



# BEWARE

*of people pretending to be from Social Security*

Social Security is committed to protecting your personal information. We urge you to always be cautious and to avoid providing sensitive information such as your Social Security number (SSN) or bank account information to unknown people over the phone or internet. If you receive a call and aren't expecting one, you must be extra careful. You can always get the caller's information, hang up, and — if you do need more clarification — contact the official phone number of the business or agency that the caller claims to represent. Never reveal personal data to a stranger who called you.

There's a scam going around right now. You might receive a call from someone claiming to be from Social Security or another agency. Calls can even display 1-800-772-1213, Social Security's national customer service number, as the incoming number on your caller ID. In some cases, the caller states that Social Se-



curity does not have all of your personal information, such as your SSN, on file. Other callers claim Social Security needs additional information so the agency can increase your benefit payment, or that Social Security

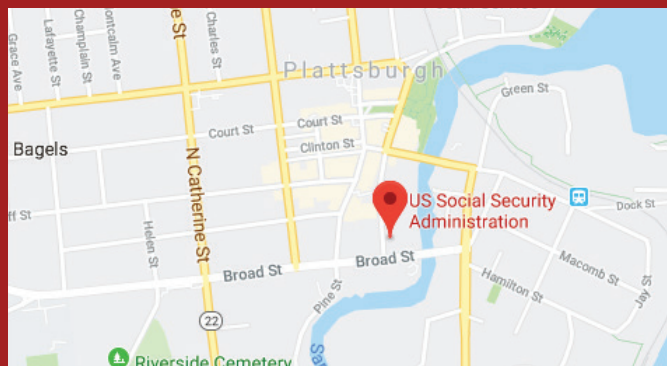
will terminate your benefits if they do not confirm your information. This appears to be a widespread issue, as reports have come from people across the country. These calls are not from Social Security.

Callers sometimes state that your SSN is at risk of being deactivated or deleted. The caller then asks you to call a phone number to resolve the issue. People should be aware that the scheme's details may vary; however, you should avoid engaging with the caller or calling the number provided, as the caller might attempt to acquire personal information.

Social Security employees occasionally contact people by telephone for customer-service purposes. In only a very few special situations, such as when you have business pending with us, will a Social Security employee request that the person confirm personal information over the phone.

Social Security employees will never threaten you or promise a Social Security benefit approval or increase in exchange for information. In those cases, the call is fraudulent,

**See BEWARE 2**



## Social Security Office for Franklin County:

Suite 230 14 Durkee St, Plattsburgh, NY 12901

Social Security Phone (Local): 1-(866) 964-7430

Social Security Phone (Nat'l): 1-(800) 772-1213

TTY: 1-(518) 516-2265

Monday, Tuesday, Thursday, Friday 9am-4pm • Wednesday 9am-12pm

**Supplement to the Malone Telegram • August 2019**

# Understanding Social Security Disability Benefits

Disability is something most people don't like to think about, but the chances that you'll become disabled probably are greater than you realize. Studies show that a 20-year-old worker has a 1-in-4 chance of becoming disabled before reaching full retirement age.

Social Security pays disability benefits through two programs:

- The Social Security Disability Insurance (SSDI) program and;
- The Supplemental Security Income (SSI) program.

Social Security Disability Insurance is funded through payroll taxes. Social Security Disability Insurance recipients have worked for years and have made contributions to the Social Security trust fund in the form of Social Security taxes – either FICA (Federal Insurance Contributions Act) for employees or SECA (Self-Employment Contributions Act) for the self-employed.

SSI is a means-tested program, meaning it has nothing to do with work history, but provides payments to people with disabilities who have low income and few resources. Social Security manages the program, but SSI is not paid for by Social Security taxes. Social Security pays benefits to people who can't work because they have a medical condition that's expected to last at least one year or result in death. Federal law requires this very strict definition of disability. While some programs give money to people with partial disability or short-term disability, Social Security does not.

