



Social Security: With You Through Life's Journey



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Presentation Overview – 2024

- Program Introduction
- Retirement Benefits
- Spouse Benefits
- Survivor Benefits
- Disability Benefits
- Medicare Coverage
- Q & A



Information contained in this presentation is subject to changes in legislation, policies, or procedures



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We Wouldn't Miss Your Retirement Party



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How Do You Qualify for Retirement Benefits?

- By earning “credits” when you work and pay Social Security taxes
- You need 40 credits (10 years of work) and you must be 62 or older
- Each \$1,730 in earnings gives you one credit
- You can earn a maximum of 4 credits per year

Note: To earn 4 credits in 2024, you must earn at least \$6,920.

ssa.gov/planners/credits.html



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How Social Security Determines Your Benefit

Benefits are based on earnings

Step 1 - Your wages are adjusted for changes in wage levels over time

Step 2 - Find the monthly average of your 35 highest earnings years

Step 3 - Result is “average indexed monthly earnings”

ssa.gov/OACT/COLA/Benefits.html



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Benefits Chart by Age

Year of Birth	Full Retirement Age	A \$1000 retirement benefit taken at age 62 would be reduced by	A \$500 spouse benefit taken at age 62 would be reduced by
1943-1954	66	25%	30%
1955	66 and 2 months	25.83%	30.83%
1956	66 and 4 months	26.67%	31.67%
1957	66 and 6 months	27.5%	32.5%
1958	66 and 8 months	28.33%	33.33%
1959	66 and 10 months	29.17%	34.17%
1960 +	67	30%	35%

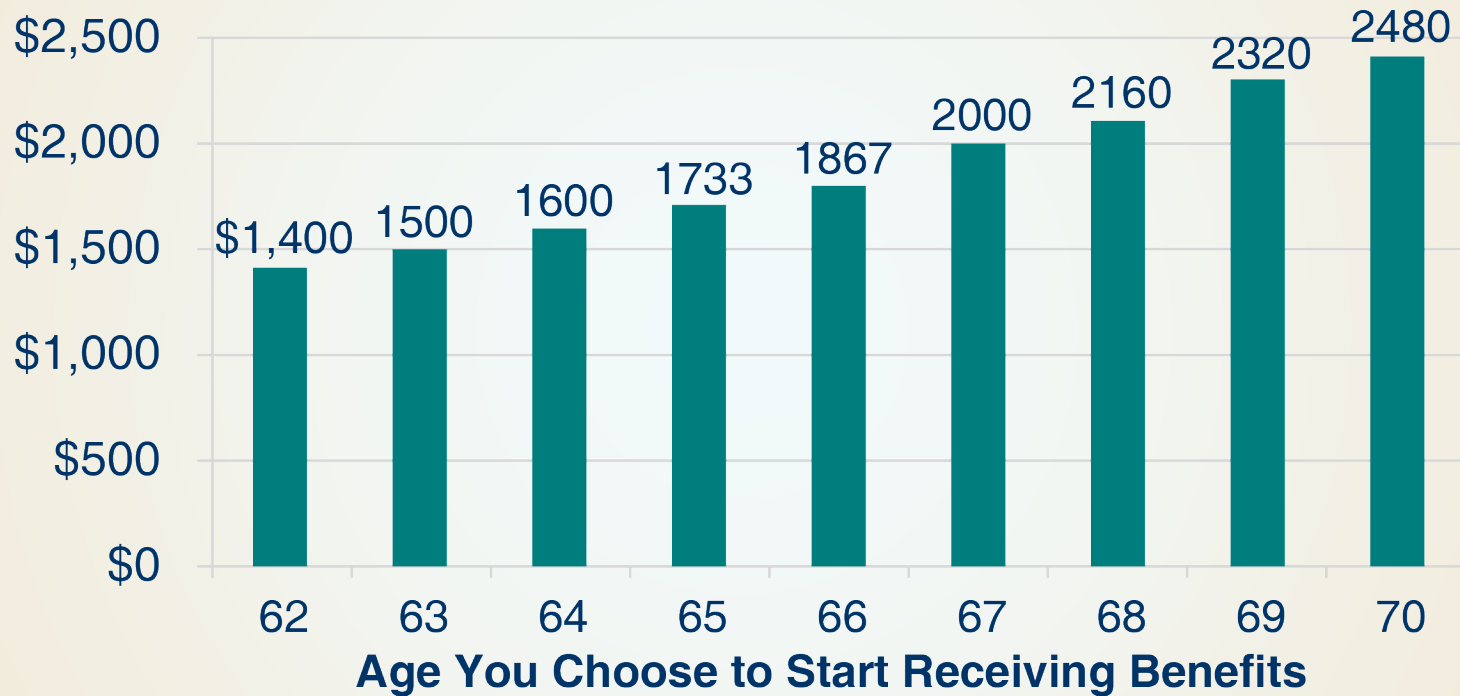


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What Is the Best Age to Start Receiving Social Security Retirement Benefits?

Monthly Benefit Amounts Differ Based on the Age You Decide to Start Receiving Benefits



Note: This example assumes a benefit of \$2,000 at a full retirement age of 67



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Working While Receiving Benefits

If you are	You can make up to	If you earn more, some benefits will be withheld
Under Full Retirement Age	\$22,320/yr.	\$1 for every \$2
The Year Full Retirement Age is Reached	\$59,520/yr. before month of full retirement age	\$1 for every \$3
Month of Full Retirement Age and Above	No Limit	No Limit

Retirement Earnings Test Calculator:
ssa.gov/OACT/COLA/RTeffect.html



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We'll Be Here For Your Family In The Future



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Benefits for a Spouse

- Maximum benefit = 50% of worker's unreduced benefit
- Reduction for early retirement
- If spouse's own benefit is less than 50% of the worker's, they will be combined to equal to 50% of the worker's
- Does not reduce payment to the worker
- Benefit is unreduced if spouse is caring for worker's child younger than age 16 or disabled
- Spouse benefits are not payable until worker collects

ssa.gov/planners/retire/yourspouse.html



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Benefits for Divorced Spouses

You may receive benefits on your former spouse's record (even if he or she has remarried) if:

- Marriage lasted at least 10 years
- You are unmarried
- You are age 62 or older
- Your ex-spouse is at least 62 and eligible for Social Security retirement or disability benefits, even if not collecting
- Benefit you would receive based on your own work is less than benefit you would receive based on ex-spouse's work

ssa.gov/benefits/retirement/planner/applying7.html#h4



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Survivor Benefits

When you pass away, your surviving spouse may:

- Claim survivor benefits at age 50 or older if disabled, otherwise any age between 60 and full retirement age;
- At age 60, receive 71.5% of your full benefit and increases each month they wait up to 100% if they start at full retirement age; or
- At full retirement age, receive 100% of your unreduced benefit.



