



**Inside:**  
New Social Security Benefits

Fall 2023

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## How business owners can make Social Security part of their retirement planning



Most business owners are hyper-focused on growing their business and legacy. But at some point, they must consider a plan for retirement. That's why it's important for business owners to begin thinking about how Social Security fits into their retirement planning. Social Security benefits are part of the retirement plan of almost every American worker – including business owners.

Since there are specific rules for business owners, they should speak with a financial advisor or accountant before applying. One of the biggest mistakes business owners make – aside from starting retirement planning too late – is not

having a plan at all. This is where an expert can give sound advice on how to navigate retirement.

Business owners can visit [www.ssa.gov/prepare/plan-retirement](http://www.ssa.gov/prepare/plan-retirement) to determine eligibility for retirement benefits as well as get a benefit estimate. Our publication, *If You Are Self-Employed*, at [www.ssa.gov/pubs/EN-05-10022.pdf](http://www.ssa.gov/pubs/EN-05-10022.pdf), provides important information about Social Security taxes for business owners as well as how to report earnings. Don't delay, start your retirement planning today!

Please share this information with your loved ones.

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## Social Security: Understanding overpayments and our process

Social Security works to ensure that we pay the right person the right amount at the right time, and our payment accuracy rates are high. Given the magnitude of the benefits we pay each year—\$1.4 trillion in benefits to more than 70 million people—and complexity of the programs we administer, overpayments can happen.

We're required by law to adjust benefits or recover debts when people receive payments they weren't entitled to. We take seriously our responsibilities to our customers and to taxpayers to safeguard the integrity of our benefit programs and be good stewards of the trust funds.

Overpayments can occur

for many reasons, like when someone does not timely report work or other changes that can affect benefits or when an individual chooses to continue receiving payments during an appeal. Each person's situation is unique, and we handle overpayments on a case-by-case basis.

Getting an overpayment notice may be unsettling or unclear, and we work with people to navigate the process. We inform people about the fact and amount of the overpayment, their right to appeal, and the options to repay or, in some cases, receive waivers for the debt.

People have the right to appeal the overpayment

decision or the amount. They can also ask us to waive collection of the overpayment, if they believe it was not their fault and can't afford to pay it back. We examine every waiver request to determine if the person caused the debt and their ability to repay. If we can't waive the debt, we have flexible repayment options—including repayment of as low as \$10 per month.

We're working to prevent overpayments and make the process easier.

For more information about the overpayment process, please see our Fact Sheet Overpayments at [www.ssa.gov/pubs/EN-05-10098.pdf](http://www.ssa.gov/pubs/EN-05-10098.pdf).



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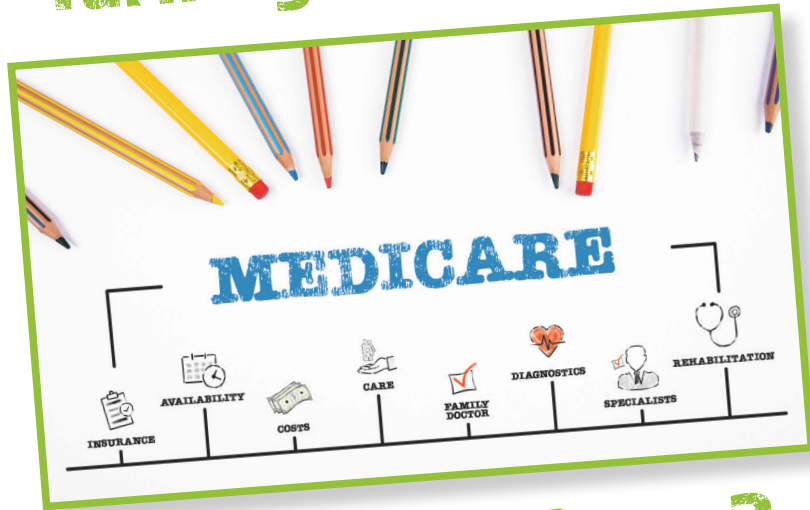
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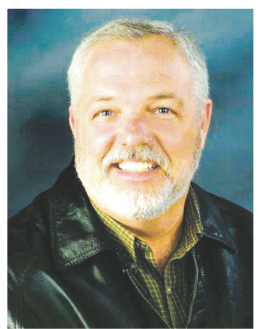
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# Looking to Supplement your Medicare Coverage? Turning 65 this year?



