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and tomorrow

What You Need to Know When You Get Supplemental Security Income (SSI)

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Introduction

This booklet explains some of your rights and responsibilities when you receive Supplemental Security Income (SSI) payments.

We suggest you take some time now to read this booklet, so you can refer to it in the future.

If you get Social Security retirement or survivors benefits, you should read, *What You Need to Know When You Get Retirement or Survivors Benefits* (Publication No. 05-10077). If you get Social Security disability benefits, you should read, *What You Need to Know When You Get Disability Benefits* (Publication No. 05-10153).

NOTE: *To get SSI, you must live in one of the 50 states, the District of Columbia, or the Northern Mariana Islands and be a U.S. citizen or national. People who live in American Samoa, Guam, Puerto Rico, and the U.S. Virgin Islands cannot receive SSI. In some cases, noncitizen residents may be eligible for SSI. For more information, read Supplemental Security Income (SSI) For Noncitizens (Publication No. 05-11051).*

About your payments

Before you begin receiving SSI payments, we'll send a letter telling you when they will start and the amount you will receive. (We may have enclosed this booklet with the letter.)

We'll issue your 1st SSI payment for the 1st full month after you applied or became eligible for SSI. You may not get the same amount every month. The amount depends on your other income and living arrangements. We'll tell you in advance whenever we change your payment amount.

We base your 1st, 2nd, and 3rd monthly amounts on your 1st month's income. Sometimes you won't receive a type of income in the 2nd month that you received in the 1st month. We call this "nonrecurring income." When this happens,

we base your SSI payment for the 2nd and 3rd months on your countable income from the 1st month, minus the nonrecurring income.

After that, we usually base your SSI payment amount on your income from 2 months before. For example, a recipient living in California gets a \$500 Social Security benefit as a surviving spouse and a \$463 SSI payment. In June, they buy a lottery scratch-off card, win \$200, and report that to us. That means in August, we'll reduce the SSI payment to \$263. In this example, the SSI payment will return to \$463 in September.

Your federal SSI payment may increase each year, if necessary, to keep up with the cost of living. These increases usually start with your January payment, which you'll receive at the end of December.

If you disagree with a decision we make

If you disagree with any decision we make about your SSI, you have the right to ask us to look at your case again. Whenever we send you a letter about your SSI, we'll tell you what to do if you disagree. For more information, go online to read *Your Right to Question the Decision Made on Your Claim* (Publication No. 05-10058).

Your right to be represented

You may handle your own SSI case with free help from us. You also have the right to have someone represent you. There are rules about who can represent you and what your representative can do. We'll work with your representative as we would work with you. Ask us if you want to learn how you can appoint someone to act on your behalf. You can also find more information about representation in the *Your Right to Representation* (Publication No. 05-10075), or online at [**www.ssa.gov/representation**](http://www.ssa.gov/representation).

Electronic payments

As required by law, you should have signed up to receive your payments electronically when you applied for SSI.

Direct deposit is a simple, safe, and secure way to receive your payments. Sign up for direct deposit by contacting either us or your bank.

Another option is the Direct Express® card program. With Direct Express®, deposits from federal payments are made directly to the card account. Signing up for the card is quick and easy. Call the toll-free Treasury Electronic Payment Solution Contact Center at **1-800-333-1795**. Or, sign up online at **www.GoDirect.gov**. We can also help you sign up.

If you don't receive your electronic payment on its due date, please call your bank or financial institution first. They may be experiencing a delay in posting your payment. If you still need to report a missing payment, call us at our toll-free number, **1-800-772-1213**.

If you receive an electronic payment that is not yours, have your financial institution return it to the U.S. Treasury Department. You may face criminal charges if you knowingly accept payments that aren't due to you.

Cost-of-living adjustments

Each January, your payments will increase automatically if the cost of living has gone up. For example, if the cost of living has increased by 2%, your benefits will also increase by 2%. We'll notify you in advance of your new amount.

Reviewing your case

The law requires that we review every SSI case from time to time to make sure you are still eligible for SSI and are receiving the correct amount. We'll tell you when it's time for your review. Your review can take place by mail, phone, or in person at a local Social Security office.

We'll ask you the same kind of questions you answered when you applied for SSI.