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We're With You If The Unexpected Happens



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Disability Definition 2024

- Must have severe medical condition
- Expected to last at least one year or result in death
- Inability to perform substantial gainful employment
 - **Disability** (\$1550/month) **Blind** (\$2590/month)



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Medicare

Original Medicare	Medicare Advantage (aka Part C)
Part A (Hospital Insurance) Part B (Medical Insurance)	Part A (Hospital Insurance) Part B (Medical Insurance)
You can add: Part D (Prescription Drug Plan)	Most plans include: Part D (Prescription Drug Plan) Extra Benefits (e.g., vision, hearing, dental, and more)
You can also add: Supplemental insurance coverage (Medigap)	Some plans also include: Lower out-of-pocket costs

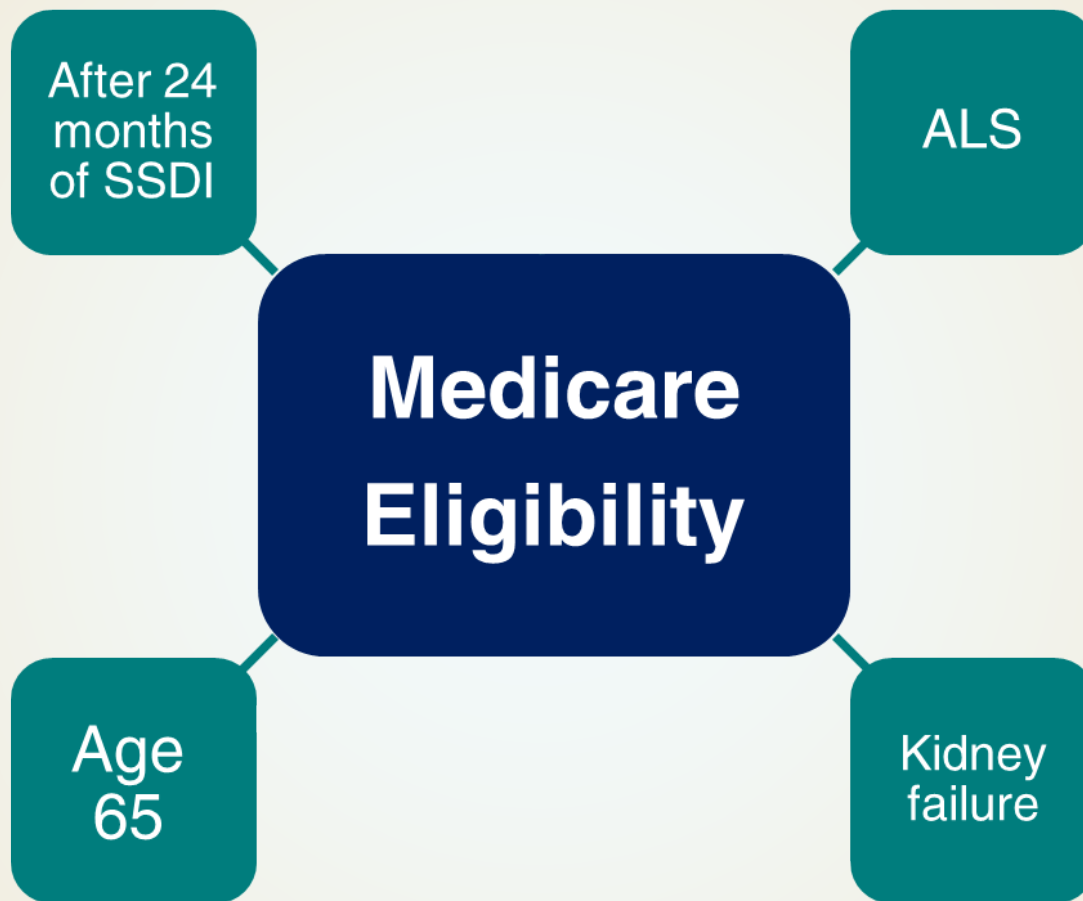
[Medicare.gov](https://www.Medicare.gov)



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Medicare Enrollment Periods



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Medicare Part B Premiums for 2024

If you're single and file an individual tax return, or married and file a joint tax return:

Modified Adjusted Gross Income (MAGI)	Part B monthly premium amount	Prescription drug plan monthly premium amount
Individuals with a MAGI of \$103,000 or less Married couples with a MAGI of \$206,000 or less	2024 standard premium = \$174.70	Your plan premium + \$0
Individuals with a MAGI above \$103,000 up to \$129,000 Married couples with a MAGI above \$206,000 up to \$258,000	Standard premium + \$69.90	Your plan premium + \$12.90
Individuals with a MAGI above \$129,000 up to \$161,000 Married couples with a MAGI above \$258,000 up to \$322,000	Standard premium + \$174.70	Your plan premium + \$33.30
Individuals with a MAGI above \$103,000 up to \$129,000 Married couples with a MAGI above \$206,000 up to \$322,000	Standard premium + \$279.50	Your plan premium + \$53.80
Individuals with a MAGI above \$193,000 up to \$500,000 Married couples with a MAGI above \$386,000 up to \$750,000	Standard premium + \$384.30	Your plan premium + \$74.20
Individuals with a MAGI greater than \$500,000 Married couples with a MAGI equal to or greater than \$750,000	Standard premium + \$419.30	Your plan premium + \$81.00



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Medicare Savings Programs and Extra Help

www.Medicare.gov/medicare-savings-program

To be eligible, you must have Medicare Part A and have limited income and resources

www.ssa.gov/extrahelp

Extra Help may be worth an estimated \$5,900 per year



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How to Apply for Benefits



File online for Retirement, Spouse, Disability, or Medicare Only

- If you are disabled, you can file for Retirement and Disability with same application if you are at least 62 but not yet FRA.
- Survivor* application is not available online.