It's important that you know which benefits you may be qualified to receive. You can read more about Social Security Disability Insurance at [www.socialsecurity.gov/pubs/EN-05-10029.pdf](http://www.socialsecurity.gov/pubs/EN-05-10029.pdf) and more about SSI at [www.socialsecurity.gov/pubs/EN-05-11000.pdf](http://www.socialsecurity.gov/pubs/EN-05-11000.pdf).

When you apply for either program, we'll collect medical and other information from you and make a decision about whether or not you meet Social Security's definition of disability. In addition to meeting our definition of disability, you must have worked long enough — and recently enough — under Social Security to qualify for SSDI benefits.

The amount needed for a work credit changes from year to year. In 2018, for example, you earn one credit for each \$1,320 in wages or self-employment income. When you've earned \$5,280, you've earned your four credits for the year. In 2019, you earn one credit for each \$1,360 in wages or self-employment income. When you've earned \$5,440, you've earned your four credits for the year.

To see if you meet the requirements for disability benefits, visit [www.socialsecurity.gov/planners/disability/qualify.html](http://www.socialsecurity.gov/planners/disability/qualify.html).

Social Security covers millions of people, including children, wounded warriors, and people who are chronically ill. And this is just a part of what we do. Remember, you can also apply for retirement, spouse's, Medicare, or disability benefits online at [www.socialsecurity.gov/forms/apply-for-benefits.html](http://www.socialsecurity.gov/forms/apply-for-benefits.html).

## How Social Security defines disability

Disability affects millions of Americans, in one form or another. Social Security is here to help you and your family, but there are strict criteria for meeting the definition of disability. The definition of disability under Social Security is also different than it is for other programs. We do not pay benefits for partial or short-term disability.

We consider you disabled under Social Security rules if:

- You can't do work that you did before;
- We decide that you cannot adjust to other work because of your medical condition(s); and
- Your disability has lasted or is expected to last for at least one year or to result in death.

This is a strict definition of disability.

Social Security is also required by law to review the current medical condition of all people receiving disability benefits to make sure they continue to have a qualifying disability. Generally, if someone's health hasn't improved, or if their disability still keeps them from working, they will continue to receive benefits.

To help us make our decision, we'll first gather new information about a benefit recipient's medical condition. We'll ask their doctors, hospitals, and other medical sources for their medical records. We'll ask them how their medical condition limits their activities, what their medical tests show, and what medical treatments they have been given. If we need more information, we'll ask them to go for an examination or test for which we'll pay.

Social Security is a support system for people who cannot work because of a disability. You can learn more about Social Security disability at [www.socialsecurity.gov/disability](http://www.socialsecurity.gov/disability) and also by accessing our starter kits and checklists at [www.socialsecurity.gov/planners/disability](http://www.socialsecurity.gov/planners/disability).

## Beware

From 1

and you should just hang up. If you receive these calls, please report the information to the Office of the Inspector General at 1-800-269-0271 or online at [oig.ssa.gov/report](http://oig.ssa.gov/report). You can also share our new

"SSA Phone Scam Alert" video at <http://bit.ly/2VKJ8SG>

Protecting your information is an important part of Social Security's mission. You work hard and make a conscious effort to save and plan for retirement. Scammers try to stay a step ahead of us, but with an informed public and your help, we can stop these criminals before they cause serious financial damage.



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# Medicare, explained

Find out what you need to know to guide you through the ins and outs of Medicare

Social Security and Medicare have a few things in common. Both programs help safeguard millions of Americans as well as improve the quality of life for our family and friends. Although both programs are household names, many people may not be familiar with the details of Medicare.

Medicare is our country's health insurance program for people age 65 or older. The program helps with the cost of health care, but it doesn't cover all medical expenses or the cost of most long-term care.

You have choices for how you get Medicare coverage. If you choose to have original Medicare coverage, you can buy a Medicare supplement policy (called Medigap) from a private insurance company to cover some of the costs that Medicare does not.

Medicare's different parts are further explained in our publication at [www.socialsecurity.gov/pubs/EN-05-10043.pdf](http://www.socialsecurity.gov/pubs/EN-05-10043.pdf).