We'll need information about your income, resources, living arrangements, and bank accounts. Keep the savings or checking account statements you get from your bank. You may need them when we review your case. Also, keep your pay slips if you or your spouse works. We'll need their pay slips, too. Don't wait for your review to tell us about any changes. You should report a change as soon as it happens. The section about reporting changes starts below. If you get SSI because of a disability, read the section titled, "**Things you should know if you get SSI because you have a disability.**"

What you must report to us

You must report any changes to us because they may affect your eligibility for SSI and your payment amount.

NOTE: *If you don't report changes timely, or if you give us false information or withhold information, you may be penalized. The penalty can range from \$25 to \$100. If we discover that you gave false information or withheld information on purpose, we can sanction you by stopping your payments from 6 to 24 months.*

The things you must report to us are listed below. If you live in California, Hawaii, Michigan, or Vermont, read the section titled, “**Special rules for people in some states.**”

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If you move or change your address

When you move or change your address, tell us your new address and phone number as soon as you know them. Even if you receive your payments by direct deposit or Direct Express[®], we must have your correct address so we can send letters and other important information to you. We'll stop your payments if we are unable to contact you.

Also, tell your post office about your new address.

If you change direct deposit accounts

If you change financial institutions or open a new account, be sure to let us know. We can change your direct deposit information over the phone. Have your old and new bank account numbers on hand when you call us. The account numbers are printed on your personal checks and bank account statements. Changing this information takes us about 30 to 60 days. Don't close your old bank account until after you make sure we've deposited your SSI payments into your new account.

If someone moves into or out of your household

Changes in the number of people who live with you can affect your SSI payment amount. Let us know if there's a change in the number of people who live with you. You must tell us if:

- Someone moves into or out of your home.
- Someone who lives with you dies.
- You or someone who lives with you has a baby.
- Any family members who are getting benefits move in with you.

If you start or stop work

Let us know if you or any family members start or stop working.

If there's a change in your income or the income of family members

If you have income other than your SSI, you must tell us about it. And you should tell us if the amount of your other income increases or decreases, or if the income stops. Usually, changes in your income in a month will affect your SSI payment 2 months later. You should report a change as soon as it happens, and report wages each month.

You should also tell us about changes in the income of other family members who live with you. For example:

- You are a noncitizen and have a sponsor, and your sponsor (or their spouse) starts or stops working. This applies even if your sponsor doesn't live with you.
- If you're married, tell us about any change in your spouse's income.
- If you have a child younger than 18 who gets SSI and lives with you, tell us about any change in:
 - The child's income.
 - Your income.
 - Your spouse's income.
 - The income of any child in your home who is not getting SSI.

Also tell us if:

- A child in your home who is not getting SSI gets married.
- A child who is working, or who is age 18 to 22, starts or stops attending school full time.

What we count as income

Under SSI, income includes cash, checks, and other things you get that can be used for food or shelter.

Examples of income include:

- Wages from your job, whether in cash or another form.
- Net earnings from your business if you're self-employed.
- The value of food or shelter that someone gives you, or the amount of money someone gives you to help pay for them.
- Department of Veterans Affairs benefits.
- Railroad retirement and railroad unemployment benefits.
- Annuities, pensions from any government or private source, workers' compensation, unemployment insurance benefits, black lung benefits and Social Security benefits.
- Prizes, settlements, and awards, including court-ordered awards.
- Proceeds of life insurance policies.
- Gifts and contributions.
- Support and alimony payments.
- Inheritances in cash or property.
- Rental income.
- Strike pay and other benefits from unions.

Items that do not count as income

Examples of items that aren't income include:

- Medical care and services.
- Social services.
- Money from the sale, exchange, or replacement of things you own (though the money may count as a resource if you retain it until the next month).
- Income tax refunds.
- Earned Income Tax Credit and Child Tax Credit payments.

- Payments made by life or disability insurance on charge accounts or other credit accounts.
- Proceeds of a loan.
- Bills paid by someone else for things other than food or shelter.
- Settlement payments to eligible American Indian landowners whose assets had been mismanaged by the United States.
- Replacement of lost or stolen income.
- Help you get to weatherize your home.