Schedule phone appointment at 1-800-772-1213, 8 a.m. – 7 p.m. Monday through Friday.



Schedule in-office appointment at 1-800-772-1213.

****Child and survivor claims can only be done by phone or in the office.***



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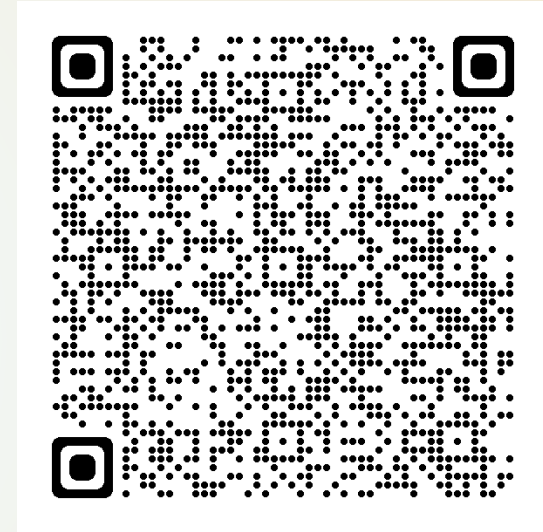
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Social Security Number and Card

Applying online is the fastest way to request a Social Security card. Just go to ssa.gov/number-card and answer a few questions to find out the best way to apply.

You can:

- Request a copy of a lost, stolen, or damaged card.
- Update or correct your personal information (e.g., name, citizenship, sex identification, date of birth).
- Request a Social Security number for the first time.



You may be able to apply completely online. In some cases, you can start the process online and complete it at a local Social Security office or Card Center. You may also have the option to schedule an in-office appointment to finish the process.



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[How to transition your Social Security account to Login.gov](#)



Social Security

Benefits ▾

Medicare ▾

Card & record ▾

Search SSA.gov



Español | Sign in

Securing your today and tomorrow



Prepare

- Check eligibility for benefits
- Get a benefits estimate
- Plan for retirement



Apply

- Apply for benefits
- Sign up for Medicare
- Apply for SSI

After you apply

- Check application or appeal status
- Appeal a decision we made

Manage benefits & information



Documents

- Get benefit verification letter
- Get tax form (1099/1042S)



Number & card

- Replace card
- Request number for the first time
- Report stolen number



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FILING FOR MEDICARE ONLINE



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Getting Started

The customer starts the process by visiting www.ssa.gov and selecting “Sign up for Medicare”



Prepare

- Check eligibility for benefits
- Get a benefits estimate
- Plan for retirement



Apply

- Apply for benefits
- Sign up for Medicare**
- Apply for SSI

After you apply

- Check application or appeal status
- Appeal a decision we made



Sign up for Medicare

If you're 65 or older, you can enroll online for Parts A and B, or Part A only. You can delay Part B if you're already covered through an employer group health plan.

The application is for retirement benefits and Medicare, or Medicare only.

[Apply online](#)




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Benefit Application Terms of Service

- The customer must read the “Benefit Application Terms of Service” to proceed.
- Check “I understand and agree to the above statements”, and click “Next”



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The Official Website of the U.S. Social Security Administration

Apply for Benefits

Benefits Application Terms of Service

I understand that I am entering a U.S. Government System to file a benefit application with the Social Security Administration. I understand that I need to provide the Social Security Administration information to process the benefit application. I understand that failing to agree to the statements below will result in my inability to file a benefit application online, which may prevent the Social Security Administration from making an accurate and timely decision about eligibility for benefits.

I understand that:

- the Social Security Administration will validate the information I provide against the information in Social Security Administration's systems.
- my activities may be monitored within this site.
- any person who knowingly and willfully tries to obtain Social Security benefits falsely could be punished by a fine or imprisonment, or both.
- I am authorized to file a claim on my own behalf or on behalf of someone else with the Social Security Administration.

I understand and agree to the above statements.

Information about Social Security's Online Policies
We are committed to protecting individual privacy and securing the personal information made available to us when you visit our website, SSA.gov. Our [Internet Privacy Policy](#) explains our online information practices.



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Start of Return to Application

The customer can choose to “Start a New Application” or “Return to Saved Application Process” if they have already initiated the process.

Apply Online for Retirement/Medicare Benefits

 **Getting Ready**
Before you start your application, we recommend that you take a moment to prepare yourself by reviewing a few items:

1. Make sure you meet the requirements to apply online for [Retirement/Medicare](#);
2. Gather all of the information you need to complete the application process.

 **Apply & Complete**
After signing in to your [my Social Security](#) account, applying for Retirement/Medicare may take between **10 to 30 minutes** to complete depending on your situation. You can save your application as you go, so you can take a break at any time.

or

 **Follow Up**
Once you have submitted your application, a representative may contact you with updates or questions about your application. You may check the status of your online application by signing in to [my Social Security](#).

 **Video Introduction**
[Helpful hints for applying online](#)
1 minute

More Information

- [When to Start Receiving Retirement Benefits](#)
- [Other Ways To Apply for Benefits](#)
- [Your Right to Representation](#)
- [Information in Other Languages](#)

Your privacy is important.
For details about our use of your information, we encourage you to read our [Privacy Act Statement](#).



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Information about the Applicant

- The customer must tell us if they are filing for themselves, or on behalf of another person.
- If the customer has an existing *my* Social Security account, they may log in to complete the application.
- Select “Next” to continue.

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Apply for Benefits

Who Is Completing This Application?

Tell us information about the person completing this application:

I am applying for myself.
 I am helping someone who is not with me, and therefore cannot sign the application at this time.

Do you have a *my* Social Security account?

Yes No

Do you have an address in the United States or U.S. territories?
This includes APO, DPO, or FPO addresses such as military bases or diplomatic locations.

