

Monthly Information Package

February 2024

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Social Security Column

DO YOU NEED A NEW OR REPLACEMENT SOCIAL SECURITY CARD? WE'RE MAKING IT EASIER!

By Annie Walters

Social Security Public Affairs Specialist in Nevada



If you need a new or replacement Social Security card, we've got great news! You may be able to complete, or at least start, your application on our website – and, if necessary, use our online scheduling tool to book an appointment at a local office.

Start your application

Do you need to apply for a Social Security number (SSN) and card? You can visit www.ssa.gov/number-card to begin the process. You'll answer a series of questions to determine whether you can:

- Complete the application process online.

- Start the application process online, then bring any required documents to your local Social Security office to complete the application, typically in less time.
- Complete the application process at your local office.

If you can't complete the application online, you must visit a Social Security office. To learn more, please review our publication, *Your Social Security Number and Card*, at www.ssa.gov/pubs/EN-05-10002.pdf.

Replace your Social Security card

Want to replace your card? The **Card Replacement Screener** on our Replace Social Security card webpage at www.ssa.gov/number-card/replace-card helps you determine the best way to do so.

Depending on your situation, you may be able to request a replacement card without visiting a local office. Choose “**Answer a few questions**” on the **Replacement Card** webpage at www.ssa.gov/number-card/replace-card to get started. Even if you can't complete the process online and must visit an office, you can still save yourself time by starting the application online.

Were You Asked to Come into an Office? Here's What You Should Know

If you start the application online and we determine you need to come into an office, you can use our new **Online Self-Scheduling option**. This option allows you to:

- Select your language preference.
- Select the most convenient office to receive service.
- Choose to receive communications and appointment reminders through email or text.
- Conveniently use your mobile device to check-in for your appointment.

You can also reschedule, modify, or cancel your appointment online without having to call or visit the office.

Please note that this service is not available in Guam, Northern Mariana Islands, or American Samoa. We hope to make it available soon.

It's never been easier to do business with us! Please share this information with your friends and family—and post it on social media.

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Social Security Column

SOCIAL SECURITY IMPROVES CUSTOMER EXPERIENCE RANKING

By Annie Walters

Social Security Public Affairs Specialist in Nevada



We're committed to improving customer service by providing more access to our programs and services, and our efforts have paid off. We're proud to announce that Social Security's ranking on Forrester's 2023 Customer Experience Index increased by 3.3 points – the only agency on the list to make a significant gain.

We achieved this higher ranking by focusing on key initiatives in 2023, like:

- Implementing online scheduling for in-office enumeration appointments. Customers can now schedule appointments online for both original and replacement Social Security cards. This service is currently available in all 50 states, as well as Puerto Rico and the Virgin Islands.
- Conducting a targeted mail campaign to reach people who may be eligible for *Extra Help* with Medicare prescription drug costs and Medicare Savings Programs with enrollment

information. Please see our publication, *Understanding the Extra Help with Your Medicare Prescription Drug Plan*, at www.ssa.gov/pubs/EN-05-10508.pdf.

- Employing strategies to help people facing barriers in accessing our programs and services, including people with:
 - Limited income and resources.
 - Limited English proficiency (LEP).
 - A risk of homelessness.
 - Mental and behavioral disabilities.
- Partnering with the U.S. Department of Agriculture’s Food and Nutrition Services to test new ways to make it easier for SSI applicants to access nutrition assistance programs. For more information, please see our press release at www.ssa.gov/news/press/releases/2022/#12-2022-2.

Forrester’s’ recognition of our customer service improvements reflects our commitment to making it easier for you to do business with us. We invite you to learn more at www.forrester.com/press-newsroom/forrester-2023-us-federal-customer-experience-index/.

Please share this news with those who may need it.

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Social Security Column

HOW TO SPOT A SCAM

By Annie Walters

Social Security Public Affairs Specialist in Nevada



Now is the perfect time to protect yourself from scams that can damage your finances and reputation. We can work together to keep your personal information safe!

Stay informed of the latest scam trends

Fraudsters continue to change their tactics. Make sure you understand the latest scam trends at www.ssa.gov/scam. Stay informed by:

- Following reliable news sources.
- Subscribing to scam alert newsletters.
- Staying connected with your local law enforcement agencies.

The more you know, the better prepared you'll be to identify and avoid scams.

Think carefully before sharing personal information

Phishing is one of the main ways that scammers attempt to trick people into providing personal information. Pay close attention to emails or messages asking for your username, password, or other personal information.