Some things we normally count as “income” won’t reduce your SSI payment. For example, under certain conditions, home energy assistance provided by certain home energy suppliers isn’t counted as income. Food, shelter, and home energy assistance provided free, or at a reduced rate, by private nonprofit organizations also aren’t counted. Even though these items may not count, you should still tell us about them.

Reporting your earned income

You must report to us all earned income you get from wages or self-employment, beginning with the date you filed your SSI application.

We’ll need to verify your wages or self-employment income. Keep all your pay slips, including those for overtime, vacations, and bonuses. You must promptly report changes in work activity each month after you have received your final payment for the month. You must report changes no later than the 10th day of the following month. In addition to reporting your income, you must tell us when:

- You start or stop working.
- Your work hours or rate of pay change.
- You start paying expenses for work because of your disability.

You must report your wages. There are several ways to do it.

- You can report wages using one of the following automated or electronic options:
 - *my* Social Security – A personal *my* Social Security account has a convenient online wage reporting tool that you can use on your computer or smartphone.
 - SSI Telephone Wage Reporting System – A toll-free automated system. It allows you, your spouse, parents of a child receiving SSI, and your representative payee to report the total gross monthly wages for the prior month to us using our automated prompts.
 - The SSA Mobile Wage Reporting application allows certain recipients, their spouses, parents, and representative payees to report wages from pay stubs for the prior month using a mobile device. Wage reporters can download and install the free application from the Apple apps or Google Play Stores.
- When you use these options, we prefer you report your wages by the 6th day of each month. Please contact your local office to determine if these options will work for you and to receive instructions on how to report wages using these methods.
- Mail, fax, or bring your pay slips to your local Social Security office each month as soon as you receive the last pay slips for the month. Do this no later than the 10th day of the next month.

If you're self-employed, notify us of your self-employment either by phone, mail, or in person. We'll help you determine your net earnings from self-employment. There are a few things you must do:

- Report any change that could affect the amount of your net earnings from self-employment.
- Maintain business records.
- Provide us with a copy of your federal income tax return when it becomes available.

If there's a change in your resources

Tell us if there is any change in what you own. A single person can have resources up to \$2,000 and still get SSI. A couple can have resources up to \$3,000 and still get SSI.

Resources we don't count

We don't count many of the things you own toward the SSI resource limit. Your home and the land that it's on don't count if it's your primary residence. Depending on how they are used, household goods, personal property, and a car may not count. Life insurance with a face value of \$1,500 or less per person usually doesn't count. Up to \$1,500 in burial funds for you and up to \$1,500 in burial funds for your spouse don't count. Burial plots for you and your immediate family also don't count. Even though these items may not count, you should still tell us about them.

Resources we count

Some of the things we **do** count are:

- Cash.
- Checking and savings accounts.
- Christmas club accounts.
- Certificates of deposit, also called CDs.
- Stocks and U.S. Savings Bonds.

Any payments that you get from SSI or Social Security for past months won't be counted as a resource for 9 months after the month you get them. If there are any past payments left over after the 9-month period, they'll count as resources.

What you need to tell us

If you're single, tell us if your resources are more than \$2,000. If you're living with your spouse, tell us if your combined resources are more than \$3,000.

If you have a child who gets SSI, you should tell us about changes in the things the child owns AND the things you and your spouse own.

If you agreed to sell property so you could get SSI, you should tell us when you sell it. If you don't sell the property, you may not be able to get any more SSI payments. You may have to return any payments we already sent to you.

If your name is on any bank account with another person, you must tell us about the account, even if you don't consider the money to be yours. You must tell us about the account, even if you don't use the money or account. If someone wants to add your name to an account, check with us first. If the money isn't really yours, or if it's for a special purpose, we can tell you how to set up the account so it won't affect your SSI. A special purpose, for example, may be medical expenses.

If you (or your spouse) buy, sell, or become the owner of any real estate, a car, or personal property, you need to tell us.

Call us if you aren't sure if something counts. We'll help you figure it out.

If you get help with living expenses

Let us know if someone gives you money, food, or free housing. Also, tell us if anyone helps pay for your food, utilities, rent, or mortgage, or if the amount someone pays you changes. If you used to get help with expenses and don't get it now, tell us that, too.