Yes No



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Sign in or Create an Account

The customer may choose to create a new account or sign in with Login.gov or ID.me, or use a Social Security username and password (Legacy Account) to sign in.


Create an Account or Sign In

[Create an account with Login.gov](#)

i You only need one Login.gov or ID.me account.

If you already have a Login.gov or ID.me account, do not create a new one. You can use your existing account to access Social Security services.

Sign in with  LOGIN.GOV

Sign in with  ID.me

Sign in with Social Security Username

For accounts created *before* September 18, 2021

i Don't know which option to sign in with?

[External Site Disclaimer](#)



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Create an Online Account in Login.gov

- On the Login.gov Sign in page, you will have the option to either sign in with an existing Login.gov credential or create a new account.
- Select the white “Create an account” tab at the top of the page to begin the account creation process.



Sign in for existing users

Email address

Password

Show password

Disclaimer: SSA does not own this process, and these screens are subject to change by Login.gov



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Enter your email address in the box and select one of the email language preference options

Select the radio button and click “Submit.”

[Sign in](#) [Create an account](#)

Create an account for new users

Enter your email address

Test@email.com

Select your email language preference

Login.gov allows you to receive your email communication in English, Spanish or French.

English (default)

Español

Français

I read and accept the Login.gov [Rules of Use](#)

[Submit](#)

Disclaimer: SSA does not own this process, and these screens are subject to change by Login.gov



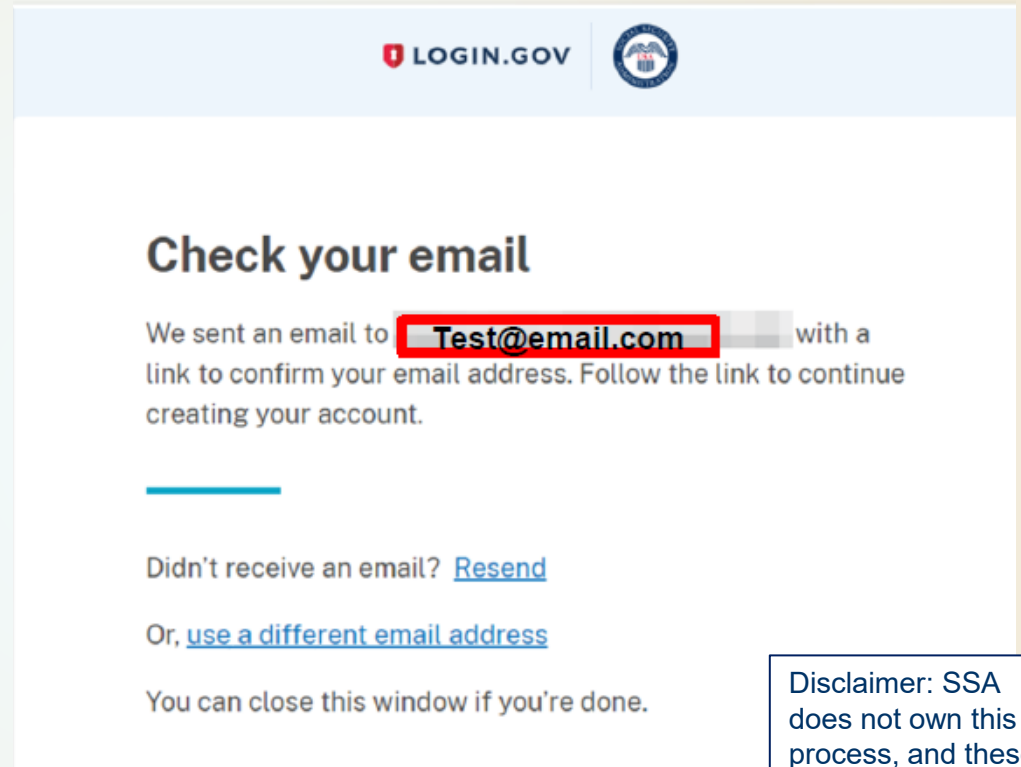
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Check your email for a link to proceed with creating a password and choosing a second factor.

If you do not receive an email, you can click on “Resend” link or “use a different email address” to resolve the issue.



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Confirm Email Address

This is the link sent by Login.gov to confirm the email address. The customer selects “Confirm email address”, and then creates a password and selects “Continue”.

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LOGIN.GOV

Confirm your email

Thanks for submitting your email address. Please click the link below or copy and paste the entire link into your browser. This link will expire in 24 hours.

Confirm email address

https://dp.int.identitysandbox.gov/sign_up/email/confirm?_request_id=8df3035d-acb6-4a2e-8a8c-974d48d8824a&confirmation_token=3-YhE5HscdETsNMFwDqD

Please do not reply to this message. If you need help, visit login.gov/help/

[About Login.gov](#) | [Privacy policy](#)

Sent at 2023-07-17T19:37:41.611727Z

LOGIN.GOV

✔ You have confirmed your email address

Create a strong password

Your password must be **12 characters** or longer. Don't use common phrases or repeated characters, like abc or 111.

Password

Confirm password

Show password

Continue

[Password safety tips](#)

[Cancel account creation](#)



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Add an Authentication Method

Choose an authentication method and select “Continue”.

For this example, we’ll use text or voice message

LOGIN.GOV

Authentication method setup

Add another layer of security by selecting a multi-factor authentication method. We recommend you select at least (2) two different options in case you lose one of your methods.

- Authentication application**
Download or use an authentication app of your choice to generate secure codes.
- Text or voice message**
Receive a secure code by (SMS) text or phone call.
- Backup codes**
A list of 10 codes you can print or save to your device. When you use the last code, we will generate a new list. Keep in mind backup codes are easy to lose.
- Security key**
A physical device, often shaped like a USB drive, that you plug in to your device.
- Government employee ID**
PIV/CAC cards for government and military employees. Desktop only.

Continue

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The customer will provide their phone number and click “Send Code”. They will then enter their one-time code and click on “Submit”.

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LOGIN.GOV

Get your one-time code

We'll send you a one-time code each time you sign in.

