speak to someone in-person, you can visit your local Social Security office with the necessary information.

What exactly will Social Security need to make the direct deposit change? Because we are committed to protecting your personal information, we need some form of identification to verify who you are. If you are online, we verified your identity when you initially created your *my Social Security* account. All you need to do is log in at www.socialsecurity.gov/signin with your secure username and password to gain instant access to your information.

If you call Social Security, we will ask identifying questions to ensure we are speaking to the right person. If you visit the office, you will need to bring a driver's license or some form of ID with you. Once we have identified you are the correct person and are authorized to make changes on the Social Security record, all we need is the routing number, account number, and type of account established. We don't ask for a voided check,

nor do we obtain verification from the bank. Therefore, you should be sure you are providing accurate information to us.

The day of the month you report the direct deposit change makes all the difference. Though the exact date varies each month, generally, you will need to report changes by the 15th to see the effect on the next check. When the 15th falls on the weekend or a holiday, the cutoff is usually the previous business day. For example, if you switched banks or have a new account in September, you will need to provide the new information to Social Security by September 14 to receive your next payment in the new account. If you don't report this change to us until September 28, your next payment will go into the old account.

Because you may be unsure if your direct deposit change will affect your next payment, we highly recommend that you do not close the old bank account until you have seen your first Social Security deposit in the new bank account. That way, you can feel secure you will receive your benefits on time, regardless of when the change was reported to Social Security. Waiting until you see the deposit in your new account also gives you the extra peace of mind that we processed the change correctly.

The first step in fighting procrastination is increased awareness. Knowing how easy it is to report a direct deposit change, what information to report, and when, can encourage you to get in touch with Social Security at the earliest possible moment. In addition, making sure we know about a change early ensures we help make the transition as smooth as possible.

When you have to report changes, be sure to contact us or visit us online at www.socialsecurity.gov/myaccount. Social Security always strives to put you in control by providing the best experience and service no matter where, when, or how you decide to do business with us.

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Social Security Column

[HOW SOCIAL SECURITY DEFINES DISABILITY](#)

By Barbara Duckett

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Disability affects millions of Americans, in one form or another. Social Security is here to help you and your family, but there are strict criteria for meeting the definition of disability. The definition of disability under Social Security is also different than it is for other programs. We do not pay **benefits for partial or short-term disability**.

We consider you disabled under Social Security rules if:

- You can't do work that you did before;
- We decide that you cannot adjust to other work because of your medical condition(s); **and**
- Your disability has lasted or is expected to last for at least one year or to result in death.

This is a strict definition of disability.

Social Security is also required by law to review the current medical condition of all people receiving disability benefits to make sure they continue to have a qualifying disability. Generally, if someone's health hasn't improved, or if their disability still keeps them from working, they will continue to receive benefits.

To help us make our decision, we'll first gather new information about a benefit recipient's medical condition. We'll ask their doctors, hospitals, and other medical sources for their medical records. We'll ask them how their medical condition limits their activities, what their medical tests show, and what medical treatments they have been given. If we need more information, we'll ask them to go for an examination or test for which we'll pay.

Social Security is a support system for people who cannot work because of a disability. You can learn more about Social Security disability at www.socialsecurity.gov/disability and also by accessing our starter kits and checklists at www.socialsecurity.gov/planners/disability.

Social Security Column

DON'T BE MISLED BY FALSE MEDICARE OR SOCIAL SECURITY ADS

By Barbara Duckett

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Online and otherwise, there's a lot of information out there, and sometimes it's difficult to tell what sources are credible. With millions of people relying on Social Security, scammers target audiences who are looking for program and benefit information.

The law that addresses misleading Social Security and Medicare advertising prohibits people or non-government businesses from using words or emblems that mislead others. Their advertising can't lead people to believe that they represent, are somehow affiliated with, or endorsed or approved by Social Security or the Centers for Medicare & Medicaid Services (Medicare).

People are often misled by advertisers who use the terms "Social Security" or "Medicare". Often, these companies offer Social Security services for a fee, even though the same services are available directly from Social Security free of charge. These services include getting:

- A corrected Social Security card showing a person's married name;
- A Social Security card to replace a lost card;
- A *Social Security Statement*; and
- A Social Security number for a child.

