

Each year, we help hundreds of residents who are having problems with their Social Security and Medicare benefits. If you have had troubles dealing with the Social Security Administration (SSA) or the Centers for Medicare and Medicaid Services (CMS), we might be able to help you.

Frequently Asked Questions:

How do I apply for Social Security Benefits?

To apply for benefits, contact the Social Security Administration (SSA) at 1-800-772-1213. They have a TTY phone connection at 1-800-325-0778. You can ask SSA to send you the correct forms, and they can answer questions you may have

In order to qualify for disability benefits, you must be unable to perform work of any kind and your disability must be expected to last at least one year or result in death. You must also have worked long enough (earned certain number of "credits") and recently enough under the Social Security System. The specific numbers depend on individual situations.

The SSA receives numerous applications for disability benefits. Because of the large volume of applications, it can take a long period of time to receive a decision. If your first application is denied, you have 60 days to request a reconsideration of your claim. If that application is denied, you have 60 days to request a hearing before an Administrative Law Judge. It may take several months before a hearing is scheduled. If you are denied at the Administrative Law Judge level, your next course of action would be to appeal the judge's decision to the Appeals Council in Virginia within 60 days. Once the Appeals Council receives your file, it will take about two years for a review.

If you receive disability benefits, the benefits won't begin until the sixth full month after the date the Social Security Administration decides the disability began. In addition, you must wait two years before you qualify for Medicare coverage.

How do I apply for Social Security Income (SSI)?

To apply for benefits or to ask questions, contact the SSA at 1-800-772-1213. They have a TTY phone connections as well at 1-800-325-0778.

Supplemental Security Income is an income assistance program administered by the Social Security Administration for people who are elderly (65 or older), blind, or disabled (physical or mental problem expected to last at least one year or result in death) who don't have many assets (the things you own are worth less than \$2,000) and who don't earn much money (less than \$520/per month if you don't work, and \$1,073/per month if you work).

These amounts change periodically. For the most current, call SSA at the above number.

You can generally expect an answer on whether you are eligible for Supplemental Security Income (SSI) within two to six months.

How do I apply for Retirement Benefits?

To apply for benefits or to get more information about the SSA retirement program, call 1-800-772-1213. They have a TTY phone connection as well at 1-800-325-0778.

In order to be eligible for retirement benefits, you have to have enough "credits" (10 years of work--you earn one credit per certain amount of money that you make) and have paid into Social Security.

You are eligible for SSA retirement benefits when you reach age 65 (however, beginning in 2003, the age at which you can apply for retirement benefits will increase gradually from 65 to 67), but you can apply early at age 62. If you apply early, the benefits you receive will be reduced, but you will receive them for a longer time.

The amount you receive depends on how much you earned when you were working.

You can also delay applying for Social Security retirement. If you do so, your extra income may increase your benefit amount, and you will receive a credit. To find out more about credit you may receive, contact the Social Security Administration at 1-800-772-1213.

How do I apply for survivor's benefits?

A family member or other person responsible for the beneficiary's affairs should do the following:

- Promptly notify Social Security of the beneficiary's death by calling SSA toll-free at 1-800-772-1213.

- If monthly benefits were being paid via direct deposit, notify the bank or other financial institution of the beneficiary's death. Request that any funds received for the month of death and later be returned to Social Security as soon as possible.

- If benefits were being paid by check, DO NOT CASH any checks received for the month in which the beneficiary died or thereafter. Return the checks to Social Security as soon as possible

One-time Lump Sum Death Benefit

A one-time payment of \$255 is payable to the surviving spouse if he or she was living with the beneficiary at the time of death, OR if living apart, was eligible for Social Security benefits on the beneficiary's earnings record for the month of death.

If there is no surviving spouse, the payment is made to a child who was eligible for benefits on the beneficiary's earnings record in the month of death.

Benefits for Survivors

Monthly survivors benefits can be paid to certain family members, including the beneficiary's widow or widower, dependent children and dependent parents.

For more information and publications, visit the [Social Security website for Survivors Benefits](#) .

How do I apply for Medicare benefits?

If you are already getting Social Security retirement or disability benefits or railroad retirement checks, Social Security will contact you a few months before you become eligible for Medicare and give you the information you need to register.

If you are not already getting checks, you should contact Social Security at 1-800-772-1213 about three months before your 65th Birthday to sign up for Medicare. They also have a TTY phone connection at 1-800-325-0778.

If I continue working past 65, should I still apply for Medicare then?

[Click here](#) to visit the Medicare website.

You should sign up for Medicare even if you don't plan to retire at age 65 or you may be penalized a 10 percent premium surcharge for each year past age 65 that you do not have Medicare. To register for Medicare, contact Social Security at 1-800-772-1213 about three months before your 65th birthday. They also have a TTY phone connection at 1-800-325-0778.

However, if you are age 65 or older and are covered under a group health plan either from your own employment or you are covered from your spouse's employment, you may delay enrolling in Medicare medical insurance (Part B) without having to wait for a general enrollment period or pay the 10 percent premium surcharge for late enrollment. The rules allow you to:

- Enroll in Medicare Part B any time while you are covered under the group health plan, or

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Enroll in Part B during an eight-month special enrollment period that begins with the month your group health coverage ends or the month employment ends, whichever comes first