

Solutions, Strategies, Answers

Newsletter of the 18 Social Security Administration offices in Bucks, Chester, Delaware, Lehigh, Monroe, Montgomery, Northampton, and Philadelphia counties



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Wouldn't It Be Just Grand ... to Slam the Scam?

Alex Rodriguez (A-Rod to some) holds the career record for grand slams with 25. But baseball season is still a few weeks out, so for now our focus on slams concerns what we can do to “slam the scammers” who are intent on stealing your money. Social Security’s Office of the Inspector General wants to raise awareness of government imposter scams that continue to spread across the country. **National Consumer Protection Week** runs from March 3-9, with **Thursday, March 7, set as “Slam the Scam Day.”**

If you get a call, email, or text message ... *and* ...

- they say they are from Social Security and your benefits will stop unless you pay ... *or* ...
- they say they are from the IRS and you owe taxes ... *or* ...
- they say you need to get a new Medicare card, so they need your Social Security number ...

Stop! These are all scams! Government agencies won't call, email, or text you and ask for money or personal information; only a scammer will do that. **Protect yourself and your assets. That's your home run!**



❓ Buying a gift card to pay someone?

❗ **STOP. It's a scam!**

❗ Gift cards are for gifts.



Do NOT use a gift card to pay: the IRS or Social Security, tech support, a family member in trouble, ransom or to avoid arrest or deportation, a member of the military, or to keep your utilities on.

Report gift card scams at: [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud)



The
Taxman
Cometh

If we dare to look ahead six weeks, we all know that April 15 is looming. It will of course bring that annual legality cited by our own **Benjamin Franklin** in 1789:

“... but in this world nothing can be said to be certain, except death and taxes.”

Well, we're going to bypass the death part and instead cover the situations when people have to pay federal taxes on their Social Security benefits; this happens about 40 percent of the time. Generally, it is because a person has other substantial income, such as earnings from work, interest, dividends, or other taxable income.

Based on IRS rules, you'll pay tax on your benefits if you:

File an “individual” return - and your “combined income” is between \$25,000 and \$34,000. You may have to pay on up to 50 percent of your benefits. If combined income is higher, up to 85 percent of benefits may be taxable.

or

File a joint return – and you and your spouse have a combined income that is between \$32,000 and \$44,000. You may be taxed on up to 50 percent of your benefits. If income is over \$44,000, up to 85 percent of benefits may be taxed.

or

Are married and file separate returns

“Combined income” is your adjusted gross income, plus nontaxable interest, plus half of your Social Security.

Benefits Planner | Income Taxes and Your Social Security Benefit | SSA



Some Extra Help for “Extra Help”

The Medicare prescription drug program, known as **Part D**, went into effect in 2006. A provision of Part D is the Low Income Subsidy, commonly called “**Extra Help.**” Medicare beneficiaries with limited income and assets can qualify for Extra Help, which reduces prescription costs for monthly premiums, annual deductibles, and co-payments. It is estimated that Extra Help can save a person about \$5,300 per year.

Prior to 2024, people on Extra Help were either entitled to a “**full subsidy**” or a “**partial subsidy.**” This was dictated by the person’s income in relation to the Federal Poverty Level for a specific household composition. However, as of this year, everyone who qualifies for Extra Help will now receive the full subsidy; there are no more “partials.”

Beneficiaries who have been receiving a partial subsidy do not need to file a new application or request an appeal of any kind. Social Security automatically changed Extra Help eligibility categories from partial subsidy to full subsidy for everyone as of January 2024.

Any Medicare beneficiary who wishes to apply for Extra Help can do so on our website. [Apply for Medicare Part D Extra Help program | SSA](#)

Beneficiaries who prefer to file either by phone or in-person should call our toll-free number to set up an appointment: **1-800-772-1213**

Do You Have a Right to Your Social Security Benefits?

Yes! A worker's legal right to Social Security benefits is in the Social Security Act and is enforceable in the courts.

But ... Social Security is not a contract; it does not guarantee each worker a specific return on his or her Social Security taxes. And ... a worker's right to benefits may not always remain the same, since Congress can change the Social Security Act. The ability of Congress to change the law adds flexibility so that the Social Security program can keep pace with changing conditions.

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Saving Daylight, Springing Forward, the March of Madness, and SSI ...

The month of March is so action-packed, we thought we should give you a heads-up before the happenings sneak up on you.

Sunday, March 10 Daylight Savings Time begins
Tuesday, March 19 First day of Spring
Thursday, March 21 NCAA basketball tourney tips off

So those are some key dates this month. But for someone who wants to file for our needs-based program, **Supplemental Security Income (SSI)**, a key date in any month is the “**effective date**” of their application.

Here’s how it works: When someone who is disabled or over age 65 with limited income and assets contacts us to request a claim for SSI, the effective date of their application is always the first day of the next month. For example, if you call us on March 11, the effective date of your application would be April 1.

Why is this important to know? Well, suppose today was March 28 and you are working with a person who wants to file. You intend to contact us to request a claim, but you are busy with other things and decide you will call us “next week.” The problem here is “next week” is now sometime in April, which means the application effective date now will be May 1. That small delay in requesting the claim would cost the person a month’s worth of cash benefits and Medicaid entitlement if the person later is approved.

Just to be clear, there is no retroactivity with SSI claims. On the other hand, claims for Social Security retirement, disability or survivor benefits could be retroactive anywhere from six months to one year.

People who want to request a SSI claim can do so on our website. Or, if you want to help someone else apply, you likewise can request a claim online. Doing this online will “protect” the person’s application date, ensuring that they have the earliest “effective date” possible. The online request process will take about 5 to 10 minutes. We ask for the applicant’s name, date of birth, Social Security number, mailing address and phone number. Afterwards, we will schedule an appointment date within 7-14 business days and will notify the applicant by mail (and email, if provided).

[Get Started to Apply for SSI | SSA](#)