2026 SOCIAL SECURITY

Celebrating 91 Years of Social Security

Social Security Administration

For 91 years, the Social Security Administration (SSA) has been a cornerstone in every American's retirement plan and provided support for survivors, families, people with disabilities, and our nation's most vulnerable. SSA sends out approximately 75 million payments each month, totaling $1.6 trillion throughout the year.

In addition to paying benefits, the agency issues millions of Social Security numbers each year, maintains the wage records of workers, and more. The scope of what SSA does is enormous, and we are proud to serve the American people every day.

Over the past year, the agency has made historic progress in customer service, digital transformation, and fraud prevention, delivering on a promise to protect and strengthen Social Security for all Americans. Our service delivery improvements include:

Reducing the National 800 Number average speed of answer from 34 minutes in 2024 to 8 minutes to date, a 75 percent reduction.

Completing 385 million online transactions FY 2026 year to date (YTD), a 37 percent increase from 2024.

Shortening field office wait times by 30 percent.

Reducing the initial disability claims backlog by over 30 percent, from a high of nearly 1.3 million in 2024 to 853,000; and decreasing disability hearing wait times over 90 days to 266 days FY 2026 YTD, reaching historic lows.

Saving $16 billion with a better control environment.

A core aspect of this transformation is the my Social Security online portal, which now boasts over 100 million accounts. This secure platform allows you with 24/7 access to your earnings records, benefit estimates, manage payments, update personal information, and more. All this can be accomplished without needing to call or visit an office. If you have not created your personal my Social Security account yet, get started today at www.ssa.gov/myaccount.

SSA also renewed its focus on the Supplemental Security Income (SSI) program, appointing a dedicated leader and launching an SSI Improvement Team to streamline processes, support recipients, and reduce improper payments. We invite you to learn how to apply for our SSI program at www.ssa.gov/ssi.

Social Security will continue to deliver better service, faster decisions on disability claims, and expanded digital access. Our commitment to protecting and preserving Social Security for generations to come is stronger than ever.

Please share this information with your friends and loved ones who may need it – and post it on social media.

A Faster And More Convenient Way To Request A Social Security Number And Card

Social Security Administration

If you need an original Social Security number (SSN) or a replacement card, you can now complete your request online, and if needed, schedule an appointment for faster service.

How It Works

When you visit our Social Security number and card page at www.ssa.gov/number-card, we'll ask you a few questions to determine the best way for you to apply.

We will walk you through each step of the application process.

After you submit your online application, we will either process it online or guide you to schedule an appointment to visit your local Social Security office or card center and complete the process.

By starting the application online, your in-office visit will typically take less time.

We have expanded appointment-based services as part of our ongoing efforts to serve you more efficiently. If you need to visit a local Social Security office or card center, please make an appointment.

Before your visit to complete your application

Determine what documents you need to bring with you. They must be originals or certified copies. Learn more at www.ssa.gov/ssnumber/ss5doc.htm.

Follow directions at the kiosk when you arrive at the office. Our Mobile Check-in Express makes it easier to check in. To use Mobile Check-in Express, scan the QR code posted near the entrance and turn on your mobile notifications. We'll alert you when we're ready to help you.

Meet with one of our employees who will verify the information you submitted online and review your documents. We don't need to keep them.

That's it! Whether you apply for a Social Security card online or at an office, we'll process the application and mail a card to you, usually within 10 business days.

For more helpful information, check out our publications, Your Social Security Number and Card, at www.ssa.gov/pubs/EN-05-10002.pdf.

2026 SOCIAL SECURITY

Local attorney, paralegal pen book to help health providers help patients get SSDI, SSI benefits