Scammers pretend to be from familiar organizations to gain your trust. Stay alert when receiving calls that you did not request claiming to be from banks, government agencies, or other well-known companies.

When in doubt, contact the organization directly through official channels to verify that the request is real before sharing any personal information or making payment.

Use strong passwords

Create strong, unique passwords like a phrase with upper and lowercase letters, numbers, and special characters. Don't use passwords that are easy to guess like birthdays or names.

Consider using a password manager to generate unique passwords and securely store them for each of your online accounts.

Be savvy with QR codes

QR codes are increasing in popularity. They're in restaurants, on parking meters, in emails, and on social media.

Scammers have noticed! They are physically placing fake QR codes on top of official ones or creating fake QR codes on social media advertisements to get access to your personal information.

Never scan random QR codes. If the QR code looks odd or altered, do not scan it.

Protect your social media profiles

Take a moment to review the privacy settings on your social media platforms and limit the amount of personal information you share publicly.

Fraudsters may use your social media posts to personalize scams or get access to your accounts without your permission. Regularly check your friends list and remove any unfamiliar or suspicious accounts.

This month, let's make protecting ourselves against scams a top priority. We can significantly reduce the risk of being scammed by staying informed, being alert and careful, and safeguarding our accounts.

We invite you to watch our video at www.youtube.com/watch?v=cyaUWTFLw3c to learn how to identify the red flags. Please share this information with those who may need it – and post it on social media.

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Social Security Column

HELP SOMEONE YOU LOVE APPLY FOR SOCIAL SECURITY AND MORE

By Annie Walters

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Sharing is caring. This Valentine's Day, take time to remind your loved ones that Social Security helps people in all stages of life. We provide easy and convenient ways to learn about and apply for benefits. Using our online services, you can assist friends and family members to:

1. Apply for Supplemental Security Income (SSI).

Check if the person you are helping is eligible for SSI – and start the process online – at www.ssa.gov/ssi.

2. Apply for Social Security Disability Insurance (SSDI).

When the unexpected happens and a loved one can no longer work due to a serious medical condition, SSDI can be a lifeline. Find out more at www.ssa.gov/benefits/disability.

3. Create a personal *my* Social Security account.

If your loved one is planning for retirement or interested in estimating their future benefits,

they can create a free and secure *my* Social Security account at www.ssa.gov/myaccount and view their benefit estimates.

4. Check the status of a pending application for benefits.

Checking the status of an application is quick and easy with a personal *my* Social Security account. If you don't have an account, you can create one at www.ssa.gov/myaccount.

5. Appeal a decision for benefits.

If someone you know was denied Social Security benefits or SSI, they can request an appeal.

We provide information about how to appeal decisions for both medical and non-medical reasons at www.ssa.gov/benefits/disability/appeal.html.

To discover more ways you can assist others, please visit www.ssa.gov/thirdparty/.

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Social Security Column

ARE AMERICANS FINANCIALLY EDUCATED ON RETIREMENT SAVINGS?

By Annie Walters

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Financial education helps people learn about savings, credit, and loans. It also helps them prepare for life changes and the unexpected. When planning for retirement financial knowledge is essential.

So, how prepared are adults in the United States for their retirement? The National Endowment for Financial Education (NEFE) conducts polls on how retirement savings affect people's financial well-being.

Here's what we have learned:

- In a financial well-being poll conducted during the COVID-19 pandemic, **85%** of respondents confirmed that some aspect of their personal finances was causing them stress. For **31%** of respondents, that concern was “having enough saved for retirement.”

- In that same poll, **70%** said they made financial adjustments due to the COVID-19 pandemic. Of that group, **27%** increased contributions to their emergency savings, retirement savings, or other savings or investments. In comparison, **21%** tapped into emergency savings—or borrowed against retirement savings.
- In a poll about financial education mandates, **80%** of adults said they wish they were required to complete a semester- or year-long course focused on personal finance education during high school. Also, **88%** think their state should require a semester- or year-long course for high school graduation.
- In that same poll, **84%** of those approaching retirement age said “spending and budgeting” should be taught in schools.

Lifetime financial education is helpful when it comes to retirement preparation. This includes understanding Social Security retirement benefits and making the most of retirement income. You can learn more on our Retirement webpage at www.ssa.gov/retirement.

A personal *my* Social Security account should be a part of your financial plan. With an account, you can verify your earnings history, get personalized retirement benefit estimates, and more. If you don't have an account, you can easily create one at www.ssa.gov/myaccount.

To learn more about NEFE, visit their website at www.nefe.org. Please share this information with friends and family.

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