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# The Social Security Star

*RETIRE ONLINE WITH SOCIAL SECURITY, QUICKLY AND EASILY*



**T**he idea of applying for Social Security retirement benefits might seem daunting, but it's not. There's no need to visit an office. You don't have to use the phone. We have an online retirement application that you can complete in as little as 15 minutes and from the comfort of your home or office. In most cases, once your application is submitted electronically, you're done. There are no forms to sign and usually no documentation is required. Social Security will process your application and contact you if any further information is needed.

It's as simple as that. You can start your application now at [www.socialsecurity.gov/benefits/retirement](http://www.socialsecurity.gov/benefits/retirement).

You can apply online for retirement benefits or benefits as a spouse if you:

- are at least 61 years and 9 months old;
- are **not** currently receiving benefits on your own Social Security record;
- have not already applied for retirement benefits; **and**
- want your benefits to start no more than 4 months in the future. (We cannot process your application if you apply for benefits more than 4 months in advance.)

You'll have to create or sign into your *my Social Security* account as part of your application. If you don't have an account yet, this is a perfect time to create one. Just as important, this is where you will be able to check your application for benefits. Like our other online services, *my Social Security* is available on your time and there's no

waiting in line or on the phone. You can see your entire work history going back to your first job to make sure we have all of your wages correctly tallied. Create or sign into your account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

Are you curious about how much your retirement benefits will be? You can get an idea of what your benefits will be using our Retirement Estimator at [www.socialsecurity.gov/benefits/retirement/estimator.html](http://www.socialsecurity.gov/benefits/retirement/estimator.html). Social Security provides services for millions of people, but we also want to make your experience with us as simple and easy as possible. Our many online services, including retiring online, are part of that mission. You can access more at [www.socialsecurity.gov/online-services](http://www.socialsecurity.gov/online-services).

## WHO TO CONTACT: SOCIAL SECURITY OR MEDICARE?



Sometimes it's confusing to know who to contact and for what. Social Security and Medicare offer related services, so people aren't always certain who does what. This "cheat sheet" can help.

Contact Social Security to:

- See if you're eligible for Medicare;
- Create a *my Social Security* account to do things like request a replacement Medicare card and report a change of address, name, or phone number;
- Sign up for Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance);
- Apply for Extra Help with Medicare prescription drug coverage (Part D) costs;
- Report a death; and
- Appeal an Income-Related Monthly Adjustment Amount

(IRMAA) decision (for people who pay a higher Part B and/or Part D premium if their income is over a certain amount).

Find information on how to do all of this and more at [www.socialsecurity.gov](http://www.socialsecurity.gov) and [www.socialsecurity.gov/benefits/medicare](http://www.socialsecurity.gov/benefits/medicare).

Contact Medicare to:

- See what services Medicare covers;
- Get detailed information about Medicare health and prescription drug plans in your area, including costs and services;
- Choose and enroll in a Medicare health or prescription drug plan that meets your needs;
- Find a Medicare Supplement Insurance (Medigap) policy in your area;
- Find doctors, health care providers, and suppliers who participate in Medicare;
- Get information and forms for filing a Medicare appeal or for letting someone speak with Medicare on your behalf;
- Compare the quality of care provided by plans, nursing homes, hospitals, home health agencies, and dialysis facilities; and

- View Medicare publications.

Visit [www.medicare.gov](http://www.medicare.gov) for these services.

If you need to find out your claim status, find out deductibles, or get answers to premium payment questions, you can call 1-800-MEDICARE (1-800-633-4227; TTY: 1-877-486-2048). Determining who to contact is the first step in getting the answers you need. Please share these lists with family and friends who need to know more about Social Security and Medicare.

## EXTRA HELP WITH MEDICARE PRESCRIPTION DRUG COSTS



Paying out of pocket for prescription drugs can be a burden that many households can't afford. The Extra Help with Medicare Prescription Drug Plan Costs program was designed to help people in getting the vital medicine they need to live healthy and productive lives.

*(EXTRA HELP CONT'D)*

Anyone who has Medicare can get Medicare prescription drug coverage. Some people with limited resources and income may also be able to get Extra Help to pay for the costs — monthly premiums, annual deductibles, and prescription co-payments — related to a Medicare prescription drug plan. Extra Help can be worth up to \$4,900 per year.

To qualify for Extra Help in 2019, your resources must be limited to \$14,390 for an individual or \$28,720 for a married couple living together.

You can apply for Extra Help at [www.socialsecurity.gov/extrahelp](http://www.socialsecurity.gov/extrahelp). You can also call Social Security at 1-800-772-1213 (TTY 1-800-325-0778) to apply over the phone or request an application, or if you prefer, you can apply at your local Social Security office.

