

**Monthly Information Package**

**January 2024**

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## **Social Security Column**

### **HOW PROVIDING RACE AND ETHNICITY DATA HELPS ALL CUSTOMERS**

**By Davida Smith-Reed**

**Social Security District Manager in Wilmington, DE**



We are continuously working to better understand how Social Security’s programs serve the public. Collecting race and ethnicity data for research and statistical purposes is one way for us to determine whether we are equitably serving the public. Applicants and customers may voluntarily provide this information. It does not affect decisions on benefit applications.

#### **Why does it matter if people provide race and ethnicity data?**

When customers choose to provide race and ethnicity information, it lets us know:

- Who our benefit payments and programs are helping and who may be left out.
- What unintended barriers may impact benefits and services.
- Where to expand outreach efforts.
- How to increase awareness of eligibility for programs and benefits.

In other words, race and ethnicity data can help expand access to our programs, which is one of the objectives in our Equity Action Plan at [blog.ssa.gov/social-securitys-equity-action-plan](https://blog.ssa.gov/social-securitys-equity-action-plan). Examples of how we use this information can be found on our Racial Equity Resources webpage at [www.ssa.gov/policy/about/racial-equity-resources.html](https://www.ssa.gov/policy/about/racial-equity-resources.html).

Currently, we collect race and ethnicity information on applications for new or replacement Social Security number (SSN) cards. These applications can be completed:

- Online at [www.ssa.gov/number-card](https://www.ssa.gov/number-card).
- At one of our local offices or card centers.

Soon, parents may voluntarily provide this information when requesting their newborn's SSN at the hospital. The option to provide this data will be available in participating states.

We encourage you to provide your race and ethnicity information on your or your child's application for a new or replacement SSN card. This information will help us better understand and serve all our current and future customers.

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## Social Security Column

### 5 THINGS TO KNOW WHEN YOUR CHILD WITH DISABILITIES TURNS 18

By Davida Smith-Reed

Social Security District Manager in Wilmington, DE



When your child turns 18 years old, they legally become an adult. This is an important time to consider their financial future – especially if they need additional care into adulthood. Here are 5 things that may help you prepare for this milestone:

#### 1. Health and Welfare Decision-making

When your child legally becomes an adult, you can no longer make certain decisions for them about their health and welfare. However, you can stay involved through:

- **A Representative Payee:** Social Security will determine who best serves as a Representative Payee for your child’s benefits. To learn more about the Representative Payee program, read our webpage at [www.ssa.gov/payee/index.htm](http://www.ssa.gov/payee/index.htm).
- **Guardianship:** This requires court involvement. It may be necessary if your child can’t execute a power of attorney. Please consult an attorney for assistance.

## 2. Changes in Supplemental Security Income (SSI) Eligibility

SSI provides monthly payments to adults and children with a disability or blindness who have income and resources below specific financial limits.

If your child receives SSI, when they turn 18 we will review their eligibility for continued SSI payments based on the disability rules for adults. For more information, please review the publication, *What You Need To Know About Your Supplemental Security Income (SSI) When You Turn 18* at [www.ssa.gov/pubs/EN-05-11005.pdf](http://www.ssa.gov/pubs/EN-05-11005.pdf). Please be sure to review this with your child. We also encourage you to check out Social Security's Youth Resources page at [www.ssa.gov/youth](http://www.ssa.gov/youth).

## 3. Education Transitions

If your child attends public school, they have a few options to continue their education, such as pursuing:

- **A diploma:** They may pursue further education in college or trade programs with an Individualized Education Program (IEP). More information on the IEP is available at [www.ssa.gov/pubs/EN-64-118.pdf](http://www.ssa.gov/pubs/EN-64-118.pdf).
- **A certificate:** They may have the opportunity to continue in a transitional program in their high school even *after* they complete their senior year. Most are permitted to remain until they turn 22.
- **Employment:** Local Vocational Rehabilitation Services can assist with employment options during pre-graduation IEP meetings.

## 4. Support for Living Arrangements

Once your child turns 18, they may choose or qualify for different living arrangements depending on the services they already receive. If your child receives therapy services at school, how will they receive them once they leave? They could receive them through a Medicaid waiver or private insurance.

Qualification for respite services may also look different. Respite services allow family caregivers time to step away from their duties. It is essential you understand all the benefits and options available to your child after they complete high school *before* deciding on living arrangements and services.