If you receive misleading information about Social Security, send the complete ad, including the envelope, to:

Office of the Inspector General Fraud Hotline
Social Security Administration
P.O. Box 17768
Baltimore, MD 21235

You can learn more about how we combat fraudulent advertisers by reading our publication *What You Need to Know About Misleading Advertising* at www.socialsecurity.gov/pubs/EN-05-10005.pdf.

You can also report Social Security fraud to the Office of the Inspector General at oig.ssa.gov/report.

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Social Security Column

[SOCIAL SECURITY CELEBRATES HISPANIC HERITAGE MONTH](#)

By Barbara Duckett

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Social Security touches the lives of every American. Hispanics make up our nation's largest ethnic minority group with a population of 57.5 million, according to 2016 statistics from the U.S. Census Bureau. In fact, Hispanic Americans form 17.8 percent of the nation's total population.

Social Security provides retirement, disability, and other benefits to over 63 million American workers and their family members. When people hear "Social Security," they think of retirement first, but Social Security also

provides protection for the families of workers who become unable to work due to severe impairments or who have died.

We work hard to provide ready customer service and easy-to-access information about our important programs and benefits to millions of Americans. If Spanish is your primary language, you can visit www.segurosocial.gov, our Spanish-language website. It includes hundreds of pages of important information about how to get a Social Security card, plan for retirement, apply for benefits, and manage your benefits once you're receiving them. Many of our offices have staff who speak Spanish, or you can call 1-800-772-1213 from 7 a.m. to 7 p.m. weekdays and select the option for Spanish.

Spanish-speaking individuals wishing to apply for retirement, disability, survivor, and other benefits, as well as Medicare, can request an appointment online at www.socialsecurity.gov/applyforbenefits for an in-person interview or telephone claim with a representative. In many cases, you can make an appointment with a bilingual representative.

Social Security is with you throughout life's journey. To learn more about what Social Security offers, go to www.socialsecurity.gov/people/hispanics.

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Social Security Column

MEDICARE, EXPLAINED

By Barbara Duckett

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Social Security and Medicare have a few things in common. Both programs help safeguard millions of Americans as well as improve the quality of life for our family and friends. Although both programs are household names, many people may not be familiar with the details of Medicare.

Medicare is our country's health insurance program for people age 65 or older. The program helps with the cost of health care, but it doesn't cover all medical expenses or the cost of most long-term care. You have choices for how you get Medicare coverage. If you choose to have original Medicare coverage, you can buy a Medicare supplement policy (called Medigap) from a private insurance company to cover some of the costs that Medicare does not.

Medicare has four parts:

- **Medicare Part A (hospital insurance)** helps pay for inpatient care in a hospital or skilled nursing facility (following a hospital stay). Part A also pays for some home health care and hospice care.
- **Medicare Part B (medical insurance)** helps pay for services from doctors and other health care providers, outpatient care, home health care, durable medical equipment, and some preventive services.
- **Medicare Part C (Medicare Advantage)** includes all benefits and services covered under Part A and Part B. Some plans include Medicare prescription drug coverage (Medicare Part D) and other extra benefits and services.
- **Medicare Part D (Medicare prescription drug coverage)** helps cover the cost of prescription drugs. Some people with limited resources and income may also be able to get Extra Help with the costs—monthly premiums, annual deductibles, and prescription co-payments—related to a Medicare prescription drug plan. The Extra Help is estimated to be worth about \$4,900 per year. You must meet the resources and income requirement.

Medicare's different parts are further explained in our publication at www.socialsecurity.gov/pubs/EN-05-10043.pdf.

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 programs for people eligible for or entitled to Medicare who have low income. Some programs may pay for Medicare premiums and some pay Medicare deductibles and coinsurance. To qualify, you must have Medicare Part A and have limited income and resources.

You can learn more about Medicare, including how to apply for Medicare and get a replacement Medicare card, at www.socialsecurity.gov/benefits/medicare.

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