To prepare for your application you should:

- Identify the things you own alone, with your spouse, or with someone else, but do not include your home, vehicles, burial plots, life insurance policies, or personal possessions;
- Review all your income; and

- Gather your records in advance to save time.

The records you'll need are:

- Statements that show your account balances at banks, credit unions, or other financial institutions;
- Investment statements;
- Stock certificates;
- Tax returns;
- Pension award letters; and
- Payroll slips.

The program was created because there is a great need for prescription drug assistance. Social Security is here to help. To learn more about the Extra Help program, visit [www.socialsecurity.gov/extrahelp](http://www.socialsecurity.gov/extrahelp).

**DISAGREE WITH YOUR  
DISABILITY DECISION?  
WE WILL TAKE  
ANOTHER LOOK**



Social Security is here to help secure today and tomorrow by providing benefits and financial protection for millions of people. This assistance allows

people with severe disabilities and health conditions to take care of the necessities of living, such as food, shelter, and medications. It is imperative that we continue to protect the integrity of the disability program for everyone by ensuring we make the correct decision on each claim. However, if you do not agree with our decision, you can ask us to take another look by filing an appeal.

Generally, there are four appeal levels: 1) Reconsideration, 2) Hearing, 3) Appeals Council Review, and 4) Federal Court Review. At the Reconsideration level, someone who did not make the first decision on your claim will conduct a review and accept any additional evidence. Please note, in some states, appeals may proceed directly to the next step – the hearing.

If you disagree with the reconsideration decision, you can file another appeal and your case will go to the hearing level. You, and any witnesses you bring, may present your case in front of an administrative law judge during this stage. The judge will then make a decision based on the information. If you disagree with the hearing decision, you can ask for a review by the Social Security Appeals Council. The Appeals Council can either make a decision or

(DISAGREE CONT'D)

return your case to the judge for further review.

If you disagree with the Appeals Council's decision or they decide not to review your case, the last step in the appeals process is filing a lawsuit in a federal district's court. You will be notified of our decision in every step of the process and the notice will have the information needed should you decide to appeal the decision.

If you receive a denial notice, you have 60 days from that date to file an appeal. There are several ways to obtain the proper appeal forms. The easiest and quickest way is filing online by visiting [www.socialsecurity.gov/benefits/disability/appeal.html](http://www.socialsecurity.gov/benefits/disability/appeal.html). You will be able to submit documents electronically to associate with your appeal request. You can also call us at 1-800-772-1213 or visit your local Social Security office to obtain the forms.

Many people wonder if they need a lawyer when filing and appealing disability benefits. Whether you choose to appoint an attorney or authorized representative is completely up to you. However, it is not required that you have one in any part of the process or in conducting business with Social Security. If you decide to appoint a representative, be sure to complete the necessary

documents to authorize us to speak to them on your behalf. You can also read our publication *Your Right to Representation* at [www.socialsecurity.gov/pubs/E-N-05-10075.pdf](http://www.socialsecurity.gov/pubs/E-N-05-10075.pdf).

Social Security takes considerable pride in administering program benefits timely and accurately. The disability program is no exception. This is why we encourage you to contact us as soon as possible if you disagree with our decision. Give us a call, visit the local office, or go online at [www.socialsecurity.gov/benefits/disability/appeal.html](http://www.socialsecurity.gov/benefits/disability/appeal.html) so we can take another look at your claim.

**SOCIAL SECURITY AND SMALL BUSINESSES**



Running a small business isn't just a fulltime job — it can be a 24-7 endeavor. Managing employees, inventory, scheduling, and services, not to mention marketing, can be exhausting. Social Security can make your life easier with our suite of services that allows you to file W-2/W-2Cs online

and verify your employees' names and Social Security numbers against our records.

If you run a business, make us your first stop for information on W-2s, electronic filing and verifying Social Security numbers at [www.socialsecurity.gov/employer-to-save-time](http://www.socialsecurity.gov/employer-to-save-time). This service offers fast, free, and secure online W-2 filing options to CPAs, accountants, enrolled agents, and individuals who process W-2s (the Wage and Tax Statement) and W-2Cs (Statement of Corrected Income and Tax Amounts).

You must register to use this service. This publication will give you more information about electronic wage reporting [www.socialsecurity.gov/pubs/E-N-05-10034.pdf](http://www.socialsecurity.gov/pubs/E-N-05-10034.pdf). Small business owners can also take advantage of our Business Services Online at [www.socialsecurity.gov/bsowelcome.htm](http://www.socialsecurity.gov/bsowelcome.htm).

Let Social Security help you achieve these business goals.

*Please visit [www.ssa.gov/agency/emergency/](http://www.ssa.gov/agency/emergency/) for up-to-date information about Social Security Office Closings and Emergencies. Subscribe to state or territory specific updates!*