

## Social Security Column

### [SEE WHAT YOU CAN DO ONLINE DURING NATIONAL SOCIAL SECURITY MONTH – PART ONE \(PART TWO WILL BE IN APRIL\)](#)

By Barbara Duckett

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For generations, Social Security has been evolving to meet your changing needs. In April, we celebrate National Social Security Month by letting you know what you can do online with a *my Social Security* account.

Replacing a lost or stolen Social Security number (SSN) card has never been easier. You can request a replacement SSN card online [in most states](#). There's no need to sit in traffic or visit a local office or Card Center. As long as you're only requesting a replacement card, and no other changes, you can use our free online service from anywhere. All you need to do is log in to or create a [my Social Security](#) account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

You can also get a copy of your Social Security 1099 (SSA-1099) or Benefit Statement, which is a tax form Social Security mails each year in January. It shows the total amount of benefits you received from Social Security in the previous year so you know how much Social Security income to report to the IRS on your tax return. If you live in the United States and you need a copy of your SSA-1099 or 1042S, simply go online and get an instant, printable replacement form with a *my Social Security* account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

Another important thing you can do is check the status of your Social Security benefit application or claim. This feature can be accessed anywhere you can log in to your *my Social Security* account. Knowing the status of your

pending claim is important for a number of reasons, and now you can get the up-to-date status when you want it.

Please know that securing your identity and personal information is important to us. We protect your information by using strict identity verification and security features. The application process has built-in features to detect fraud and confirm your identity.

Replacing documents and checking status can be time consuming, but Social Security has made it as easy as possible. Share what you can do online with friends and family with a [my Social Security](#) account at [www.socialsecurity.gov](http://www.socialsecurity.gov).

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## **Social Security Column**

### [SOCIAL SECURITY'S RESOURCES FOR WOMEN](#)

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March is Women's History Month. It's a time when we reflect on the achievements and contributions of our nation's remarkable women. Many of these heroes might be people close to you: mothers and daughters, aunts, and grandmothers. Each of them plays a special role in our lives as they provide love and support.

Social Security plays an important role in providing economic security for women. Nearly 55 percent of the people receiving Social Security benefits are women. In the 21st century, more women work, pay Social Security taxes, and earn credit toward monthly retirement income than at any other time in our nation's history.

Women face greater economic challenges in retirement. First, women tend to live longer than men. A woman who is 65 years old today can expect to live, on average, until about 87, while a 65-year-old man can expect to live, on average, until about 84. Second, women often have lower lifetime earnings than men. And, third, women may reach retirement with smaller pensions and other assets than men.

Today, women have challenging choices to make. Some may spend their entire adulthood in a career or job outside the home. Some may work for a few years, leave the labor force to raise children, and eventually return to work. Others may choose not to work outside the home. Whether they work, have worked, or have never worked outside the home, women should understand how Social Security can help them and their families.

If you've worked and paid taxes into the Social Security system for at least 10 years and have earned a minimum of 40 work credits, you may be eligible for your own benefits. Once you reach age 62, you may be eligible for your own Social Security benefit whether you're married or not and whether your spouse collects Social Security or not. If you're eligible and apply for benefits on more than one work record you generally receive the higher benefit amount.

We have specific information for women at [www.socialsecurity.gov/people/women](http://www.socialsecurity.gov/people/women) that you can easily share with friends and family. Giving this gift of knowledge can change the life of a woman you care about.

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## **Social Security Column**

### **[MEDICARE: RULES FOR THOSE WITH HIGHER INCOME](#)**

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If you have higher income, the law requires an upward adjustment to your monthly Medicare Part B (medical insurance) and Medicare prescription drug coverage premiums. But, if your income has gone down, you may use form SSA-44 to request a reduction in your Medicare income-related monthly adjustment amount.

Medicare Part B helps pay for your doctors' services and outpatient care. It also covers other medical services, such as physical and occupational therapy, and some home health care. For most beneficiaries, the government pays a substantial portion — about 75 percent — of the Part B premium, and the beneficiary pays the remaining 25 percent.