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## Minimizing the risk of financial abuse for people living with dementia

Financial crime against older Americans is a growing problem. People living with dementia are at an especially high risk of becoming victims. That's why we're committed to combatting fraud.

As their memory and other thinking skills decline, people with dementia may struggle to make financial decisions. They may not remember or report the abuse – or understand that someone is taking advantage of them. This abuse can occur anywhere – including at home or in care settings.

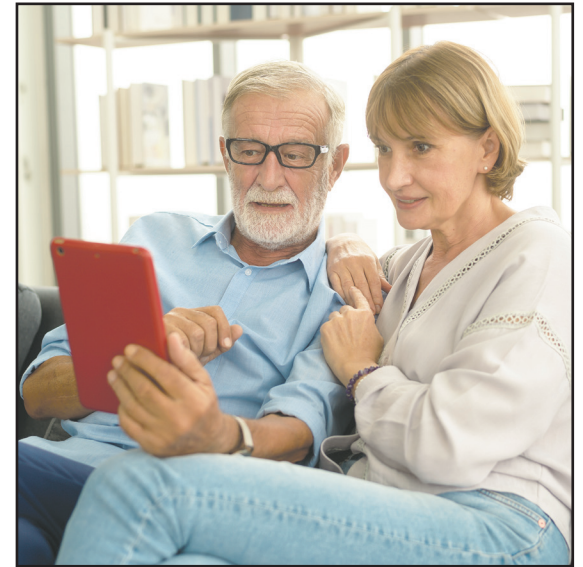
Victims of fraud who are 80 years and older lose an average of \$39,200 every year. Studies show that financial exploitation is the most common form of elder abuse. However, only a small fraction of these incidents are reported.

You can help protect others by learning to recognize common signs of financial exploitation and abuse, including:

- Unopened bills.
- Unusual or large purchases.
- Utilities being shut off due to unpaid bills.
- Money given to telemarketers or soliciting companies.
- Unexplained withdrawals from the person's bank account.

There are also many simple things that caregivers can do to reduce the risk of financial abuse for people with dementia and similar conditions, like Alzheimer's. Do your best to make sure they're involved in deciding which safety measures to put into place.

Some options include:



- Agreeing to spending limits on credit cards.

- Signing up for the "Do Not Call" list at DoNotCall.gov.

- Setting up auto-pay for bills instead of paying them by check.

- Signing up to receive automatic notifications for withdrawals from bank accounts or large charges to credit cards.

- Requesting electronic bank and credit card statements and watching for unusual purchases or changes in how the person typically spends money.

- Asking credit card companies to stop sending balance transfer checks and opting out of future solicitations.

- Creating a separate account where you can keep a small, agreed-upon amount of money that the person can use for recreational activities, meals with friends, etc.

To learn more about combating elder abuse, visit our blog at <https://blog.ssa.gov/world-elder-abuse-awareness-day-combating-injustice/>.

Please share this with those who may need it.

# Representative payees help you manage your Social Security

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.

