What You Should Know About

Social Security Benefits

February 8, 2023

National Indian Council on Aging
To advocate for improved comprehensive health, social services, and economic wellbeing for American Indian and Alaska Native Elders.

- Founded 1976
- Job training program: Senior Community Service Employment Program
- Older Adults Equity Collaborative (OAEC)
- Conference on Aging in Indian Country – coming soon! September 25-29, 2023 in Cherokee, North Carolina

www.nicoa.org
Objectives

- Social Security Number and Card
- Overview of Program Benefits
- How to Reach Us
Online Social Security Number Application

Request a Social Security Number (SSN) card online and provide your documentation to the local Social Security (SSA) office.

1. We will walk you through the guided steps needed to submit your request.
2. After you submit your online request, you must visit your local SSA office with your documentation within 45 calendar days.

Acceptable documents MUST be original or copies certified by the issuing agency, unexpired and must show name, date of birth or age. Find out which documents are required for your original or replacement card request.

After SSA verifies your document(s) and completes your request, you will receive your social security card in the mail within 14 business days.

A WHOLE LOT MORE THAN A CARD!
What you can do with a *my Social Security* account

- Get your *Social Security Statement*
- Check your application status
- Get proof that you do not receive benefits
- Print a benefit verification letter
- Set up or change direct deposit
- Change your address
Retirement & Medicare Benefits

62
Earliest Age to Retire with Permanent Reduction

65
Eligible for Medicare

70
Max Delayed Retired Credit + 8% of Benefit per Year FRA

SocialSecurity.gov
Spouse Benefits

• Can start from age 62 to Full Retirement Age (FRA)

• 50% at FRA or less if you start prior to FRA (reduction for each month you take it early)

Widows Benefits

• Can start from age 60 to Full Retirement Age (FRA)

• 71.5% at age 60 and increases each month you wait, up to 100% if you start at FRA, or as early as age 50 if disabled

Divorced spouses qualify if marriage lasted at least 10 years and other conditions are met
Auxiliary Benefits for Children

A child must have:

• A parent who’s disabled or retired and entitled to Social Security benefits; or

• A parent who died after having worked long enough in a job where they paid Social Security taxes.

The child must also be:

• Unmarried;

• Younger than age 18;

• 18-19 years old and a full-time student (no higher than grade 12);

• 18 or older and disabled from a disability that started before age 22.
Disability Benefits (SSDI)

- SSDI provides a monthly benefit to people who are no longer able to work because of a significant disabling condition(s).
- Medical condition(s) expected to last at least 12 months or result in death
- Younger than full retirement age (FRA) and earn less than the substantial gainful activity (SGA) limit
- Recent work and a certain number of work credits based on age
Supplemental Security Income (SSI)

• SSI is a federal program that provides monthly payments to people who have limited income and resources, are blind, or who have a disability

• People who are 65 or older without a disability who meet the financial qualifications

• Children with disabilities can be eligible for SSI if their household meets the income requirement
The Appeal Process

• If you don’t agree with a decision we made, you have the right to an appeal.
• There are 4 levels of appeal
  • Reconsideration
  • Request a Hearing
  • Appeals Council
  • Federal Court

When a person needs help their money, a person or an organization can act as a “representative payee.”
How to Get Help from Social Security

Social Security is here to help. We want you to know how to get the service you need and to be prepared so we can help you as quickly and safely as possible.

Go online to SSA.gov. Our website is the best way for most people to get help.

If you cannot use our website call our National 800 Number (1-800-772-1213) or your local Social Security office for help.

We will schedule an appointment for you, if necessary, to serve you by phone or in person.

What to Know if You Must Visit an Office:

- You must have an appointment to visit an office.
- Masks are required for all office visitors and employees, regardless of vaccination status.
- Visitor capacity is limited to follow physical distancing requirements. This means you may need to wait outside, so plan for cold or bad weather.
- We ask that you come alone unless you require help with your visit. If you require help, we can only permit one person to accompany you.

We appreciate your patience and understanding.
Questions?

If we are unable to address your question during the webinar, contact us at AIAN.EC@ssa.gov