Phone number

(410) 111 - 2222

How you'll get your code

Text message (SMS) Phone call

You can change this anytime. If you use a landline number, select "Phone call."

Send code

Message and data rates may apply. Do not use web-based (VOIP) phone services or premium rate (toll) phone numbers.

[Mobile terms of service](#)

[Choose another option](#)

LOGIN.GOV

Enter your one-time code

We sent a text (SMS) with a one-time code to [REDACTED]. This code will expire in 10 minutes.

One-time code
Example: 123456

123456

Remember this browser

Submit

[Send another code](#)

Having trouble? Here's what you can do:

- [Use another phone number](#)
- [I didn't receive my one-time code](#)
- [Learn more about authentication options](#)

[Choose another option](#)



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Continue to SSA Identity Proofing

Once the customer has added their authentication method, they can select “Agree and continue” to complete the transition process.

Disclaimer: SSA does not own this process, and these screens are subject to change by Login.gov

LOGIN.GOV

✓ A phone was added to your account.

You've added your first authentication method! Add a second method as a backup.

Adding another authentication method prevents you from getting locked out of your account if you lose one of your methods.

[Add another method](#)

[Skip for now](#)

LOGIN.GOV

Continue to SSA

We'll share your information with SSA to connect your account.

✓ Email address

⚠ Add a second authentication method. You will have to delete your account and start over if you lose your only authentication method.

[Agree and continue](#)

[Cancel](#)




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SSA Terms of Service

Click “I agree to the Terms of Service” and select “Next” to proceed with upgrading your account from Basic to Standard. The customer is returned to SSA to complete the identity proofing process at this point.



 Social Security

Terms of Service

You must be able to verify some information about yourself and:

- Have a valid email address,
- Have a Social Security number,
- Have a U.S. mailing address, and
- Be at least 18 years of age.

You may only create an account using your own personal information. Do not create an account using another person's information or identity, even if you have that person's written permission or are that person's representative payee or appointed representative.

Social Security is Going "Green"

When you create a *my Social Security* account, you will no longer receive a paper *Social Security Statement* in the mail. You will, however, receive an email reminder - which contains no personal information - approximately three months before your birthday, to remind you to review your *Statement* online.

If you need a *Statement* by mail, please [follow these instructions](#).

With your *my Social Security* account, you can immediately view, download, or print your *Statement*. Your online *Statement* contains the most up-to-date information in our records about your earnings and benefit.

I agree to the Terms of Service

[Next](#) [Exit](#)



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We identity-proof customers for standard and advanced accounts using our internal Registration of Most Everyone (ROME) process. Select “Next” to continue.

The screenshot shows the Social Security Administration's identity verification page. At the top left is the SSA logo, and to its right is the text "Social Security". Below this is a light blue banner with an information icon and the text: "Next, we need to verify your identity to give you access to online services." The main heading is "Please tell us who you are".

Your Name
As shown on your Social Security card.
First M.I. Last Suffix

Social Security Number (SSN)
 - -
Example: 000-00-0000

Date of Birth
Month Day Year

Home Address
We cannot accept a business address unless it is also the place where you live. The information you provide here will not update any information we have on file.
Street Address Apartment, Suite, Building, Etc.
City/Town State/Territory ZIP Code

Phone Number [Tell me more.](#)
10-digit Number


At the bottom, there are "Next" and "Exit" buttons. A "Feedback" button is on the right side. At the very bottom, there is a "Privacy and Security" link and a footer with OMB No. 0960-0789 and links for Privacy Policy, Privacy Act Statement, and Accessibility Help.



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Activation Code



Social Security

! Even if you already received a code by phone, please do this again for your security.

Get your activation code

We will send an activation code to **(123) 456 - 7890** to verify your identity.
Text message and call rates still apply.

How do you want to receive your activation code?


Text Message

Phone Call

[Mail my activation code.](#)

[Next](#) [Exit](#)

[Privacy and Security](#)
OMB No. 0960-0789 | [Privacy Policy](#) | [Privacy Act Statement](#) | [Accessibility Help](#)



Social Security

i We sent a text message to **(443) 123-4567**.
Please allow up to 2 minutes for the activation code to arrive.
The activation code will **expire** after 10 minutes from the time of your request.

Please enter your activation code

[Having trouble?](#)

Enter the activation code you just received.

Example: A-12345678

[Submit Activation Code](#) [Previous](#) [Exit](#)

[Privacy and Security](#)
OMB No. 0960-0789 | [Privacy Policy](#) | [Privacy Act Statement](#) | [Accessibility Help](#)



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Social Security



Congratulations! You now have access to secure online services.

Next

[Privacy and Security](#)

[OMB No. 0960-0789](#)

[Privacy Policy](#)

[Privacy Act Statement](#)

[Accessibility Help](#)



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Alternate Options

- If customers cannot complete the traditional account creation process through Login.gov and ROME identity-proofing, they are provided with an option to verify their identity with either Login.gov or ID.me.
- The “Verify with LOGIN.GOV” option routes the user to verify their identity directly through Login.gov and does not use SSA’s ROME identity-proofing process.

Sorry, we could not verify your identity.

Please try one of these other ways to verify your identity to access your information.

Login.gov

Login.gov is the public’s one account for government. Use one account and password for secure, private access to participating government agencies.

Verify with  LOGIN.GOV

ID.me

ID.me is a single sign-on provider that meets the U.S. government’s requirements for online identity proofing and authentication.

 Verify with ID.me

The options above will take you to an external website not affiliated with Social Security. Please see our [External Websites policy](#) for more information.

Visit a local SSA office

You can also verify your identity at a [local SSA office](#). You will need to bring your driver’s license, state-issued identity document, or passport.



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The Medicare Application


After successfully completing *my* Social Security registration, users are brought back to iClaim.

Some fields are prefilled once the online account is created.

User indicates if they are blind or disabled.

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Apply for Benefits

 You have successfully created or signed in to your *my* Social Security account.
We will associate your account with your application for benefits. You will be required to use your *my* Social Security credentials anytime you return to your application for benefits.

Information About Applicant

Your Name:
Please provide the name as it appears on the most recent Social Security card.

