

Working the Social Security System and Appealing Decisions

When clients run into roadblocks with the Social Security Administration, knowing how to navigate the system and challenge unfavorable decisions is essential. This course explores practical strategies for working with the SSA, including protections from debt collectors, special considerations for veterans, and a clear breakdown of the formal appeals process. Professionals advising clients who have been denied benefits or are dealing with complex SSA interactions will come away with a solid understanding of their options and rights.

CREDIT HOURS 2 | FIELD OF STUDY BUSINESS | EXAM QUESTIONS 10

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LEARNING ASSIGNMENTS AND OBJECTIVES

Assignment

- Study the full course materials included here.
- Complete the review questions after each chapter.
- Answer 10 final exam questions.
- Final exam is scored immediately, 70% or better passes.
- Certificate of completion is available in your account.
- Failed exams can be retaken free of charge.

Course Objectives

- Recognize how to communicate with the Social Security Administration.
- Identify how the Social Security appeals process works.

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Chapter 1: NAVIGATING THE SYSTEM

Chapter Objective

After completing this chapter, you should be able to:

- Recognize how to communicate with the Social Security Administration.

Does the idea of dealing with a big bureaucracy raise your blood pressure? You're not alone. But it doesn't have to be a headache if you know what to do. In this chapter, I cover the most likely issues that can pop up between you and the Social Security Administration (SSA). I suggest ways you can avoid problems and keep the benefits flowing, with a minimum of headaches, heartache, and wasted time. In many cases, your dealings can be a breeze — as long as you stay organized, meet deadlines, and provide materials that the SSA requests.

Tip

You can take care of (or at least start) many needed services, such as applying for most kinds of benefits, signing up for direct deposit, changing your personal contact information, or getting a proof-of-income letter, by calling 800-772-1213 (TTY 800-325-0778) Monday through Friday, 9 a.m. to 4 p.m., or by going online to www.ssa.gov. Even if you want to talk to someone in person, you can save time by calling the toll-free number and arranging an appointment at your nearest SSA field office.

Tip

The SSA has special services for the blind: It will send notices in Braille, large print, and audio CDs. The SSA no longer schedules in-person meetings outside its offices.

But if you live far from the nearest SSA office, you may be able to arrange an official meeting over the telephone, possibly with a video hookup. Don't speak much English? Check out the SSA's Multilanguage Gateway (www.ssa.gov/multilanguage), which provides guidance in Spanish, Chinese, Vietnamese, Russian, Arabic, and other languages.

BEING A SMART CONSUMER OF SOCIAL SECURITY

You can help keep your dealings with the SSA smooth by staying organized. But believe me, staying organized doesn't come easy to everyone, and it sure helps. The SSA is about details, and bureaucrats are trained to follow procedure. If a time clock is ticking, you don't want to have a crisis

because you forgot to get ahold of something that the SSA asked for several weeks before. In some cases, failure to complete an application on time can mean sacrificing money that you're eligible for.

This section offers a few simple suggestions to lower your stress, make sure that you receive everything you're entitled to, and help you stay on top of any issue that comes up with the SSA.

Keeping good records

Make a file. I'm talking low tech — a nice old-fashioned manila folder that fits in a drawer somewhere. This file is home base for all your Social Security papers. Include in the file your application number, if you applied for a benefit. Also, include any correspondence you have with the SSA. Make notes during or after phone calls and office visits, including the names of the people you talked to, and drop those notes in the file.

Write reminders about unfinished business and deadlines by which you need to complete each task. If you've saved copies of your personal Social Security statements (which you should), keep them here. If you've set up an online account, keep a copy of your username and password right here.

Tip

Save in your file the SSA toll-free numbers (listed earlier in this chapter), as well as the phone number and address of your local office. You can find the address of your local office by calling the SSA, looking in the government pages in your local phone book, or going online to www.ssa.gov/agency/contact/ and scrolling down to Office Locator.

Making sense of the correspondence you get from Social Security

Read all correspondence carefully and save it in your Social Security file (see the preceding section). Don't just skim correspondence — a letter may provide a deadline for action or clarify further documents you need to provide.

Although you may have good reason to call or make a personal visit, writing a letter can sometimes be a useful way to communicate with the SSA if the matter isn't urgent. A letter establishes a written record. If you write a letter, always include your Social Security number and the names of any SSA representatives you've been dealing with.

If you're sending important information or documents rather than delivering them, send them via certified mail and save the receipt. Make photocopies of what you mail and save them. Always attach your name and Social Security number to any documents you send or deliver.

Warning

The SSA doesn't want you to mail foreign birth records or any documents from the Department of Homeland Security. These records are hard to replace. Bring them yourself to your local Social Security office instead.

