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March 2021

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Produced at U.S. taxpayer expense.

Social Security Column

WHAT ARE SOCIAL SECURITY REPRESENTATIVE PAYEES?

By Annie Walters

Social Security Public Affairs Specialist in Nevada



Millions of people get monthly Social Security benefits or Supplemental Security Income payments. Some need help managing their money. When we receive information that indicates you need help, we'll assign a representative payee to manage your benefits for you. We try to select someone who knows you and wants to help you. A representative payee receives your monthly benefit payment on your behalf and must use the money to pay for your current needs, including:

- Housing and utilities.
- Food.
- Medical and dental expenses.
- Personal care items.
- Clothing.
- Rehabilitation expenses (if you're disabled).

If you need help managing your benefits, tell a Social Security representative that there is someone you want to be your representative payee. They should be someone you trust and see

often, and who clearly understands your needs. Social service agencies, nursing homes, or other organizations are also qualified to be your representative payee. Ask them to contact us.

You can write to us within 60 days of being assigned a representative payee if you don't agree that you need one or if you want a different representative payee.

We also offer an option, called Advance Designation, which allows you to choose a representative payee in advance. In the event you can no longer make your own financial decisions, you and your family will have peace of mind knowing you already chose someone you trust to manage your benefits.

You can submit your advance designation request when you apply for benefits or after you are already receiving benefits. You may do so through your personal *my Social Security* account at www.ssa.gov/myaccount, by telephone, or in person.

You can find more information at <http://www.ssa.gov/payee>.

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Social Security Column

SOCIAL SECURITY AND WOMEN'S HISTORY MONTH

By Annie Walters

Social Security Public Affairs Specialist in Nevada



In March, we celebrate Women's History Month. Social Security has served a vital role in the lives of women for more than 80 years.

Women have longer life expectancies than men, which means they live more years in retirement and have a greater chance of exhausting other sources of income. It's important for women to plan early and wisely for retirement.

Our benefits portal at www.ssa.gov/benefits/retirement provides detailed information about how life events can affect your Social Security retirement benefits. These events may include marriage, widowhood, divorce, self-employment, government service, and other life or career changes.

Your earnings history will determine your benefits, so we encourage you to verify that this information is correct. You can create your personal *my* Social Security account at www.ssa.gov/myaccount and view your earnings history. If you find an error with your

earnings, it is important to get it corrected so you receive the benefits you earned. Our publication, *How to Correct Your Social Security Earnings Record* at www.ssa.gov/pubs/EN-05-10081.pdf, provides you with details on making a correction.

If you would like to learn more about how we can help women plan for retirement, check out our online booklet, *Social Security: What Every Woman Should Know*. You can find it at www.ssa.gov/pubs/EN-05-10127.pdf. Please consider sharing it with family and friends. It could change their lives for the better.

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Social Security Column

APPLY FOR MEDICARE ONLINE WITH SOCIAL SECURITY

By Annie Walters

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Did you know that you can apply for Medicare online even if you are not ready to retire? Applying online can take less than 10 minutes. There are no forms to sign and usually no required documentation. We'll process your application and contact you if we need more information.

Visit www.ssa.gov/benefits/medicare to begin. There, you can apply for Medicare and find other important information. People are usually eligible for Medicare at age 65. If you want to start receiving Medicare at age 65, your initial enrollment period begins three months before your 65th birthday and ends three months after that birthday.

Some Medicare beneficiaries may qualify for *Extra Help* to pay for the monthly premiums, annual deductibles, and co-payments related to the Medicare Prescription Drug program. You must be receiving Medicare, have limited resources and income, and reside in one of the 50 states or the District of Columbia to qualify for the *Extra Help*. More information on *Extra Help* is available at www.ssa.gov/benefits/medicare/prescriptionhelp.

You may also be interested in reading these publications:

- *Apply Online for Medicare — Even if You Are Not Ready to Retire*
www.ssa.gov/pubs/EN-05-10530.pdf.
- *When to Start Receiving Retirement Benefits* www.ssa.gov/pubs/EN-05-10147.pdf.

Help a friend or family member by sharing this information. It can improve the quality of their life.

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Social Security Column

APPLY FOR RETIREMENT BENEFITS ONLINE WITH SOCIAL SECURITY

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It's never too early to start planning for retirement, and our online tools can make your planning easier. Visit www.ssa.gov/myaccount to access your *my Social Security* account, get a personalized estimate of your retirement benefits based on your earnings record, and find out how your benefit amount increases depending on the age you start them. Don't have a *my Social Security* account? You can create one at www.ssa.gov/myaccount.

You can also review your entire earnings history in your *my Social Security* account. It is important that your earnings history is correct because we base your benefit amount on the earnings reported to us. If you find an error, the publication, *How to Correct Your Social Security Earnings Record*, at www.ssa.gov/pubs/EN-05-10081.pdf, tells you how to get your information corrected.

When you're ready to apply for Social Security retirement benefits, you can complete our online application in as little as 15 minutes at www.ssa.gov/benefits/retirement. We will contact you if we need any further information. You can check the status of your application with your personal *my Social Security* account too.

You can apply online for Social Security retirement benefits, or benefits as a spouse, if you meet all of the following criteria:

- Are at least 61 years and nine months old.
- Are **not** currently receiving benefits on your own Social Security record.
- Have not already applied for retirement benefits.
- Want your benefits to start no later than four months in the future. (We cannot process your application if you apply for benefits more than four months in advance.)

Find out more about our online services at www.ssa.gov/onlineservices.

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Social Security Column

THE MANY THINGS YOU CAN DO ONLINE WITH SOCIAL SECURITY

By Annie Walters

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Are you looking for new ways to save time? Check out our online services available through your secure [my Social Security](#) account. We have lots to offer you online whether you receive benefits from Social Security or not.

If you do not currently receive benefits, you can:

- Request a replacement Social Security card.
- Review your earnings history and see an estimate of your future Social Security benefits.
- Compare benefit amounts depending on what age you start receiving benefits.
- Apply for retirement benefits when you are ready.
- Check the status of your Social Security application.

If you already receive benefits, you can:

- Get a benefit verification or proof of income letter.

- Request a replacement Social Security or Medicare card.
- Set up or change direct deposit.
- Change your address.
- Get a replacement Social Security 1099 form (SSA-1099).
- Opt-out of certain mailed notices.

Your personal *my Social Security* account includes a secure Message Center where you can receive sensitive communications. For example, you can view your annual cost-of-living adjustments before you would normally receive them in the mail. You will receive both mailed and online notices unless you opt-out of receiving notices by mail that are available online.

We designed these online features to save you time. Create your personal *my Social Security* account today at www.ssa.gov/myaccount.

We offer many other online resources at www.ssa.gov/onlineservices. Please let friends and family know they can access them from the comfort of their home or office, and on the go from their mobile phones.

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