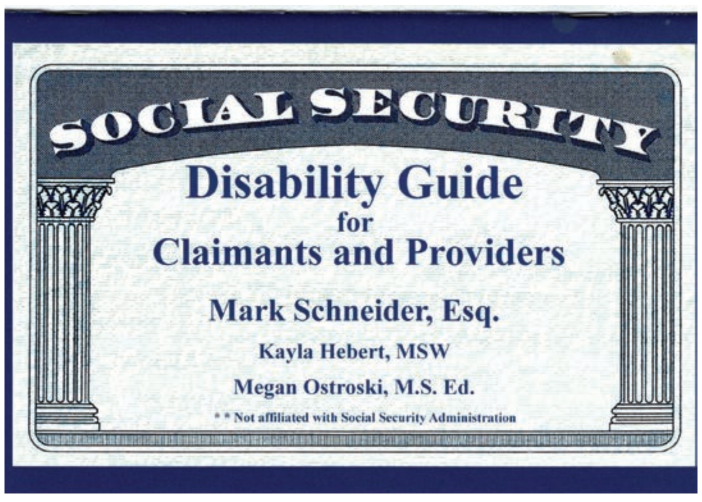
By Robin Caudell
Press-Republican

PLATTSBURGH — Attorney Mark Schneider and paralegal Kayla Herbert, MSW, Social Security Hearing representative, wrote a booklet, "Social Security Disability Guide for Medical and Mental Health Providers," to fill a void.

"We try to concisely review the law for doctors and nurse practitioners and PAs, who treat our clients who are applying for disability and SSI," Schneider said.

"To win Social Security or SSI disability a person needs to prove that they have a medical condition that prevents them from working. To meet that standard, you need to have a treating Medicare source describe your symptoms and limitations. Just coming in and saying my back hurts or I feel bad, I'm depressed, I'm anxious is not sufficient. The critical piece of evidence to win disability either on the initial application or on an appeal, you need to have a written medical opinion and that is what this book is about."

For more than 40 years, Schneider has dedicated his legal career to helping people. He has worked as a Legal Aid lawyer, appealing Social Security decisions and other legal work for low-income clients. Since opening his office in Plattsburgh 25 years ago, Mark has won thousands of disability cases with Social Security judges. He is one of the only lawyers in the area that takes disability



cases to the Northern District of New York and the Second Circuit of Appeals federal courts.

Hebert has worked for the Law Office of Mark Schneider for three years. In 2020, Kayla passed the Social Security non-attorney disability representative exam, making her one of the only non-attorney disability representatives eligible for direct payment in the North Country. Herbert has written numerous legal briefs for Social Security judges and won many appeals. Her master's degree in social work equipped her with the skill set to deliver empathetic and personalized support to clients.

"Kayla Hebert and I wrote this book so that doctors and other medical professionals in the North Country can better understand the disability process," Schneider said.

"Many providers are worried about a time consuming burden or liability if they give records, letters, opinions, or forms to Social Security. We explain how medical providers can scrupulously do the required paperwork quickly and effectively. We explain how the system works so that people who are unable to do any work can get the benefits they deserve."

Some of the issues explained in this booklet are:

1) The difference between Social Security disability benefits (SSDI) and Supplemental Security Income (SSI) benefits

2) The benefits from Social Security disability and SSI

3) The financial eligibility requirement for each of these benefit programs

4) The medical eligibility requirements for each of these benefit programs

5) The requirements regarding treatment by a medical or mental health provider

6) The importance of medical records to the application and appeal process

7) The importance of medical opinions regarding the claimant's impairments and limitations

8) The importance of legal representation during the application and appeal process

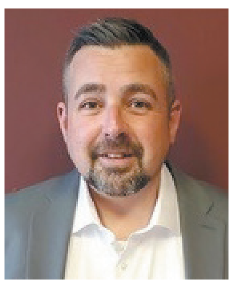
The booklet contains forms for medical professionals to use when assisting their patients and clients. The Social Security judges do not require medical providers to give testimony or attend disability hearings.

Rather, they ask providers to provide copies of records and to give their opinions of limitations. The booklet will assist providers in giving consistent and supportable opinions that are correctly evaluated by the Social Security judges.

Currently in New York, only 40% of people who apply for Social Security disability are approved at the application level. Claimants who are not approved on application need to file and win an appeal to get benefits. It is very difficult to win an appeal without legal representation.

Lawyers and other representatives are not allowed to charge people up front for representation at a Social Security hearing.

See ATTORNEY B6



2026 SOCIAL SECURITY

Latest Enhancements To Your Online my Social Security Account Portal

Social Security Administration

Your personal my Social Security account at www.ssa.gov/myaccount is your secure access point to Social Security services. Whether you're planning for retirement or updating your information, your personal account is designed to make your experience smooth and convenient.

What's New?

