

**Monthly Information Package**  
**September 2023**

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## **Social Security Column**

### **ELDER ABUSE: COMBATING INJUSTICE**

**By Annie Walters**

**Social Security Public Affairs Specialist in Nevada**



Elder abuse is the intentional mistreatment or harming of an older person. An older person is defined by the Social Security Act as someone over age 60. This abuse takes many forms – including physical, emotional, and sexual harm, neglect, and financial exploitation. More than 1 in 10 older adults experience some form of abuse each year. That number is likely much higher because elder abuse is often underreported– especially in underserved communities.

Abuse victims typically show emotional and behavioral red flags, such as depression, unusual fear or anxiety, or intentional isolation. Many victims are abused by someone they know or trust. It's important to look for unusual changes in behavior around:

- Family members.
- Staff at inpatient facilities.
- Hired or volunteer caregivers.
- People in positions of trust like doctors or financial advisors.

You can also help make a difference by checking in with older loved ones. Looking for warning signs of mistreatment is the first step to preventing abuse. Signs of physical abuse include bruises, burns, or other unexplained injuries.

There may also be signs of neglect like:

- Poor nutrition or hygiene.
- Lack of necessary medical aids like glasses or medications that a caretaker should be providing.

There may also be indications of financial abuse. These may include:

- Unpaid rent.
- Sudden changes to a will.
- Unusual changes in money management.
- Large, unexplained financial transactions.
- Mortgages despite sufficient financial resources.
- Allowing someone new to access bank accounts.

If you suspect that someone is a victim of elder abuse, don't ignore it! If you or someone you care about is in a life-threatening situation, call 911. If you suspect that something isn't right – but nobody seems to be in immediate danger – contact:

- Your local Adult Protective Services at [www.napsa-now.org/help-in-your-area](http://www.napsa-now.org/help-in-your-area).
- The National Center on Elder Abuse at 1-855-500-3537 (ELDR).

You can also find additional local resources by searching the Eldercare Locator for your community at [eldercare.acl.gov/Public/index.aspx](http://eldercare.acl.gov/Public/index.aspx).

Take some time to call or visit with an older adult. Ask if they are okay and listen to what they tell you. Pay attention to signs of abuse or unusual behavior. Most of all, don't be afraid to report instances of suspected abuse. Please share this information with those who need it.

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## Social Security Column

### FIVE BENEFITS YOU CAN APPLY FOR USING SSA.GOV

By Annie Walters

Social Security Public Affairs Specialist in Nevada



We continue to make it easier for you to access our programs and benefits. Our website offers a convenient way to apply for benefits online.

Here are 5 ways you can apply for benefits using ssa.gov.

- **Retirement or Spouse's Benefits** – You must be at least 61 years and 9 months and want your benefits to start in no more than 4 months. Apply at [www.ssa.gov/retirement](http://www.ssa.gov/retirement).
- **Disability Benefits** – You can use our online application, available at [www.ssa.gov/benefits/disability](http://www.ssa.gov/benefits/disability) to apply for disability benefits if you:
  - Are age 18 or older.
  - Are not currently receiving benefits on your own Social Security record.
  - Are unable to work because of a medical condition that is expected to last at least 12 months or result in death.

- Have not been denied disability benefits in the last 60 days. If your application was recently denied, our online appeal application is a starting point to request a review of the determination we made. Please visit [www.ssa.gov/apply/appeal-decision-we-made](http://www.ssa.gov/apply/appeal-decision-we-made).
- **Supplemental Security Income (SSI)** – SSI provides monthly payments to adults and children with a disability or blindness who have income and resources below specific financial limits. SSI payments are also made to people age 65 and older without disabilities who meet the financial qualifications. If you meet certain requirements, you may begin the process online by letting us know you would like to apply for SSI at [www.ssa.gov/ssi](http://www.ssa.gov/ssi). If you do not have access to the internet, you can call your local Social Security office to make an appointment to apply.
- **Medicare** – Medicare is a federal health insurance program for:
  - People age 65 or older.
  - Some people younger than 65 who have disabilities.
  - People with end-stage renal disease or Amyotrophic lateral sclerosis (ALS).

If you are not already receiving Social Security benefits, you should apply for Medicare 3 months before turning age 65 at [www.ssa.gov/medicare](http://www.ssa.gov/medicare).

- ***Extra Help with Medicare Prescription Drug Costs*** – The *Extra Help* program helps with the cost of your prescription drugs, like deductibles and copays. People who need assistance with the cost of medications can apply for *Extra Help* at [www.ssa.gov/medicare/part-d-extra-help](http://www.ssa.gov/medicare/part-d-extra-help).

