

Social Security has recently released new guidelines with information about Advance Designations, Extra Help, Supplemental Security Income and links to areas which may be of concern to Social Security beneficiaries. This information is a valuable resource for anyone who is a Social Security beneficiary or will soon become eligible for Social Security benefits. I suggest that you file a copy of this away for future reference.

New feature in my Social Security puts you in control

FRIDAY, JULY 3RD, 2020

The future can be uncertain. However, Social Security's new Advance Designation program can help put you in control of your benefits if a time comes when you need a representative payee to help manage your money. Advance Designation enables you to identify up to three people, in priority order, whom you would like to serve as your potential representative payee.

The following people may choose an Advance Designation:

- Adults applying for benefits who do not have a representative payee.
- Adult beneficiaries or recipients who do not have a representative payee.
- Emancipated minors applying for benefits who do not have a representative payee.
- Emancipated minor beneficiaries or recipients who do not have a representative payee.

If you fall into one of the above categories, you may provide and update Advance Designation information when you

- File a claim for benefits online.
- Use the application available in your personal *my Social Security* account at www.ssa.gov/myaccount.
- Call us at 1-800-772-1213 (TTY 1-800-325-0778).

You may also change your Advance Designation(s), including the priority order, at any time while you are still capable of making your own decisions. In the event that you can no longer make your own decisions, you and your family will have peace of mind knowing you already chose someone you trust to manage your benefits.

Celebrating and Creating Independence with Social Security

July 4, we celebrate our nation's independence. For nearly 85 years, our programs have helped provide financial independence. We continue to make it easier for you to access our programs and benefits. Today, applying online is a convenient way to apply for benefits.

You can go online to apply for:

- **Retirement or Spouse's Benefits** – You must be at least 61 years and 9 months in age and want your benefits to start in no more than four months. Apply at www.ssa.gov/retireonline.
- **Disability** – Apply for disability at www.ssa.gov/disabilityonline. You can use the online application to apply for disability benefits if you:
 1. Are age 18 or older.
 2. Are not currently receiving benefits on your own Social Security record.
 3. Are unable to work because of a medical condition that is expected to last at least 12 months or result in death.
 4. Have not been denied disability benefits in the last 60 days. If your application was recently denied, our Internet Appeal application is a starting point to request a review of the determination we made at www.ssa.gov/benefits/disability/appeal.html.
- **Extra Help with Medicare Prescription Drug Costs** – Some people need assistance with the cost of medications. Apply for Extra Help at www.ssa.gov/i1020.
- **Medicare** – Medicare is federal health insurance for people 65 or older, some younger people with disabilities, and people with end-stage renal disease. If you are not already receiving benefits, you should apply within three months of turning age 65 at www.ssa.gov/benefits/retirement.
- **Supplemental Security Income (SSI)** – SSI is a federal income program funded by general tax revenues, and it is designed to help aged, blind, and people with disabilities who have little or no income. You may be able to apply online if you meet certain requirements. See if you can apply online for SSI at www.ssa.gov/benefits/ssi.

Applying for Medicare online

You can apply for Medicare online even if you are not ready to start your retirement benefits. Applying online can take less than 10 minutes. There are no forms to sign and we usually require no documentation. We'll process your application and contact you if we need more information.

Visit www.ssa.gov/benefits/medicare to apply for Medicare and find other important information. If you're eligible for 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 with their Medicare prescription drug plan costs. To qualify for Extra Help, a person must be receiving Medicare, have limited resources and income, and reside in one of the 50 states or the District of Columbia. Read www.ssa.gov/pubs/EN-05-10508.pdf for more information on Extra Help.

Medicare also offers many online services where you can find out:

- What does Medicare cover? www.medicare.gov/what-medicare-covers
- Where do I find forms for filing a Medicare appeal? www.medicare.gov/claims-appeals/how-do-i-file-an-appeal
- Where do I let someone speak with Medicare on my behalf? www.medicare.gov/claims-appeals/file-an-appeal/can-someone-file-an-appeal-for-me.
- What do Medicare health and prescription drug plans in my area cost, and what services do they offer? www.medicare.gov/plan-compare
- Which doctors, health care providers, and suppliers participate in Medicare? www.medicare.gov/forms-help-resources/find-compare-doctors-hospitals-other-providers
- Where can I find out more about a Medicare prescription drug plan (Part D) and enroll? www.medicare.gov/drug-coverage-part-d/how-to-get-prescription-drug-coverage
- Where can I find a Medicare Supplement Insurance (Medigap) policy in my area? www.medicare.gov/medigap-supplemental-insurance-plans

Share these helpful resources with someone you care about today.

Coronavirus-Related Medicare Scam Alert

Since older Americans are particularly vulnerable to coronavirus (COVID-19), we want to remind Medicare beneficiaries to be vigilant and take precautions to avoid falling victim to healthcare fraud during this pandemic. We're warning Medicare beneficiaries that scammers may try to use this pandemic to steal their Medicare number, banking information, or other personal data.

Unfortunately, scammers take advantage of the most vulnerable people during times of uncertainty and change. You must protect yourself by making sure you *only* give your Medicare number to your doctor, pharmacist, hospital, health insurer, or other trusted healthcare provider.

If someone calls you on the phone, saying they're from Medicare, and asks for your Medicare number or other personal information – just hang up. Medicare representatives will never:

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- Call beneficiaries to ask for or to “verify” Medicare numbers.
- Call to sell you anything.
- Promise you things if you give them a Medicare number.
- Visit you at your home.
- Call you to enroll you in a Medicare program over the phone, unless you called us first.
- Medicare cards no longer have Social Security numbers on them to reduce fraud and protect beneficiaries from identity theft. Even with this change, you should guard your Medicare card like you would a credit card. Be sure to check your Medicare claim summaries for errors and questionable bills.

If you suspect Medicare fraud, please report it by calling Medicare's toll-free customer service center at 1-800-MEDICARE (1-800-633-4227). You can also visit Medicare online at www.medicare.gov/forms-help-resources/help-fight-medicare-fraud.

Please help inform others by sharing this message with family and friends.

Important Update to my Social Security's Representative Payee Portal

Millions of Americans who get monthly Social Security or Supplemental Security Income (SSI) benefits need help managing their money and may need a representative payee. A representative payee is a person or an organization we appoint to receive the Social Security or SSI benefits for beneficiaries who can't manage or direct the management of their benefits.

Representative payees must know the beneficiary's needs to decide the best use of benefits for care and well-being. To help with this responsibility, representative payees can now get, save, email, and print a benefit verification letter for the person they represent using their own *my Social Security* account at www.ssa.gov/myaccount. There is no need to visit or call a field office.

Many representative payees are also responsible for completing an annual form to account for the benefit payments received. To complete this process, representative payees can either fill out the form and return it to Social Security or conveniently go online at www.ssa.gov/myaccount/rep-payee.html to file the report. It is important to know that a state Protection and Advocacy agency may contact the representative payee to review the receipts and records of income and expenses.

Visit www.ssa.gov/payee if you have questions about Representative Payees.