Making (and showing up for) appointments

Before you show up at an SSA office, make an appointment, and be sure to keep the appointment. When you have an appointment, you don't have to wait nearly as long to be seen. Plus, for some people, face-to-face meetings may prevent mistakes when filing applications.

Tip

During or after the appointment, write down what you found out, and save the information in your SSA file. Keep a record of your visit, even if it's the ticket you got at the kiosk in the office.

Warning

In recent years, Social Security has shuttered dozens of field offices around the country and closed an even larger number of mobile stations that served the public. Depending on where you live, this trend may make it less convenient for you to receive face-to-face service.

GETTING THE ANSWERS AND HELP YOU NEED

When you're dealing with a bureaucracy as big as the SSA, questions may arise. Luckily, there are answers to be had — you just need to know where to look. In this section, I tell you how you can use the SSA website to find the answers you need. I also fill you in on your options when it comes to having someone help you deal with the SSA — you don't have to go it alone.

Finding answers online

The SSA website (www.ssa.gov) holds a vast amount of information about benefits and rules that may affect you. The website is far from perfect — much of the information is highly general, whereas your questions and issues may be highly specific. Still, there's a good chance that by investing a few minutes, you'll find out something useful about your issue and your benefits, which can focus your thinking when you contact the SSA.

By going online, you can do the following:

- **Apply for retirement and other benefits.** The SSA website provides direct links to begin applying for retirement and disability benefits. Survivor and Supplemental Security Income (SSI) benefits are located under Benefits Planner. You also can apply for Medicare and for special aid for the cost of Medicare prescription drugs (for low-income people).
- **Set up a personal account with Social Security.** People who get benefits can use the account to check earnings records, change personal contact info, change direct deposit info, and get a benefit verification letter. Those not yet receiving benefits can use their account to get an estimate of future benefits and look at their earnings record. To get started, go to www.ssa.gov/myaccount. (See “Signing up for a ‘my Social Security’ account,” later in this chapter.)
- **Appeal an unfavorable decision on a disability application.** Just go to secure.ssa.gov/iApplsRe/start.
- **Download an array of forms free of charge, as well as guides to various Social Security rules.** For forms, head to www.ssa.gov/forms; for helpful publications, check out www.ssa.gov/pubs.

Tip

The SSA will accept forms you print out only if they meet certain standards. Forms you submit must be on 8½-x-11-inch white paper and printed with blue or black ink.

- **Get a rough idea of your benefit amounts.** The Social Security calculators are at www.ssa.gov/planners/benefitcalculators.htm. In addition, you can use an array of other tools designed to help you consider issues that can affect your benefits, such as the annual limit on earnings if you collect early retirement benefits. (I discuss these online tools, including AARP’s Social Security Benefits Calculator, in Chapter 3 of course 81852C.)
- **Apply for or replace a Social Security card.** Just go to www.ssa.gov/ssnumber. You will need to set up a personal “my Social Security” account.

In the following sections, I provide more detailed information on how to get the most value from going online with SSA.

Signing up for a “my Social Security” account

In a time when SSA field offices face a budget squeeze, it can be really worth your while to set up a personal “my Social Security” account — and more than 38 million Americans have done just that. A personal account provides a way to keep track of your earnings record, estimate future benefits, and accomplish various housekeeping tasks, ranging from changing your address or direct deposit information to replacing a Social Security or Medicare card — without using your valuable time on the phone or visiting a field office.

An online account also enables you to get a replacement SSA-1099, which is the annual statement that tells beneficiaries how much Social Security income to report to the Internal Revenue Service. (Some noncitizens living outside the country need the form SSA-1042S, which also can be replaced with an online account.)

To register for a “my Social Security” account, you have to be at least 18 years old and have a Social Security number, U.S. mailing address, and valid email address. If you have a security freeze or fraud alert on your credit report, you have to lift it temporarily to set up an account, and then you can reinstate it. If you don’t want to temporarily lift your security freeze or fraud alert, you can go to an SSA office to open an account in person.

To set up a personal account, go to www.ssa.gov/myaccount. As an extra security measure, you must have either a cellphone with text messaging or email to use as a second identification for logging on. Using two identification methods protects against potential identity fraud.

Warning

SSA has warned that scammers have tried to take advantage of private accounts to gain personal information or even to steal benefits (see www.ssa.gov/myaccount/security.html#h4). For example, crooks have sent emails inviting people to set up Social Security accounts, directing them to a bogus link where they can exploit the data. If you get an email out of the blue asking you to set up a personal Social Security account, delete it.

Tip

Email addresses from the Social Security Administration should end in dot gov/ (.gov with a forward slash). Don’t be fooled by scammers.