If you can't afford to pay your Medicare premiums and other medical costs, you may be able

to get help from your state. States offer programs for people eligible for or entitled to Medicare who have low income. Some programs may pay for Medicare premiums and some pay Medicare deductibles and coinsurance. To qualify, you must have Medicare Part A and have limited income and resources.

You can learn more about Medicare, including how to apply for Medicare and get a replacement Medicare card, at [www.socialsecurity.gov/benefits/medicare](http://www.socialsecurity.gov/benefits/medicare).

## Medicare has four parts

**Medicare Part A** (hospital insurance) helps pay for inpatient care in a hospital or skilled nursing facility (following a hospital stay). Part A also pays for some home health care and hospice care.

**Medicare Part B** (medical insurance) helps pay for services from doctors and other health care providers, outpatient care, home health care, durable medical equipment, and some preventive services.

**Medicare Part C** (Medicare Advantage) includes all benefits and services covered under Part A and Part B. Some plans include Medicare prescription drug coverage (Medicare Part D) and other extra benefits and services.

**Medicare Part D** (Medicare prescription drug coverage) helps cover the cost of prescription drugs. Some people with limited resources and income may also be able to get Extra Help with the costs—monthly premiums, annual deductibles, and prescription co-payments—related to a Medicare prescription drug plan. The Extra Help is estimated to be worth about \$4,900 per year. You must meet the resources and income requirement.

## Extra help with Medicare prescription drug costs

Paying out of pocket for prescription drugs can be a burden that many households can't afford. The Extra Help with Medicare Prescription Drug Plan Costs program was designed to help people in getting the vital medicine they need to live healthy and productive lives.

Anyone who has Medicare can get Medicare prescription drug coverage. Some people with limited resources and income may also be able to get Extra Help to pay for the costs—monthly premiums, annual deductibles, and prescription co-payments—related to a Medicare prescription drug plan. Extra Help can be worth up to \$4,900 per year.

To qualify for Extra Help in 2019, your resources must be limited to \$14,390 for an individual or \$28,720 for a married couple living together.

You can apply for Extra Help at [www.socialsecurity.gov/extrahelp](http://www.socialsecurity.gov/extrahelp). You can also call Social Security at 1-800-772-1213 (TTY 1-800-325-0778) to apply over the phone or request an application, or if you prefer, you can apply at your local Social Security office.

### To prepare for your application you should:

Identify the things you own alone, with your spouse, or with someone else, but do not include your home, vehicles, burial plots, life insurance policies, or personal possessions;

- Review all your income; and
- Gather your records in advance to save time.


### The records you'll need are:

- Statements that show your account balances at banks, credit unions, or other financial institutions;
- Investment statements;
  - Stock certificates;
  - Tax returns;
- Pension award letters; and
- Payroll slips.

*The program was created because there is a great need for prescription drug assistance. Social Security is here to help. To learn more about the Extra Help program, visit [www.socialsecurity.gov/extrahelp](http://www.socialsecurity.gov/extrahelp).*

## Would you like your PART B MEDICARE PREMIUM

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If you are an individual earning \$1,426.00 per month or less, or a couple earning \$1,923.00 per month or less, you may be eligible for reimbursement for your Part B premium!

Contact the  
**Franklin County Office for the Aging**  
 for more information: **481-1526**  
 355 West Main Street, Malone

# Need to change your name on your Social Security card?

Are you changing your name? If so, let Social Security know so we can update your information, send you a corrected card, and make sure you get the benefits you've earned.

To change your name on your card, you must show us documents proving your legal name change and identity. If you are a U.S. citizen, you also must show us a document proving your U.S. citizenship, if it is not already in our records. You must present original documents or copies certified by the agency that issued them. We can't accept photocopies or notarized copies. See the list below for what documents you need.

Whatever your reason for your name change, Social Security is here to help you with the new... you! Fill out the form at [www.socialsecurity.gov/forms/ss-5.pdf](http://www.socialsecurity.gov/forms/ss-5.pdf) and follow the instructions to ensure your Social Security card is delivered in a timely manner. You can also locate your local field office at [www.socialsecurity.gov/locator](http://www.socialsecurity.gov/locator) so you can apply for your updated card and show your required documents in person.