First Middle Last Suffix

Social Security Number (SSN):
-**-*

Date of Birth:
MM/DD/YYYY

Gender:
 Male Female

Are you blind or do you have low vision even with glasses or contacts?
 Yes No

During the last 14 months, have you been unable to do any substantial gainful work because of illnesses, injuries or conditions that have lasted or are expected to last at least 12 months or can be expected to result in death? [More Info](#)
 Yes No

Next



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Contact Information

User completes the contact information screen fields:

- Mailing address
- Residential address, if different,
- Phone number,
- Email address, and
- Language preference

The screenshot shows a web form titled "Contact Information for" with several sections. At the top, there are tabs for "Identification", "General", "Other Benefits", "Remarks & Options", and "Review & Sign". The "Identification" tab is active. On the right side, there is a sidebar titled "In this section..." with a list of items: "Applicant Identification", "Contact Information", "Birth and Citizenship", "Medicare Information", "Re-entry Number", and "Other Names". The "Contact Information" item is highlighted with a green checkmark. The main form area is divided into sections by dashed lines. The "Mailing Address" section includes fields for "Country" (United States or U.S. Territory), "Street Address" (Street Line 1: 11 Test St, Street Line 2: empty), "City/Town" (Test), "State/Territory" (Pennsylvania), and "ZIP Code" (12345). Below this is a "Do you live at this address?" question with radio buttons for "Yes" (selected) and "No". The "Daytime Phone Number" section has radio buttons for "U.S." (selected) and "International", a "10-digit Number" field (123) 456-7891, and a "Phone Type" dropdown (Home). The "Email Address" section has a "We will send an acknowledgement to this address." note, an email field (Test@test.gov), and a "Confirm Email Address" section with a "Please retype to confirm your email address." note, a confirmation field (Test@test.gov), and a green checkmark indicating "Emails match.". The "Language Preferences for" section has two dropdown menus: "Language preferred for speaking" (English) and "Language preferred for reading" (English). At the bottom, there are "Next" and "Previous" buttons, with the "Next" button highlighted by a red box.




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User completes place of birth and citizenship fields

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Apply for Benefits

Identification General Other Benefits Remarks & Options Review & Sign

Birth and Citizenship Information for [Redacted]

Place of Birth: [More Info](#)
Provide place of birth as it was known at the time of your birth.

United States or U.S. Territory Other

Philadelphia Pennsylvania
City/Town State/Territory

Are you a U.S. citizen? [More Info](#)
 Yes No

Type of Citizenship: [More Info](#)
US citizen born inside US

In this section...

- Applicant Identification
- Contact Information
- Birth and Citizenship
- Medicare Information
- Re-entry Number
- Other Names

Next Previous




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If the customer is over age 65, they will be asked if they want to file for Medicare only, rather than retirement benefits.

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The Official Website of the U.S. Social Security Administration

Apply for Benefits

[⚠ Identification](#) [General](#) [Other Benefits](#) [Remarks & Options](#) [Review & Sign](#)

Medicare Information for [redacted]

Do you wish to apply for Medicare ONLY, but not for monthly retirement cash benefits?
[? Things to Consider](#)
 Yes No

Are you already enrolled in Medicare under a Social Security Number other than your own?
[? More info](#)
 Yes No

In this section...

- [Applicant Identification](#)
- [Contact Information](#)
- [Birth and Citizenship](#)
- Medicare Information**
- [Re-entry Number](#)
- [Other Names](#)

[Next](#) [Previous](#)



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Re-Entry Number

Re-Entry Number Screen

If the user reaches this screen, they can save and return to their application later without starting over.

The screenshot shows the Social Security Administration's 'Apply for Benefits' web interface. At the top, the Social Security logo and 'The Official Website of the U.S. Social Security Administration' are visible. Below the header, the page title is 'Apply for Benefits'. A navigation bar contains tabs for 'Identification', 'General', 'Other Benefits', 'Remarks & Options', and 'Review & Sign'. The 'Identification' tab is active. A light blue information box contains the following text: 'You must print this page or write down the re-entry number.' Below this, the 'Re-entry Number' is displayed as '83444176'. A note explains that this number is used to resume an application if the user exits or returns later. Another note states that if the user loses the number, they should sign in to their 'my Social Security' account or register for one, as employees will not ask for the number. A 'Print this page' link is provided. Below the information box, a section titled 'Things you should know about your application' contains dates: 'We may use 06/24/2024 as the official date of your application for Medicare coverage. In order to use 06/24/2024, we must receive the signed application by 12/25/2024 or you may lose Medicare coverage.' It also notes that if these dates fall on a weekend or holiday, the application must be received by the following business day. At the bottom, there are three buttons: 'Next' (highlighted with a red box), 'Previous', and 'Save & Exit'.



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The user indicates if they want to file for Medicare Part B and if they are receiving Medicaid



Social Security

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Apply for Benefits

Identification

General

Other Benefits

Remarks & Options

Review & Sign

Medicare Coverage for [redacted]

Do you want to enroll in Medicare Part B? [More Info](#)

Yes No

Other Health Insurance Coverage

Are you receiving Medicaid (state health insurance)? [More Info](#)

Yes No

In this section...

[Health Insurance Information](#)

[Group Health Plan](#)

Next

Previous

Save & Exit



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Apply for Benefits

- Identification
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Group Health Plan Information for

Are you covered under a Group Health Plan? [More Info](#)

Yes No

Are you covered under a Group Health Plan through your own current employment?

Yes No

In this section...

Health Insurance Information

Group Health Plan

Employment Information

The questions below apply to the employment that provides group health plan insurance.

What date did employment start? [More Info](#)

January 01 1989
Month Day Year

What date did employment end? [More Info](#)

June 24 2024
Month Day Year

Employment has not ended

Health Insurance Information

What date did health insurance start? [More Info](#)

February 1989
Month Year

What date did health insurance end? [More Info](#)

June 2024
Month Year

Health insurance has not ended

- Next
- Previous
- Save & Exit

User completes group health plan information.





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Apply for Benefits

✔ Identification

General

✔ Other Benefits

Remarks & Options

Review & Sign

Remarks for

Please provide any additional information or remarks you want to send with this application:
If you estimated any dates, places, or amounts, please explain. There is a limit of 750 characters (about 15 lines).