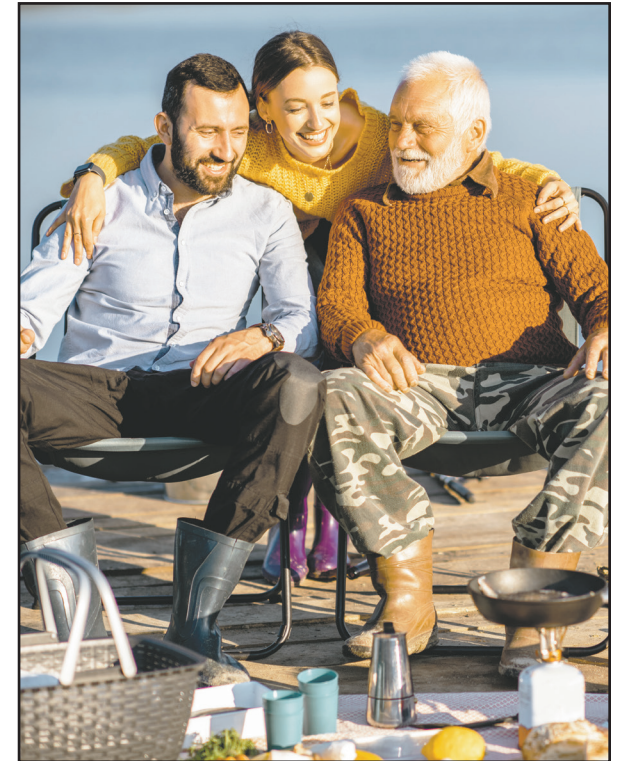
You can write to us within 60 days of being assigned a representative payee if you don't agree that you need one or if you want a different representative payee.

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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## Four questions about Social Security that can help you plan your retirement

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](http://www.ssa.gov/myaccount) 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.



## TURNING 65 IN THESE UNCERTAIN TIMES?

**You already know medicare can be confusing and that not all insurance plans are the same.**

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## How SSA.gov helps you

We're excited to announce the addition of two helpful screening tools on SSA.gov! These tools are the Benefits Screener and the Card Replacement Screener. The Benefit Screener helps you determine your eligibility for benefits and the Card Replacement Screener helps you request a replacement Social Security card. Let's go over how you can use these tools.

### **BENEFITS SCREENER**

You can access the Benefits Screener tool at [www.ssa.gov/prepare/check-eligibility-for-benefits](http://www.ssa.gov/prepare/check-eligibility-for-benefits) to determine which benefits you may be eligible for, typically in 10 minutes or less! Whether you're considering retirement, disability, survivor, or other types of benefits, this tool will guide you in the right direction.

To use the screener, select the "Start" button and answer a few questions about what's going on in your life. You will immediately get a response that tells you which benefits you may be eligible for based on your answers.

### **CARD REPLACEMENT SCREENER**

You can access the Card Replacement Screener at [www.ssa.gov/number-card/replace-card](http://www.ssa.gov/number-card/replace-card). If you need a physical Social Security card, you can use this screener to determine the best way to replace it.

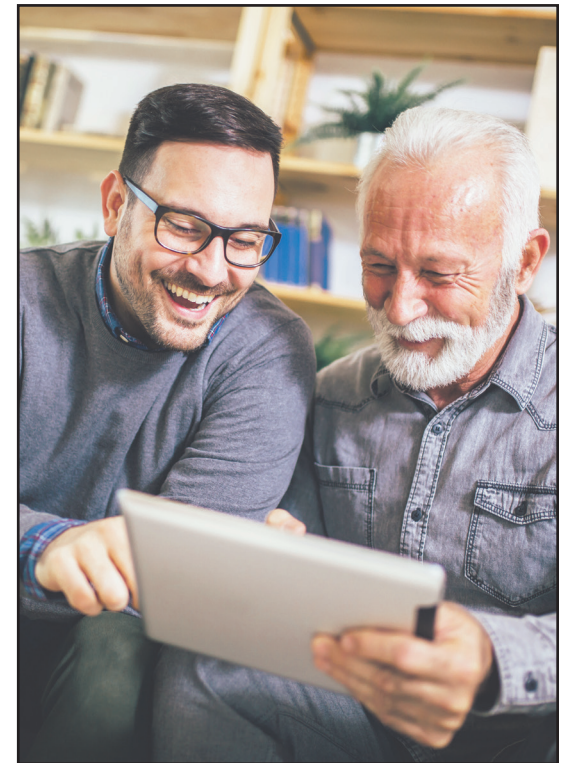
Depending on your situation, you may be able to request a replacement Social Security card without visiting a local office. Select "Answer a few questions" on the Replacement Card page to get started. If you can't complete the

process online and have to visit an office, you can save yourself time by starting with the online application.