For complete instructions, visit [www.socialsecurity.gov/ssnumber](http://www.socialsecurity.gov/ssnumber), which includes information for non-citizens. And remember, if you simply need to replace a lost Social Security card, but don't need to change your name, you can — in most states — request your replacement card online using your my Social Security account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

## To prove your legal name change, you must show one of the following documents:

- Marriage document;
- Divorce decree;
- Certificate of naturalization showing a new name
- Court order for a name change.

## To prove your identity, you must show an unexpired document showing your name, identifying information, and photograph, such as one of the following:

- U.S. driver's license;
- State-issued non-driver's identification card
- U.S. passport.

## If you don't have one of those documents available, we may be able to accept your:

- Employer identification card
- School identification card
- Health insurance card
- U.S. military identification card.

## To prove your U.S. citizenship, you must show one of the following documents:

- U.S. birth certificate;
- U.S. Consular Report of Birth Abroad
- U.S. passport (unexpired)
- Certificate of Naturalization
- Certificate of Citizenship

# Social Security and self employment

If you are not self-employed, Social Security taxes are typically taken out of your paycheck automatically. You and your employer each pay a 6.2 percent Social Security tax on up to \$132,900 of your earnings and a 1.45 percent Medicare tax on all earnings in 2019. You don't have to do anything extra for the coverage you will one day receive because your employers handle the deduction as well as matching that contribution. Then they send the taxes to the Internal Revenue Service (IRS) and report your wages to Social Security.

If you're self-employed, the process is a little different. You report your earnings for Social Security and pay your taxes directly to the IRS when you file your federal income tax return. You pay the combined employee and employer amount, which is a 12.4 percent Social Security tax on up to \$132,900 of your net earnings and a 2.9 percent Medicare tax on your entire

net earnings in 2019. You are considered self-employed if you operate a trade, business or profession, either by yourself or as a partner. If your net earnings are \$400 or more in a year, you must report your earnings on Schedule SE, in addition to other tax forms you must file.

Net earnings for Social Security are your gross earnings from your trade or business, minus your allowable business deductions and depreciation. Some income doesn't count for Social Security and shouldn't be included in figuring your net earnings.

You must have worked and paid Social Security taxes for a certain length of time to get Social Security benefits. The amount of time you need to work depends on your date of birth, but no one needs more than 10 years of work.

You can read more about self-employment and Social Security at [www.socialsecurity.gov/pubs/EN-05-10022.pdf](http://www.socialsecurity.gov/pubs/EN-05-10022.pdf).

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# Changing your **direct deposit** information with Social Security

With our busy lives, it's easy to fall into that cycle of postponing some tasks because of other priorities. This may be true for you when it comes to changing your payment method for Social Security benefits. Unfortunately, forgetting to change your payment method can lead to delayed payments.

The most convenient way to change your direct deposit information with Social Security is by creating a my Social Security account online at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount). Once you create your account, you can update your bank information without leaving the comfort of your home. Another way to change your direct deposit is by calling Social Security at 1-800-772-1213 (TTY 1-800-325-0778) to make the change over the phone. If you prefer to speak to someone in-person, you can visit your local Social Security office with the necessary information.

Because we are committed to protecting your personal information, we need some form of identification to verify who you are. If you are online, we verified your identity when you initially created your my Social Security account. All you need to do is log in at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount) with your secure username and password to gain access to your information.

If you call Social Security, we will ask identifying questions to ensure we are speaking to the right person. If you visit the office, you will need to bring a driver's license or some form of ID with you. Once we have identified that you are the correct person and are authorized to make changes on the Social Security record, all we need is the routing number, account number, and type of account established. We don't ask for a voided check, nor do we obtain verification from the bank. Therefore, you should be sure you are providing accurate information to us.

Because you may be unsure if your direct deposit change will affect your next payment, we highly recommend that you do not close the old bank account until you have seen your first Social Security deposit in the new bank account. That way, you can feel secure you will receive your benefits on time, regardless of when the change was reported to Social Security.