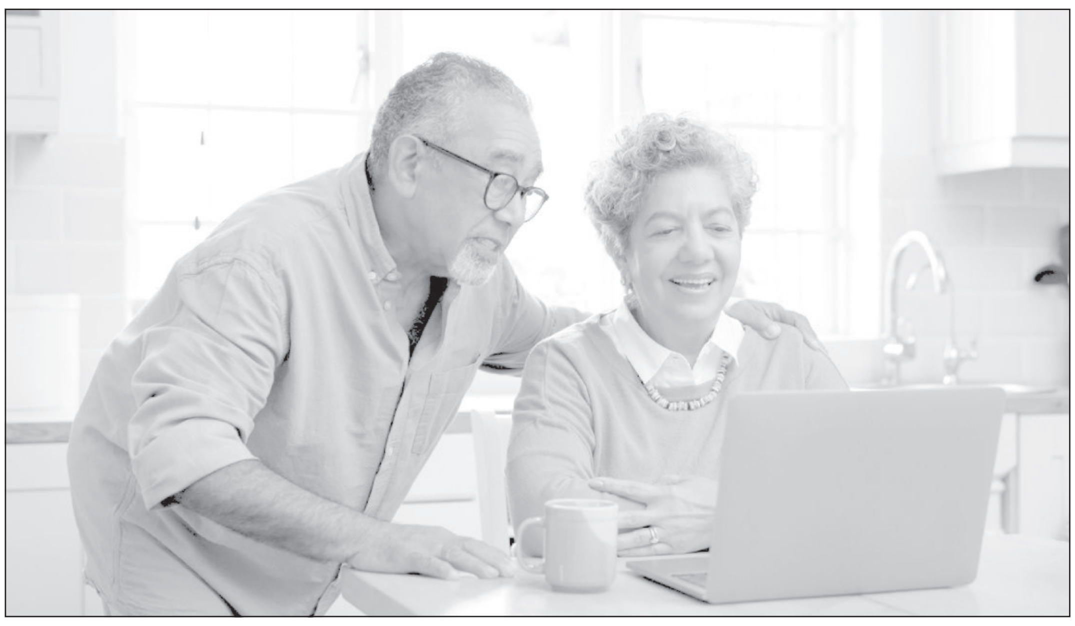
We've updated the online portal with a new design and enhanced functionality to better align with SSA.gov. The revised layout improves navigation and usability, while maintaining access to all existing tools and features.

Key enhancements include:

A redesigned Retirement Calculator: Now includes a colorful bar graph, making it easier to compare up to three estimates at a time to help you better understand your retirement options.

Consistent design: The updated look and feel matches SSA.gov for a more unified experience across our online services.

What Can You Do with Your Online Account?



Metro

With your personal my Social Security account, you can:

Get personalized retirement benefit estimates.

Get estimates for spouse benefits.

Check your application status.

Set up or change direct deposit.

Print a benefit verification letter.

Change your address.

For a full list of online services available to adults, businesses, government agencies, organizational payees, and other third parties, visit www.ssa.gov/onlineservices.

What Does This Mean for You?

These updates are part of our ongoing commitment to improving our service and provide you with a smoother, more reliable online experience. The next time you sign in to your personal my Social Security account, you'll see a new design and improved tools, making it easier than ever to manage your Social Security information.

Remember: Doing business with us is online through your personal my Social Security account is easy, convenient, and secure. Go Digital! Create an account today.

Social Security Survivors Benefits: Protection For Your Family

Social Security Administration

Losing a spouse is difficult emotionally and financially. Social Security can help during this time. When your spouse passes away, you may be able to get benefits as a surviving spouse – even if you're divorced.

You may be eligible for survivor benefits if:

You are age 60 or older (or 50+ if disabled).

You are caring for your deceased spouse's child under 16 or with a disability.

Children and some divorced spouses may also qualify.

Working and Benefits:

You can work and receive survivor benefits, but earnings limits apply if you're under full retirement age.

How much can you get as a surviving spouse?

Survivor benefits range from 71.5% to 100% of your spouse's benefit, depending on your age when you apply.

When your spouse dies, we recommend you call us right away at 1-800-772-1213 about our $255 lump sum death payment. You'll also want to discuss monthly benefits for you and your family.

Call us to Apply for Benefits

You can apply for both the lump sum death payment and monthly benefits at the same time by calling us at 1-800-772-1213. You cannot apply for Survivor benefits online.

If you already receive spouse benefits, you'll be automatically converted to survivor benefits, but you should still call us for the lump sum payment.

If your former spouse dies

You may qualify as a surviving divorced spouse if:

You were married at least 10 years, even if your spouse remarried.

You are at least age 60 (or 50 if disabled).

You are single, unless your remarriage occurred after age 60.