If you're a higher-income beneficiary, you'll pay a larger percentage of the total cost of Medicare Part B, based on the income you report to the Internal Revenue Service (IRS). You'll pay monthly Part B premiums equal to 35, 50, 65, 80, or 85 percent of the total cost, depending on the income you report to the IRS.

Medicare Part D prescription drug coverage helps pay for your prescription drugs. For most beneficiaries, the government pays a major portion of the total costs for this coverage, and the beneficiary pays the rest. Prescription drug plan costs vary depending on the plan, and whether you get Extra Help with your portion of the Medicare prescription drug coverage costs.

If you're a higher-income beneficiary with Medicare prescription drug coverage, you'll pay monthly premiums plus an additional amount, which is also based on the income you report to the IRS. Because individual plan premiums vary, the law specifies that the amount is determined using a base premium. Social Security ties the additional amount you pay to the base beneficiary premium, not your own premium amount. If you're a higher-income beneficiary, we deduct this amount from your monthly Social Security payments regardless of how you usually pay your monthly prescription plan premiums. If the amount is greater than your monthly payment from Social Security, or you don't get monthly payments, you'll get a separate bill from another federal agency, such as the Centers for Medicare & Medicaid Services or the Railroad Retirement Board.

You can find Form SSA-44 online at [www.socialsecurity.gov/forms/ssa-44.pdf](http://www.socialsecurity.gov/forms/ssa-44.pdf). You can also read more in the publication “Medicare Premiums: Rules For Higher-Income Beneficiaries” at: [www.socialsecurity.gov/pubs/EN-05-10536.pdf](http://www.socialsecurity.gov/pubs/EN-05-10536.pdf).

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### **[GET A REPLACEMENT SSA-1099 TAX FORM](#)**

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Now that it's tax season, you might be gathering all of your forms and documentation from the previous year. Sometimes getting all that material together — receipts for donations, business expenses, and travel — can be overwhelming. And losing one vital piece can take up time that you might not be able to spare.

The Social Security 1099 (SSA-1099) or Benefit Statement is a tax form Social Security mails each year in January. It shows the total amount of benefits you received from Social Security in the previous year, so you know how much Social Security income to report to the IRS on your tax return. Luckily, Social Security has you covered. If you live in the United States and you need a copy of your SSA-1099 or 1042S tax form, simply go online and get an instant, printable copy of your form with a *my Social Security* account.

A Social Security 1042S (SSA-1042S) is for a noncitizen who lives outside the United States and received or repaid Social Security benefits last year.

If you have a question, want help finding the information you need, or just can't figure out how to do something online, another way to get in touch with us is by calling our toll-free number at **1-800-772-1213**. We provide an automated service option to handle some business, but you can also speak to a Social Security representative between 7 a.m. and 7 p.m. local time, Monday through Friday. If you are deaf or hard of hearing, call our toll-free TTY number, **1-800-325-0778**, between 7 a.m. and 7 p.m. local time, Monday through Friday.

Tax season can be a stressful time for some, but we've tried to make it easier for you. Remember to share this information with friends and family. If you need a copy of your SSA-1099 or 1042S, go online and get a replacement form with a *my Social Security* account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

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## [HOW SOCIAL SECURITY DECIDES IF YOU STILL HAVE A QUALIFYING DISABILITY](#)

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

These continuing disability reviews help us ensure that only eligible people receive disability benefits. It supports the integrity of the Social Security system while delivering fair services to wounded warriors, chronically ill children and adults, and other people with disabilities.

To help us make our decision, Social Security first gathers new information about an individual'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've been given. If we need more information, we'll ask them to get a special examination or test, for which we'll pay.

If we decide their disability benefits will stop, and they disagree, they can appeal our decision. That means they can ask us to look at their case again. When they get a letter telling them about our decision, the letter will tell them how to appeal the decision.

You can read more about how we decide if you still have a qualifying disability at [www.socialsecurity.gov/pubs/EN-05-10053.pdf](http://www.socialsecurity.gov/pubs/EN-05-10053.pdf).

People can check the status of their disability application with a personal *my Social Security* account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount). This secure account gives people access to many tools that can save them time.

Find out how Social Security is securing today and tomorrow at [www.socialsecurity.gov](http://www.socialsecurity.gov).

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