When you have to report changes to your direct deposit, be sure to visit us online at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount). Social Security always strives to put you in control by providing the best experience and service no matter where, when, or how you decide to do business with us.

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# TOP 10 sites of Social Security

At the end of the year, some of us like to take a tally of our top favorite things, such as movies and songs. At Social Security, we're no different. Because we care a lot about making our services convenient and easy to access, we care a lot about our online services — from signing up for retirement benefits to calculating future payments. That said, here are our top ten websites of 2018:

All year long, Social Security is here for you, in person and online. We encourage you to share these pages with colleagues, friends, and family.

Our hub for Social Security news and updates is our blog:

## 1. Social Security Matters at [blog.socialsecurity.gov](http://blog.socialsecurity.gov)

You can use social media to easily share these informative articles with friends and family.

We have an easy way to learn how to replace your Social Security card at:

## 2. [socialsecurity.gov/ssnumber](http://socialsecurity.gov/ssnumber)

And in many states, you can get a replacement card online at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount)

With our online application for retirement benefits, you can complete and submit one in as little as 15 minutes at:

## 3. [socialsecurity.gov/benefits/retirement](http://socialsecurity.gov/benefits/retirement)

Knowing how much money you will get in the future can help you plan your finances. Get instant, personalized estimates of your future Social Security benefits at:

## 4. [socialsecurity.gov/estimator](http://socialsecurity.gov/estimator)

Save time by applying online! Here's a convenient way to apply for disability benefits at:

## 5. [socialsecurity.gov/benefits/disability](http://socialsecurity.gov/benefits/disability)

Access our convenient publication library with online booklets and pamphlets (including audio versions) on numerous subjects at:

## 6. [socialsecurity.gov/pubs](http://socialsecurity.gov/pubs)

Tired of reading? Maybe you learn better with visuals. We have informative videos on our YouTube channel at:

## 7. [youtube.com/SocialSecurity](http://youtube.com/SocialSecurity)

One of our most popular social media outlets is our Facebook page. This is where we engage thousands of customers; you can join the conversation (and follow us) at:

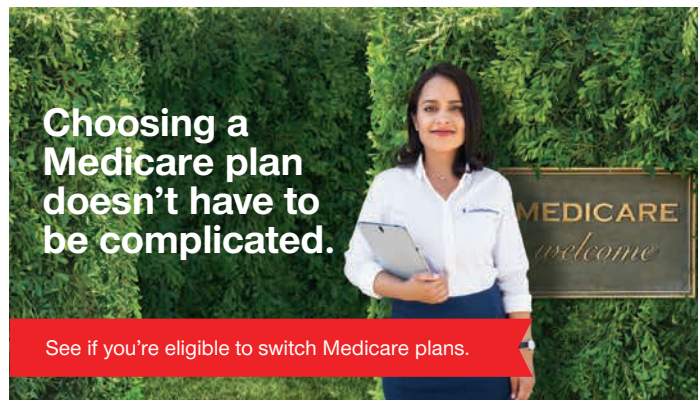
## 8. [facebook.com/socialsecurity](http://facebook.com/socialsecurity)

Open your own personal my Social Security account, which will enable you to verify your earnings, get future benefit estimates, obtain benefit verification letters, update your Social Security information, and more at:

## 9. [socialsecurity.gov/myaccount](http://socialsecurity.gov/myaccount)

Need answers to your Social Security related questions? Our Frequently Asked Questions page is the authoritative resource at:

## 10. [www.socialsecurity.gov/faq](http://www.socialsecurity.gov/faq)



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# Workers compensation and certain disability payments may affect your social security benefits

Many people working nowadays have more than one job, so it's not uncommon for them to have several sources of income. Owning multiple small businesses, seasonal jobs, and the gig economy add to the mix — and complexity — of our modern day economy. It's important to keep in mind that having multiple sources of income can sometimes affect your Social Security benefits.

Disability payments from private sources, such as private pensions or insurance benefits, don't affect your Social Security disability benefits. Workers' compensation and other public disability benefits, however, may reduce your Social Security benefits. Workers' compensation benefits are paid to a worker because of a job-related injury or illness. These benefits may be paid by federal or state workers' compensation agencies, employers, or by insurance companies on behalf of employers.