Characters remaining: 750

In this section...

Remarks

Next

Previous

Save & Exit

Users can enter any remarks up to 750 characters.



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Apply for Benefits

Identification

General

Other Benefits

Remarks & Options

Review & Sign

Review Information for [redacted]

If you need to make any changes, please select the "Edit" button to return to that page.

In this section...

Overall Summary

Identification

Edit

Applicant Identification

Name: [redacted]

Social Security Number: [redacted]

Date of Birth: [redacted]

Gender: **Female**

Blind or low vision: **No**

Disabled: **No**

Edit

Applicant's Contact Information

Contact Information

Mailing Address: [redacted]

Reside at this address: **Yes**

Phone: [redacted]

Email Address:

Confirm Email Address:

Language Preferences

Preferred language for speaking: **English**

Preferred language for reading: **English**

Users review the information they previously entered.

The information can be edited if necessary.





Submit the Application

Users
electronically
sign and
submit their
application

Electronic Signature Agreement

Congratulations, you're just about ready to complete your application for Medicare insurance.

Please read and accept the following statement to finish the application. If you are helping someone apply, then the person filing for benefits must read and accept this agreement by checking the box themselves.


I apply for all insurance benefits for which I may be eligible under Part A (and Part B, if applicable) of Title XVIII (Health Insurance for the Aged and Disabled) of the Social Security Act as presently amended.

I understand and agree that by selecting the check box and clicking "Submit Now" below, I am electronically signing my application. I also understand that my electronic signature means that I intend to file for Medicare insurance and have provided the Social Security Administration with accurate information.

I understand that I must apply separately to get monthly Social Security benefits.

I declare under penalty of perjury that I have examined all the information on this application and it is true and correct to the best of my knowledge. I understand that anyone who knowingly gives a false or misleading statement about a material fact in this electronic application, or causes someone else to do so, commits a crime and may be sent to prison or may face other penalties, or both.

I agree with the Electronic Signature Agreement above.

 You will no longer be able to change this information once you continue.

When you select "**Submit Now**" below, you will be sending this completed information electronically to the Social Security Administration. Please make sure that everything is correct.

Submit Now

Previous

Save & Exit



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Confirmation

Users are provided with a confirmation that the claim has been filed.

 **Social Security**
The Official Website of the U.S. Social Security Administration

Apply for Benefits

 **Thank you for applying for Medicare online.**

Your Confirmation Number is: **57269582**

You can check the status of your application online by signing in to or creating a *my* Social Security account.

We will contact you with any updates or questions we may have about your information.

[View & Print Your Receipt](#)

We recommend that you keep a copy for your records.

Useful Links [Contact Us](#)

- [Reporting Responsibilities: What Needs to be Reported](#)
- [Frequently Asked Questions - Internet Benefit Claim](#)
- [Social Security Online: What You Can Do Online](#)
- [Voluntary Tax Withholding](#)
- [Help With Prescriptions](#)
- [Health Care Information](#)

[Done](#)



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SSA Medicare Eligibility and Entitlement 2024 Updates



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Presentation Overview-2024

Medicare CAA Changes

- IEP
- GEP
- SEP/Exceptional Condition SEPs

PSRA SEP

- New SEP for Postal Service Employees and Family Members

Equitable Relief

Online Services and Faster forms of Communication



Medicare CAA Changes

- IEP
- GEP
- Exceptional Condition SEPs



IEP Changes with CAA legislation

Your first chance to sign up for Medicare is when you either turn 65 or serve your 24-month Medicare qualifying period. This is called your Initial Enrollment Period. It lasts for 7 months, starting 3 months before you turn 65, and ending 3 months after the month you turn 65.

The date your coverage starts depends on which month you sign up during your **Initial Enrollment Period**. Coverage always starts on the first of the month. During the initial enrollment period, Medicare Part B coverage starts based on the month you sign up. After your Initial Enrollment Period ends, you can only sign up for Part B during one of the other enrollment periods (General Enrollment or Special Enrollment Periods).

If you sign up:	Coverage starts:
Before the month you turn 65	The month you turn 65
The month you turn 65, or during the 3 months after	The next month



GEP Changes with the CAA legislation

- Individuals will have their Part B start the month after the month of enrollment instead of waiting until that following July.
- The GEP enrollment period remains from January through March 31 (e.g. Katie Couric files for a GEP enrollment in 01/2023. Her first effective month of coverage will start 02/2023).
- Deemed Rules for GEP- An insured beneficiary that does not have HI-AGE Medicare established and files for the first time during a GEP and is not eligible for an IEP or SEP, will be deemed to have filed in January, and the SMI date will start in February.



*GEP Chart (does not include deemed individuals)

In 2023 and later, if the beneficiary enrolls in this month of the General Enrollment Period...	Then Part B Medicare coverage starts...
January	February
February	March
March	April

Exceptional Condition SEPs under CAA legislation

Beginning on or after January 1, 2023, individuals who are eligible for Medicare on any basis can enroll (or re-enroll) in Medicare Part B Supplementary Medical Insurance (SMI) and Part A Premium Hospital Insurance (HI) during any months that fall within the duration of the specific exceptional conditions SEPs described below. The duration of each SEP can be found at the link to the specific SEP:

Individuals Impacted by an Emergency Disaster- HI00805.383	This SEP affords an opportunity to enroll in premium Part A and/or Part B to individuals who missed a Medicare enrollment period due to being impacted by a disaster or other emergency declared by a Federal, state, or local government entity
Misrepresentation by Group Health Plan (GHP) or Employer- HI00805.384	This SEP affords an opportunity to enroll in premium Part A and/or Part B to individuals who missed a Medicare enrollment period and can demonstrate that their employer or group health plan materially misrepresented information regarding timely enrollment in Medicare.
Termination of Medicaid Coverage- HI00805.385	This SEP affords an opportunity to enroll in premium Part A and/or Part B to individuals who lost Medicaid eligibility and are eligible for Medicare.
Formerly Incarcerated Individuals- HI00805.386	This SEP affords individuals who missed a Medicare enrollment period due to being incarcerated and were released from incarceration an opportunity to enroll in premium Part A and/or Part B upon their release from a correction facility.
Other Exceptional Conditions- HI00805.387	This SEP affords an opportunity to enroll in premium Part A and/or Part B to individuals who missed a Medicare enrollment period and can demonstrate that there were circumstances outside of the individual's control that prevented them from taking action to enroll in Medicare timely . The above SEPs, with the exception of the SEP for Termination of Medicaid Coverage, are for those who missed a Medicare enrollment period due to an exceptional condition that took place on or after January 1, 2023.