You must also keep in mind

You may be able to work and get survivor benefits. It depends on your age and how much you're earning. If you're younger than full retirement age, you're subject to an earnings limit.

If you already receive retirement or disability benefits on your own work record, you may be due survivor benefits if they're greater than your own. You won't receive both – you'll get the higher amount.

For more information, check out our Survivors Benefits publication at www.ssa.gov/pubs/EN-05-10084.pdf and our Survivor benefits page at www.ssa.gov/survivor.

Please call us if you have questions or to schedule an appointment for yourself or a child.

5 Resources That Can Protect Elders From Scams

Social Security Administration

World Elder Abuse Awareness Day is on June 15. On this day, communities, seniors, caregivers, governments, organizations, and the private sector unite to prevent the mistreatment of and violence against older people.

Social Security scams are widespread across the United States. Scammers use sophisticated tactics to deceive you into providing sensitive information or money. They target everyone – especially the elderly – and their tactics continue to evolve.

Here are five easy-to-use resources to prevent Social Security fraud:

Create your personal my Social Security account at www.ssa.gov/myaccount to stay one step ahead of scammers.

Read our blog post to learn how to guard your Social Security card – and protect your personal information at www.ssa.gov/blog/en/posts/2025-06-05.html.

Check out our Protect Yourself from Scams page to learn how we fight scammers at www.ssa.gov/scam.

Read our Scam Alert fact sheet to learn what tactics scammers use and how to protect yourself at www.ssa.gov/fraud/assets/materials/EN-05-10597.pdf.

Learn about other types of fraud on our Office of the Inspector General's (OIG) Scam Awareness page at oig.ssa.gov/scam-awareness/scam-alert. You'll also see how to report these scams to our OIG and other government agencies.

Please share this information with your friends and family to help spread awareness about Social Security imposter scams.

Attorney

From B5

They can only be paid their fee if the client win benefits. And, representative fees are limited to the amount approved by the Social Security judge and agreed upon by the claimant.

While, specifically tailored toward the medical community, including doctors, nurse practitioners, physician's assistants, licensed mental health therapists, etc., "Social Security Disability Guide for Medical and Mental Health Providers" is also helpful to the general public.

MISCONCEPTIONS

Schneider said there are several misconceptions by medical providers.

"One is medical providers kind of mix up being an expert in an injury case or some kind of a malpractice case with social security," he said.

"We're asking them to just give their honest opinion based upon their treatment and based upon the objective evidence like X-rays, MRIs, etc. For physical limitations, often there are specific tests — your blood pressure, your breathing pressure, MRIs and X-rays that can document if you really have pain."

If somebody says they have great pain when they sit and walk, that's not enough.

"A person can have a lot of pain, but if it's not backed by the objective evidence. … They look at whether a person is getting the treatment you would expect under that condition," he said.

"For a physical condition, it might be getting injections. It might be physical therapy. It might be surgery. For medical limitations, it might be getting psychotropic medications. If a person says they can't work, they have too many limitations, you need to be getting treated for it and that's what Social Security looks at."

Doctors and providers worry about getting sued.

"They are very busy," Schneider said.

"The people who treat low-income patients are very, very busy around here. They don't have the time to sit down maybe and write a letter for five or 10 minutes. So, there are many reasons why providers are hesitant to give medical opinions."

The booklet's goal is to help providers understand why a lawyer sends applicants for disability to them and why they are asked to fill out paperwork.

"And for them to understand how important and critical it is to somebody's case," Schneider said.

"We are not asking anybody to exaggerate or lie or mislead. If a medial professional thinks their client could work or should work, if it's therapeutic, we're not expecting somebody to say something that is not supported by treatment and by the records."

The booklet contains examples for medical and mental forms for source statements.

"It has check boxes and really summarizes some of the issues," he said.

"For instance, to do sedentary work, which is the lightest work, you would need to be able to walk for two hours a day and sit for six hours a day.

"So in our questionnaire, we ask how long can you patient sit and stand without great pain? We can check that off. We also have other questions how much weight can somebody lift? If they'll be off-task if a person can't concentrate. We have that in our mental questionnaire. We are doing this to help clients who are disabled get social security or SSI and we're trying to educate the medical community of how they can help their patient."

A copy of this valuable resource is available for free to all medical providers in the North Country. The Law Office of Mark Schneider is sending copies to medical and mental health offices. Also, individuals can get a free copy by contacting the Law Office of Mark Schneider at 518-566-6666.