Tip

You can block electronic access to your personal information. This step provides a strong protection for your data, but it means that you lose some of the convenience of online access: Neither you nor anyone else will be able to review or change your information online or through the SSA’s automated telephone system. Typically, you would use this measure to prevent a serious problem, such as identity theft or domestic violence. You can take this step by going to www.ssa.gov/hlp/block-access.htm or by calling the SSA at 800-772-1213 (TTY 800-325-0778). To undo blocked access, you have to call or visit the SSA.

Warning

Social Security generally will not ask you for personal financial information, such as details about your credit cards. So this policy is a notable exception. Scammers sometimes seek such data by pretending they work for the Social Security Administration.

Finding out whether you're eligible

Wonder whether you're eligible for benefits? The SSA has put together an online screening tool to help you find out: <https://ssabest.benefits.gov/>. This is a five- to ten-minute exercise in which you answer a bunch of questions — stuff like birth dates (for you and a spouse), earnings, and dates of marriage and divorce. After you fill out the online questionnaire, you'll be told benefits you may be eligible for and given links for further information. This tool screens your eligibility for retirement, Medicare, disability, survivor, SSI, and special veteran benefits that may go to certain veterans of World War II.

Social Security has dubbed the exercise BEST — for Benefit Eligibility Screening Tool. Think of it as a preliminary guide. It's of greatest use if you know little about Social Security benefits. You certainly can find the information elsewhere, but you may find it convenient to have it in one place. BEST will base its findings and recommendations on the information you provide. It doesn't ask for your name or Social Security number, and it doesn't consider your actual record with the SSA.

Remember

The screening tool does not provide benefit estimates. But it will suggest benefits you may apply for based on the information you enter.

Mastering the ins and outs of Social Security

If you're planning to get Social Security benefits, browsing the SSA website is a good idea. You may instantly spot topics that may affect you, such as links to retirement benefits, contact information, and answers to questions about Social Security issues that are currently in the news. The search function is prominently displayed, so if you don't immediately see what you're looking for, you can search for it.

At the SSA website, you can find out about the program's finances (www.ssa.gov/OACT/TR/index.html). No need to hear it secondhand from the politicians. You can even read the top ten names for boys and girls going back many years (www.ssa.gov/OACT/babynames).

You can find a full list of the SSA's online publications at www.ssa.gov/pubs. Here are a few of the publications that may give you a quick overview of benefits that can apply to your family:

- “Understanding the Benefits”: <https://www.ssa.gov/pubs/EN-05-10024.pdf>
- “Retirement Benefits”: <https://www.ssa.gov/pubs/EN-05-10035.pdf>
- “Disability Benefits”: <https://www.ssa.gov/pubs/EN-05-10029.pdf>
- “Survivors’ Benefits”: <https://www.ssa.gov/pubs/EN-05-10084.pdf>
- “Supplemental Security Income (SSI)”: <https://www.ssa.gov/ssi>
- “Benefits for Children”: <https://www.ssa.gov/pubs/EN-05-10085.pdf>
- “What Every Woman Should Know”: <https://www.ssa.gov/pubs/EN-05-10127.pdf>

Having someone on your side when you deal with Social Security

In most situations, you can represent yourself perfectly well in dealing with the SSA. Your particular issues have probably popped up many times for others, and the system is supposed to know how to deal with them. Doing your homework, asking questions, and listening carefully to what the SSA representative tells you should be more than enough to dispel confusion and clarify your course of action. At least it *should*.

But sometimes you may end up in a situation in which you need extra assistance, either because of an unusual problem with the SSA, contradictory messages from SSA representatives (yes, this may happen), or personal difficulties such as health problems that make it hard for you to stay on top of matters by yourself. In this section, I fill you in on your options.

A friendly advocate

You’re always allowed to bring a helpful companion with you when you meet an SSA representative. It can be a spouse, a friend, or whomever you like. The SSA is even set up to enable your helper to complete your online application in your absence or alongside you. (The helper will have to identify themselves.) Your helper can do a lot for you, although you have to sign the application. If you’re not present during an online application process, the SSA will mail the application to you so that you can sign it.

Your helper also can complete the SSA online benefits screening tool on your behalf to help you find out whether you may be eligible for benefits (go to www.benefits.gov, click on Start, and fill out the questionnaire). If your helper accompanies you to a meeting with the SSA, the SSA representative may ask who the helper is, but the official SSA policy is to support your helper’s efforts.

A professional advocate

In certain cases, you may want to appoint a representative to help you navigate an issue with the SSA — typically a lawyer, though not always. Hiring a representative isn’t necessary for routine dealings with the SSA, but it’s usually necessary in disputes over Social Security Disability Insurance (SSDI) claims, which are frequently turned down on the first try. If you want to challenge a benefits decision, a lawyer or other advocate who specializes in this area can help.