PSRA SEP

- Certain annuitants and family members of Postal Workers who are as of January 1, 2024, entitled to premium-free Part A but not enrolled in Part B will be given the opportunity to enroll in Part B via a Special Enrollment Period (SEP). This one-time SEP will run from April 1, 2024, through September 30, 2024, providing a Medicare Part B effective date of January 1, 2025.
- People who enroll in this special enrollment could be subject to Part B late enrollment premium penalties. However, those penalties would be paid by the USPS directly to the Centers for Medicare and Medicaid Services.
- Exceptions to this SEP include the following: Individuals who are entitled to both premium-free Medicare Part A and B, post office employees who are at least 64 years old as of January 1, 2025, annuitants who reside outside the U.S., annuitants enrolled in health care benefits provided by the VA, or annuitants eligible for health services from the Indian Health Service.





Equitable Relief



SSA/CMS may take action to prevent or correct inequity to the individual when the individual's SMI or Premium HI enrollment, termination or coverage rights are prejudiced because of an employee or agent of SSA (HI00805.175).

These actions apply to the designation of enrollment and coverage periods, and appropriate adjustment of premium liability. There is no time limit for granting equitable relief. Elements must be present to show there is a government error, misrepresentation, or inaction that caused a prejudice to the individual SMI or Premium-HI rights and there is evidence of the error

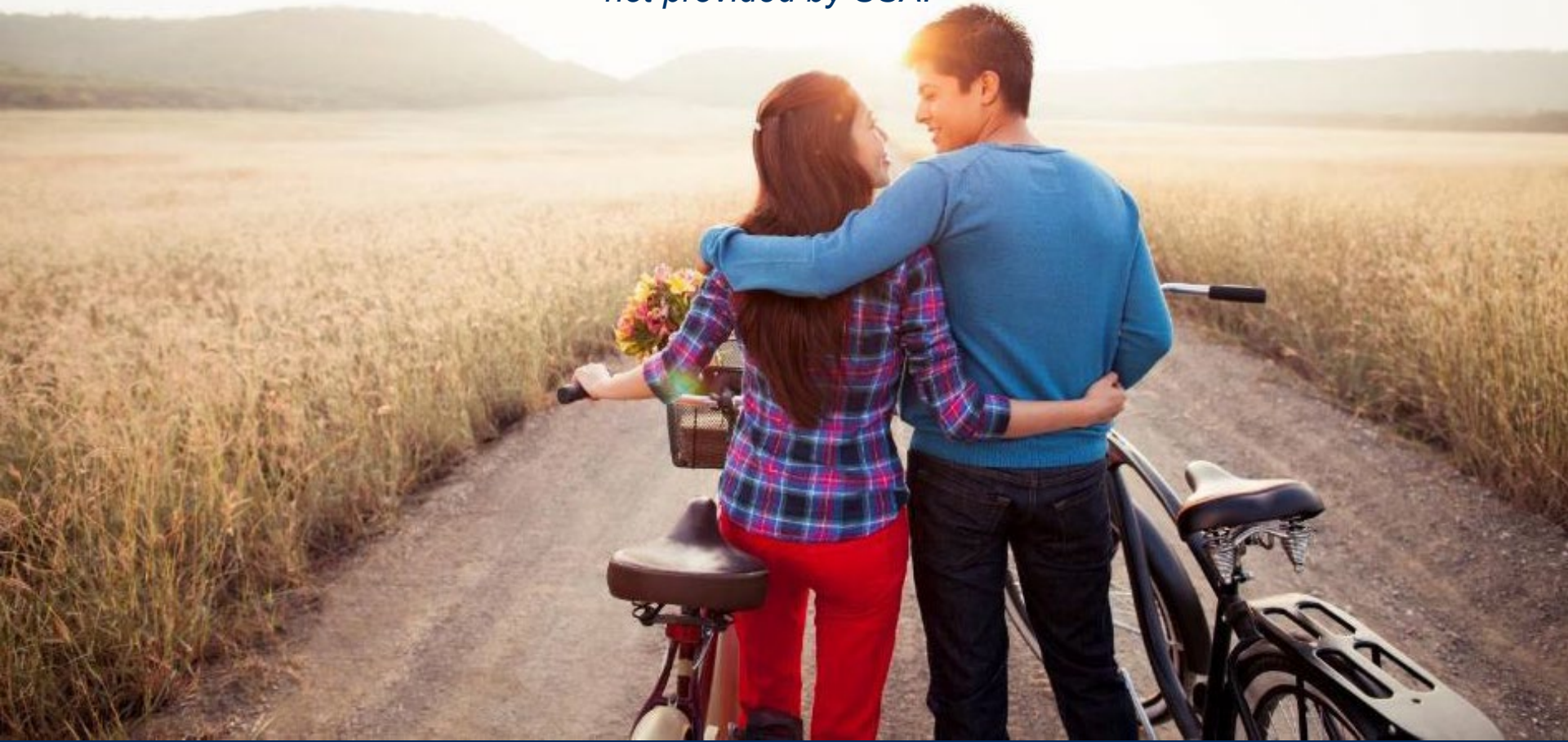
Online Services and Faster Forms of Communication



- my Social Security Services
- Request a replacement Medicare card
- Opt out of mailed notices for those available online
- Medicare.gov Account
- Get a summary of your current coverage
- Add your drugs and pharmacies
- View your claims as they are processed
- Pay Medicare premiums online if you receive a Medicare billing
- Faster Communication-most Medicare forms for eligibility and entitlement can be accepted by fax or email

Q&A Session

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