If you enter or leave an institution (hospital, nursing home, or prison)

You must tell us if you enter or leave a residential institution, hospital, skilled nursing facility, nursing home, intermediate care facility, halfway house, jail, prison, public emergency shelter, or any other kind of institution.

Let us know the name of the institution and the date you entered or left. If you aren't able to tell us, ask someone in the institution's office to help you.

You usually can't get SSI while in a public institution. If you enter a medical institution, it's especially important to tell us right away. There are special rules if you enter a medical institution for a stay of less than 90 days. Often, you can keep getting your SSI if we learn about it right away. Your doctor must sign a statement about how long you'll stay. Also, you must sign a statement that you still need to pay expenses for your home while you are in the institution. We need these statements as soon as possible, but no later than the 90th day you're in the institution, or the day you leave, (whichever is earlier).

If your spouse is institutionalized, you must report this change. If their Social Security benefits are redirected to you to use for household expenses, this counts as income to you and must be reported to us.

If you get married, separated, or divorced

Tell us if you get married, or if your marriage ends. Also, tell us if you separate from your spouse. If you're separated now, tell us if you begin to live together again.

If you change your name

If you change your name — by marriage, divorce, or court order — you need to tell us right away. If you don't give us this information, your benefits will be issued under your old name and, if you have direct deposit, payments may not reach your account.

If you become a parent

If you become the parent of a child (including an adopted child) after you begin receiving SSI payments, let us know.

If you leave the United States

Leaving the United States means leaving the 50 states, the District of Columbia, or the Northern Mariana Islands. Usually, if you leave the United States for 30 days or more, you can no longer get SSI.

If you move to Puerto Rico, you're considered to be outside the United States for SSI purposes only. People who live in American Samoa, Guam, Puerto Rico, and the U.S. Virgin Islands cannot receive SSI.

If you plan to leave the United States, tell us before you leave. We need to know the date you plan to leave and the date you plan to come back. Then, we can tell you if your SSI will be affected.

After you have been outside the United States for 30 or more days in a row, your SSI can't start again until you have been back in the country for at least 30 straight days.

There are special rules for dependent children of military personnel who leave the United States. They may be able to get or apply for SSI while overseas. There are also exceptions for students studying abroad.

If you have an outstanding felony or arrest warrant

You must tell us if you have an outstanding felony or arrest warrant for any of the following offenses:

- Flight to avoid prosecution or confinement.
- Escape from custody.
- Flight-escape.

You cannot receive a monthly payment for any month there is an outstanding felony or arrest warrant for any of these offenses. If you are due an underpayment, you cannot receive it if you currently have an outstanding felony or arrest warrant for any of these offenses.

If you're confined to a correctional facility

Tell us right away if you're incarcerated or confined to a correctional facility. You can't receive a monthly payment if you're confined to a correctional facility for a full calendar month. You can't receive any underpayment you may be due if you are currently confined to a correctional facility for a full calendar month.

If you're a sponsored noncitizen

You may be an immigrant who is sponsored by a U.S. resident. If so, we look at the income and resources of the following people in deciding whether you can get SSI and how much your payment will be:

- Yourself (including anything you still have in your homeland).
- Your spouse.
- Your parents if you are under age 18.
- Your sponsor.
- Your sponsor's spouse.

You must report any changes in the income and resources of all the above people until you become a U.S. citizen, or until you work for 10 years. (Work done by your spouse or parent may count toward the 10 years for SSI.) After that time, you have to report only changes for yourself, your spouse, and, if you are younger than age 18, your parents.

If you're age 18 to 22 and start or stop attending school

If you're age 18 to 22, tell us if you start or stop attending school regularly. It may affect your SSI. Also, tell us the date your attendance changed.

If a person getting SSI isn't able to manage funds

Sometimes a person is unable to manage or direct the management of their own funds. If this happens, someone should let us know. We can arrange to send the SSI payment to a “representative payee.” A representative payee is someone who agrees to manage and use the money for the well-being of the person getting SSI. For more information, read *A Guide for Representative Payees* (Publication No. 05-10076).

NOTE: *People who have “power of attorney” for someone don't automatically qualify to be the person's representative payee.*

If a person getting SSI dies

If someone getting SSI dies, you should tell us. If there's a surviving spouse who is getting SSI, the amount may be changed.