Please share this information with those who need it.

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## **Social Security Column**

ARE YOU AGE 70 OR OLDER AND NOT YET RECEIVING BENEFITS?

**By Annie Walters**

**Social Security Public Affairs Specialist in Nevada**



Retirement is not one-size-fits-all. It can mean different things to different people. Perhaps you have not applied for Social Security retirement benefits because you're still working or are delaying applying so you can get the higher benefit. If you're age 70 or older, you should apply now for the benefits you're owed. Your benefits will not increase if you continue to delay applying for them because you are 70 or older.

Did you know that you can receive benefits even if you still work? Your earnings can increase your monthly benefit amount – even after you start receiving benefits. Each year that you work, we check your earnings record. It's possible your latest year of earnings is one of your highest 35 years. If so, we will automatically recalculate your benefit amount and pay you any increase due.

You can claim your retirement benefits now. The best and easiest way to apply is with a personal [my Social Security](#) account. You can create your free account at

[www.ssa.gov/myaccount](http://www.ssa.gov/myaccount). Once you create your account, you can get an estimate of how much you might receive each month based on when you want to start receiving benefits and then apply.

In your account, you can also:

- Access our publications – like the fact sheet for workers ages 70 and up.
- Find your **Full Retirement Age**.
- Learn about **benefits for your spouse and family members**.
- **Apply** for benefits.
- **Manage** your benefits once you start receiving them.

We're here to help you secure today and tomorrow and we invite you to learn more about applying for retirement benefits at [www.ssa.gov/apply](http://www.ssa.gov/apply) on our website. Please share this information with those who need it.

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## **Social Security Column**

### **REPRESENTATIVE PAYEES HELP YOU MANAGE YOUR SOCIAL SECURITY**

**By Annie Walters**

**Social Security Public Affairs Specialist in Nevada**



Some people who receive monthly Social Security benefits or Supplemental Security Income (SSI) payments may need help managing their money. When we receive information that indicates you need help, we'll work with you to find the most suitable representative payee to manage your benefits. A representative payee is someone who receives your monthly benefit payment on your behalf and must use the money to pay for your current needs, including:

- Food.
- Clothing.
- Personal care items.
- Housing and utilities.
- Medical and dental expenses.
- Rehabilitation expenses (if you have a disability).



If you need help managing your benefits, tell a Social Security representative that there is someone you want to be your representative payee. Your representative payee 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 a 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 Advance Designation, which allows you to designate someone to be your representative payee in the future. There may come a time when you can no longer make your own financial decisions. You and your family will have peace of mind knowing that someone you trust may be appointed to manage your benefits for you.

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](http://www.ssa.gov/myaccount) or by calling and speaking to a Social Security representative.

You can find more information at [www.ssa.gov/payee](http://www.ssa.gov/payee).

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## **Social Security Column**

### **FOUR QUESTIONS ABOUT SOCIAL SECURITY THAT CAN HELP YOU PLAN YOUR RETIREMENT**

**By Annie Walters**

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Social Security benefits are part of the retirement plan of almost every American worker. If you're among the many people covered under Social Security, you should know what your future benefit may be. Monthly benefit payments will likely be an important part of your retirement income.

We base your benefit payment on how much you earned during your working career. Higher lifetime earnings result in higher benefits. If there were some years you didn't work or had low earnings, your benefit amount may be lower than if you had worked steadily. If you never worked and did not pay Social Security taxes, you may be eligible for spouse's retirement benefits. You must be at least 62 years old, and your spouse must already be receiving retirement or disability benefits.

Our retirement page at [www.ssa.gov/retirement](http://www.ssa.gov/retirement) is a great place to start mapping out your retirement plan. For example, have you considered:

- Which factors may affect your retirement benefits?
- What is the right time for you to start receiving your retirement benefits?
- What you need to do after you apply for retirement benefits?
- What documents you need to provide us for your retirement application?

You can use your personal *my Social Security* account at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount) to get an instant estimate of your future retirement benefits. You can also see the effects of starting your retirement benefits at different ages.

You may also wonder about:

- Benefits for a spouse or children.
- How work affects your benefits.
- Medicare.
- Whether you will have to pay taxes on your benefits.

You can learn more at [www.ssa.gov/retirement](http://www.ssa.gov/retirement). Please share this information with family and friends to help them prepare for their retirement.

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