Requesting a replacement Social Security card is free. In most situations, you do not need to present a physical card – just knowing your Social Security number is usually enough. But if you do need the physical card, you can use this online screener to get started.

SSA.gov continues to be a safe and secure way to conduct your business with us online. The redesigned website—with its online tools—is the quickest, easiest, and most convenient way to begin.

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## Five benefits you can apply for using SSA.Gov

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](http://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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# Questions about YOUR Medicare?

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## Save your place in line with mobile check-in express



Our **Mobile Check-In Express** feature makes it easier to check in if you must visit a Social Security office.

To use **Mobile Check-In Express**, scan the QR code located at your local Social Security office. This will allow you to check in for:

- Scheduled and non-scheduled appointments.
- Services—including requesting a replacement Social Security card, a benefit verification letter, proof of income, and more.

For **Mobile Check-In Express** to work, you must be at the Social Security office and have location services on. You should also make sure you're using the latest version of your internet browser. The service is most compatible with Safari, Google Chrome, Microsoft

Edge, and Firefox. You'll also want to:

- Ensure you are in the office when your ticket number is called.
- Enable your mobile notifications. This will:
  - Allow you to receive your electronic ticket – so you know your place in line.
  - Alert you when we're ready to help you.
  - Provide you with your interview location information.
  - Invite you to participate in our feedback survey.

We encourage you to use **Mobile Check-In Express** for all office visits.

Please share this information with those who may need it.

## At home or on the go: Social Security is online

When you retire, if you become disabled, or if someone you depend on dies— we are there when you need us. With your personal and secure **my Social Security** account, you can access your information, benefits, and important services from just about anywhere. Having a personal **my Social Security** account allows you to:

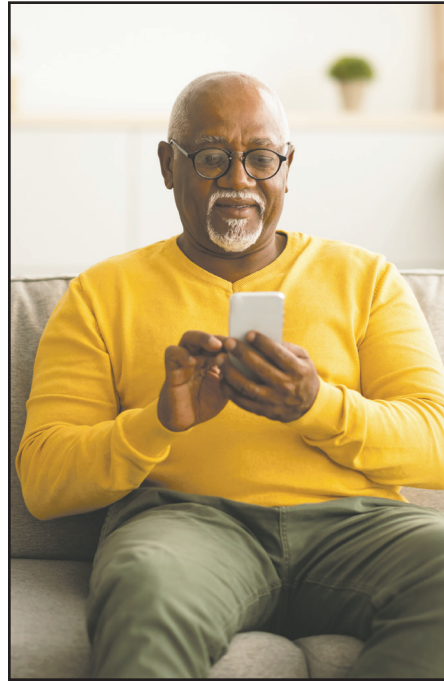
- Compare future benefit estimates for different dates or ages when you may want to begin receiving benefits.
- Check the status of your benefits application or appeal.
- Review your earnings history.
- Request a replacement Social Security card (in most states).

If you already receive benefits, you can also:

- Get a benefit verification or proof of income letter.
- Set up or change your direct deposit.
- Change your address.
- Get a Social Security 1099 form (SSA-1099).

You can even use your personal **my Social Security** account to opt out of receiving certain notices by mail, including the annual cost-of-living adjustments notice and the income-related monthly adjustment amount notice. These notices are available in your Message Center when you sign into your account. We will email you when you have a new message, so you never miss an important update.

It's easy to sign up for a **my Social Security** account. Please let your friends and family know that they can create their own **my Social Security** account today at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount).



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