Any SSI payments sent after the month of death, or any payments deposited after death, aren't due and must be returned.

If a person's SSI was being deposited directly into an account in a bank, the bank also should be told of the person's death. The bank will return the money to us. Any amount sent to the account of a deceased recipient should not be withdrawn.

If an SSI recipient has a representative payee, and the payee dies, you should tell us.

If your immigration status changes

Let us know if your immigration status changes. Your immigration status may affect whether you can get SSI. In general, if you become a U.S. citizen, you still can get SSI as long as you meet the other SSI requirements.

For more information, read *Supplemental Security Income (SSI) for Noncitizens* (Publication No. 05-11051).

Special rules for people in some states

If you live in one of the following states, there are some other things you must report to us:

- California — Let us know if you regularly ate your meals away from home and now eat at home. Also, let us know if you regularly ate at home and now eat out.
- Hawaii, Michigan, or Vermont — Tell us if you live in a facility that provides different levels of care and the level of care you get changes. For example, you move from assisted living to a nursing home.

If you get better

If you get SSI because of a disability or blindness, you must tell us if your medical condition improves. If you no longer have a disability, your SSI will stop after a short adjustment period.

Things you should know if you get SSI because you have a disability

Reviewing your medical condition

Anyone receiving SSI because they have a disability must have their medical condition reviewed from time to time. Your SSI will continue unless there is evidence that your condition has improved and that you are able to return to work.

Frequency of reviews

How often your medical condition is reviewed depends on how severe it is and the likelihood it will improve. Your award notice tells you when you can expect your 1st review.

- Medical improvement expected — If your condition is expected to improve within a specific time, your 1st review will be 6 to 18 months after you started receiving SSI.

- Improvement possible — If improvement in your medical condition is possible, your case will be reviewed about every 3 years.
- Improvement not expected — If your medical condition is unlikely to improve, your case will be reviewed only about once every 5 to 7 years.

What happens during a review?

We will send you a letter telling you that we're conducting a review. Soon after that, someone from your local Social Security office will contact you to explain the review process and your appeal rights. The representative will ask you to provide information about your medical treatment and any work that you have done.

A team consisting of a disability examiner and a doctor will review your file and request your medical reports. You may need to have a special examination before we can decide if you still have a qualifying disability. We'll pay for the examination and some of your transportation costs.

When a decision is made, we'll send you a letter. If we decide that you're still eligible to receive SSI, your SSI will continue.

If we decide you're no longer eligible for SSI, and you disagree, you can file an appeal. For more information, go online to read *Your Right to Question the Decision Made on Your Claim* (Publication No. 05-10058).

Rules to help you work and keep your SSI

Tell us right away if you go to work — no matter how little you earn. There are special SSI rules to help you work. Your SSI may continue while you work if you still have a disability. As your earnings go up, the amount of your SSI will go down and eventually may stop. Even if your SSI stops, you may be able to keep your Medicaid coverage. Medicaid coverage may continue if you depend on it to work and you don't earn enough to pay for similar medical care.

Tell us if you have any special work expenses for items and services you need to work. Some examples are a wheelchair, copayments on medications, attendant care services, Braille devices, certain drugs, and medical services. The earnings you use to pay for these expenses don't count as income, so they won't lower the amount of your SSI. You should keep receipts for any work expenses related to your disability and tell us if your special work expenses change.

If you work or would like to work and have income other than SSI or resources above the limit, you may be able to have a Plan to Achieve Self-Support (PASS). A PASS allows you to work toward a career goal. It helps you pay for college, vocational training, work-related equipment, transportation to work, or starting a business. Having a PASS usually means you can keep more of your SSI, because the money you set aside won't lower your SSI amount. As your earnings and resources increase, developing a plan becomes more important. For more information, go online for *Working While Disabled — A Guide to Plan to Achieve Self-Support* (Publication No. 05-11017).

Your SSI payments may stop because you have a job. If at some point in the next 6 years your disability forces you to quit working, you can begin receiving SSI again without filing a new application.

You can get more information about all the special rules to help you work by calling us at **1-800-772-1213** or by visiting our website **www.ssa.gov/work**. Read our publications *Working While Disabled — How We Can Help* (Publication No. 05-10095) and *Your Ticket to Work* (Publication No. 05-10061).