## 5. Financial Protections

- **Special Needs Trust:** Update estate planning documents *before* your child turns 18. Otherwise, inheritance may terminate your child's governmental benefits.
- **ABLE Account:** You can deposit funds into this account up to a certain limit each year; however, there are limits on what its funding covers. More information on ABLE accounts is available at [www.ssa.gov/payee/able\\_accounts.htm](http://www.ssa.gov/payee/able_accounts.htm)

Children receiving benefits on a parent's record may continue to receive those benefits until age 19 if they're a full-time elementary or secondary school student. People who have a qualifying disability that began before age 22 may also be eligible to receive child's benefits at any age. For more information, please review the publication, *Benefits for Children* at [www.ssa.gov/pubs/EN-05-10085.pdf](http://www.ssa.gov/pubs/EN-05-10085.pdf).

As your child turns 18, consider these issues while you navigate their financial future. For more information, please contact the Special Needs Alliance at [www.specialneedsalliance.org/contact-us](http://www.specialneedsalliance.org/contact-us) or visit the Social Security website at [www.ssa.gov](http://www.ssa.gov).

*Our posting of this article does not constitute an endorsement or recommendation of any non-Social Security organization, author, or webpages.*

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## Social Security Column

THIS NEW YEAR, LEARN ABOUT SOCIAL SECURITY ONLINE

By <Name>

Social Security <Title> in <Place>



Social Security programs touch the lives of more than 71 million people. We work hard to ensure critical benefits and other services are accessible to you. Consider the start of the new year as an opportunity for you to engage with Social Security online. This begins with creating your free and secure personal *my Social Security* account at [www.ssa.gov/myaccount](https://www.ssa.gov/myaccount). Once you create an account, you can:

- Apply for retirement, spouses, or disability benefits.
- Apply for Medicare.
- Check your application status.
- Request a replacement Social Security number card.

If you do not receive Social Security benefits, you can use your personal *my Social Security* account to:

- Get personalized retirement benefit estimates.
- Get your *Social Security Statement*.
- Get estimates for spouse's benefits.
- Get instant proof that you do not receive benefits.

If you receive benefits, you can use your personal *my Social Security* account to:

- Change your address (Social Security benefits only).
- Set up or change your direct deposit information (Social Security benefits only).
- Instantly get proof of benefits.
- Print your SSA-1099.

Your personal *my Social Security* account has a secure Message Center. You can choose to receive the annual cost-of-living adjustments and the Medicare income-related monthly adjustment amount online. Unless you opt-out of receiving notices by mail that are available online, you will receive both mailed and online notices.

Your personal *my Social Security* account offers easy access to features that save you time when you do business with us online. Check out our other resources available at [www.ssa.gov/onlineservices](http://www.ssa.gov/onlineservices) for your convenience.

Please share this information with your friends and loved ones who may need it.

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## **Social Security Column**

### **GENERAL ENROLLMENT PERIOD FOR MEDICARE PART B**

**By Davida Smith-Reed**

**Social Security District Manager in Wilmington, DE**



If you did not apply for Medicare Part B (medical insurance) within three months before or after turning age 65, you have another chance each year during the General Enrollment Period. The period runs from January 1 to March 31 every year.

If you don't enroll in Part B when you're first eligible for it, you may have to pay a late enrollment penalty for as long as you have Part B coverage. Your monthly premium will increase 10% for each 12-month period that you were eligible for Part B but did not sign up for it. Your coverage starts the first day of the month after you sign up.

To learn more about Medicare, please visit our Medicare Benefits page at [www.ssa.gov/benefits/medicare](http://www.ssa.gov/benefits/medicare). You may also read our publication at [www.ssa.gov/pubs/EN-05-10043.pdf](http://www.ssa.gov/pubs/EN-05-10043.pdf).

Please share this information with your friends and loved ones who may need it.

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## **Social Security Column**

### **SOCIAL SECURITY CARDS ARE SAFER AT HOME**

**By Davida Smith-Reed**

**Social Security District Manager in Wilmington, DE**



Scams to steal your personal information are at an all-time high. That's why it remains critical to safeguard important personal documents like your Social Security card.

A Social Security card is not an identification document. In many situations, you only need to know your Social Security number (SSN). Your physical card is not necessary for most business needs.

Do you need evidence for work? There are several documents you can use instead of your card.

These include:

- Birth Certificate.
- Permanent Resident Card or Alien Registration Receipt.
- Employment Authorization Document.

- Form I-94 or Form I-94A.

You do not need to show your physical card to apply for certain benefits. You can simply provide your SSN for benefits like:

- Housing.
- Health insurance.
- Food assistance.

You should also know your physical card is not required as evidence for the Department of Motor Vehicles. The only state that requires a physical card is Pennsylvania. For all other states, acceptable evidence includes:

- W-2 forms.
- Form SSA-1099.
- Non-SSA-1099 forms.
- Pay stubs.

Keeping your card at home reduces the risk of loss or theft – and helps you keep your information safe. To learn more about keeping your card and information safe, please visit our Fraud Prevention and Reporting webpage at [www.ssa.gov/fraud](http://www.ssa.gov/fraud).

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