More detailed information about work incentives can be found in our *Red Book* (Publication No. 64-030).

Ticket to Work is a free and voluntary program that can help Social Security beneficiaries go to work while keeping their Medicare or Medicaid. People who receive Social Security benefits because of a disability and are age 18 through 64 may already be eligible for the program. You can find more information at www.ssa.gov/work.

Our Work Incentive Planning and Assistance Projects (WIPAs) help beneficiaries with disabilities make informed choices about work. They support working beneficiaries in making a successful transition to self-sufficiency. Each WIPA project has Community Work Incentives Coordinators who provide in-depth counseling about benefits and the effect of work on those benefits. Find your local WIPA at choosework.ssa.gov/findhelp.

How and when to report changes

You can report changes by calling us toll-free at **1-800-772-1213**. If you're deaf or hard-of-hearing, you may call our TTY number, **1-800-325-0778**. When you call, please have your Social Security number (SSN) handy. You can also report changes by mail or in person. If you send us a letter, it needs to show all of these things:

- The name of the person for whom you are reporting the change.
- The SSN of the person who gets SSI.
- The change being reported.
- The date the change happened.
- Your signature, address, and phone number.

When to report a change

You must report a change within 10 days after the month it happens. You should report a change even if you're late.

If you don't report a change, you may miss out on money you need if the change means you should receive a greater amount. Or, you may get too much money and have to pay it back.

If you don't report a change, or if you make a false statement, and get money that you are not due, we will require that you pay back that amount. It can also result in a fine, penalty, or imprisonment.

Achieving a Better Life Experience (ABLE) Account

An Achieving a Better Life Experience (ABLE) account is a tax-advantaged savings account for an individual with a disability. You can use an ABLE account to save funds for many disability-related expenses. Anyone, including the account owner, family, and friends can contribute to the ABLE account. The account owner of an ABLE account must meet one of the following:

- Be receiving SSI based on disability or blindness that began before age 26.
- Be in SSI suspense due solely to excess income or resources and otherwise be eligible for SSI based on disability or blindness that began before age 26.
- Be receiving disability insurance benefits, childhood disability benefits, or surviving spouse's benefits based on disability or blindness that occurred before age 26.
- Have a certification that disability or blindness occurred before age 26.
- Have conditions on Social Security's "List of Compassionate Allowances Conditions" which are deemed to meet the requirements for a disability certification if the condition was present and produced marked and severe functional limitations before the date on which the individual attained age 26.

The money that you have in your ABLE account (up to and including \$100,000) does not count as a resource under SSI rules. You can use money in an ABLE account to pay for certain qualified disability expenses, such as those for education, housing, transportation, employment training, employment support, assistive technology, and related services.

To learn more about ABLE accounts, please visit the Internal Revenue Service's website at www.irs.gov/government-entities/federal-state-local-governments/able-accounts-tax-benefit-for-people-with-disabilities.

Please note: Social Security provides this section as a courtesy to help notify you of ABLE accounts. However, Social Security is not affiliated with and does not endorse any ABLE account provider or its services.

Other things you should know

How we will contact you

We generally mail a letter or notice when we want to contact you, but sometimes a Social Security representative may come to your home or call you. Our representative will show identification to you before talking about your benefits. If you ever doubt someone who says they are from Social Security, call the Social Security office to ask if someone was sent to see you. If you receive a suspicious call from someone alleging to be from Social Security, hang up, and then report details of the call to the Office of the Inspector General at **1-800-269-0271** or online at oig.ssa.gov/report. Our employees will never ask you for money to have something done. Helping you is our job.

Free Social Security services

Some businesses advertise that they can provide name changes or Social Security cards for a fee. We provide all of these services for free, so don't pay for them. Call us or visit our website first.

Online *my* Social Security account

You can easily set up a secure online *my* Social Security account. You can use your personal *my* Social Security account to request a benefit verification letter, access your *Social Security Statement*, check your earnings, and get your benefit estimates.

You can create your personal *my* Social Security account if you're age 18 or older, have an SSN and a valid email address. To create an account, go to **www.ssa.gov/myaccount**.

Social services

People who get SSI may also be able to receive social services from the state where they live. These services include free meals, housekeeping help, transportation, or help with other problems.

You can get information about services in your area from your state or local social services or welfare office.

Supplemental Nutrition Assistance Program (SNAP) benefits

People who get SSI may be able to get help to buy food through the Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamps. If everyone in your home is applying for or getting SSI, we will help you fill out the SNAP application and send it to the SNAP office for you.

People who don't live in a home where everyone is applying for or getting SSI must take or send their applications to the local SNAP office. To find your local SNAP office or to apply online, visit: **www.fns.usda.gov/snap/state-directory**. You can also call the SNAP information line at **1-800-221-5689**. For more information, about SNAP, read *Supplemental Nutrition Assistance Program (SNAP) Facts* (Publication No. 05-10101). For more information about other nutrition assistance programs that may be available to you, read *Nutrition Assistance Programs* (Publication No. 05-10100).

A special note for people with Medicare

If you have low income and few resources, your state may pay your Medicare premiums and, in some cases, other Medicare expenses such as deductibles and coinsurance. Only your state can decide if you are eligible. To find out if you are, contact your state Medical Assistance (Medicaid) office.

“*Extra Help*” with Medicare prescription costs

If you have limited income and resources, you may be eligible for *Extra Help* to pay for your prescription drug costs under Medicare Part D. Our responsibility is to help you understand how you may be eligible and to process your application for *Extra Help*. To see if you are eligible or to apply, visit **www.ssa.gov/medicare/part-d-extra-help**. You can call our toll-free number to apply over the phone or request an application.

A special note for people who get SSI because they’re blind

You can choose how you receive notices from us. Please let us know which one you prefer:

- Standard print notice by first-class mail.
- Standard print notice by certified mail.
- Standard print notice by first-class mail and a follow-up phone call.
- Braille notice and a standard print notice by first-class mail.
- Microsoft Word file on a data compact disc (CD) and a standard print notice by first-class mail.
- Audio CD and a standard print notice by first-class mail
- Large print (18-point size) notice and a standard print notice by first-class mail.

To select or change the way you wish to receive information from us:

- Go to your personal *my* Social Security account at www.ssa.gov/myaccount.
- Call us toll-free at **1-800-772-1213**, or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing.
- Write, or visit, your local office.

If we're unable to approve your request, we'll send the reason to you in writing and tell you how to appeal the decision. Visit www.ssa.gov/people/blind for more information.

If you have a question about a Social Security notice, you may call us toll-free at **1-800-772-1213** to ask for the notice to be read or explained to you.

Protection of your personal information

You should keep your Social Security card in a safe place with your other important papers. Don't carry it with you unless you need to show it to an employer or service provider.

We keep personal and confidential information — names, SSNs, earnings records, ages, and beneficiary addresses — for millions of people. Generally, we'll discuss your information only with you. When you contact us, we'll ask you several questions to help us verify your identity. If you want someone else to help with your Social Security business, we need your permission to discuss your information with that person.

We urge you to be careful with your SSN and to protect it whenever possible.

We are committed to protecting the privacy of your records. Sometimes we're required by law to give information to other government agencies that administer health or welfare programs, such as Medicaid and SNAP. These agencies aren't allowed to share that information with anyone else.

Contacting Us

The most convenient way to do business with us is to visit www.ssa.gov to get information and use our online services. There are several things you can do online: apply for benefits; start or complete your request for an original or replacement Social Security card; get useful information; find publications; and get answers to frequently asked questions.

When you open a personal *my* Social Security account, you have more capabilities. You can review your *Social Security Statement*, verify your earnings, and get estimates of future benefits. You can also print a benefit verification letter, change your direct deposit information (Social Security beneficiaries only), and get a replacement SSA-1099/1042S. If you live outside the United States, visit www.ssa.gov/foreign to access our online services.

If you don't have access to the internet, we offer many automated services by phone, 24 hours a day, 7 days a week, so you may not need to speak with a representative.

If you need to speak with someone or if you need to make an appointment to come into an office, call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing. A member of our staff can answer your call from 8 a.m. to 7 p.m., Monday through Friday. We provide free interpreter services upon request. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. **We are less busy later in the week (Wednesday to Friday) and later in the month.**



Securing today
and tomorrow

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