Public disability payments that may affect your Social Security benefits are those paid from a federal, state, or local government for disabling medical conditions that are not job-related. Examples of these are civil service disability benefits, state temporary disability benefits, and state or local government retirement benefits that are based on disability.

Some public benefits don't affect your Social

Security disability benefits. If you receive Social Security disability benefits, and one of the following types of public benefits, your Social Security benefits will not be reduced:

- Veterans Administration benefits;
- State and local government benefits, if Social Security taxes were deducted from your earnings; or
- Supplemental Security

Income (SSI).

You can read more about the possible ways your benefits might be reduced at [www.socialsecurity.gov/pubs/EN-05-10018.pdf](http://www.socialsecurity.gov/pubs/EN-05-10018.pdf).

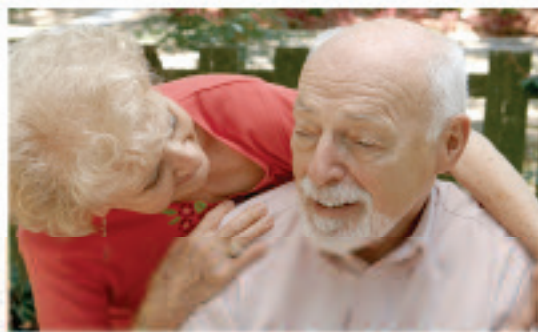
Please be sure to report changes. If there is a change in the amount of your other disability payment, or if those benefits stop, let us know. Tell us if the amount of your workers' compensation or public disability

payment increases or decreases. Any change in the amount or frequency of these benefits is likely to affect the amount of your Social Security benefits.

An unexpected change in benefits can have unintended consequences,

but not if you're informed and have financially prepared yourself. Visit our benefits planner webpage at [www.socialsecurity.gov/planners](http://www.socialsecurity.gov/planners) for information about your options for securing your future.

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# Understanding spouses' benefits

Marriage is a cultural institution that exists all over the world. Having a partner means sharing many things including a home and other property. Understanding how your future retirement might affect your spouse is important. When you're planning for your fun and vibrant golden years, here are a few things to remember:



On the other hand, if your spouse's retirement benefit is higher than your retirement benefit, and he or she chooses to take reduced benefits and dies first, your survivor benefit will be reduced, but may be higher than what your spouse received.

If the deceased worker started receiving reduced retirement benefits before their full retirement age, a special rule called the retirement insurance benefit limit may apply to the surviving spouse. The retirement insur-

ance benefit limit is the maximum survivor benefit you may receive. Generally, the limit is the higher of:

- The reduced monthly retirement benefit to which the deceased spouse would have been entitled if they had lived, or

- 82.5 percent of the unreduced deceased spouse's monthly benefit if they had started receiving benefits at

their full retirement age (rather than choosing to receive a reduced retirement benefit early).

Knowing how your finances affect your spouse's can help both of you avoid future impacts on your incomes. When it comes to information, we have over 80 years of experience. Access a wealth of useful information by visiting our at [www.socialsecurity.gov/planners](http://www.socialsecurity.gov/planners).

Your full spouse's benefit could be up to 50 percent of your spouse's full retirement age amount if you are full retirement age when you take it. If you qualify for your own retirement benefit and a spouse's benefit, we always pay your own benefit first. You cannot receive spouse's benefits unless your spouse is receiving his or her retirement benefits (except for divorced spouses). If you took your reduced retirement first while waiting for your spouse to reach retirement age, when you add spouse's benefits later, your own retirement portion remains reduced which causes the total retirement and spouses benefit together to total less than 50 percent of the worker's amount. You

can find out more on our at [www.socialsecurity.gov/OACT/quickcalc/spouse.html](http://www.socialsecurity.gov/OACT/quickcalc/spouse.html)



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# Who to call: Social Security or Medicare?

Sometimes it's confusing to know who to contact and for what. Social Security and Medicare offer related services, so people aren't always certain who does what. This "cheat sheet" can help.

## Contact Social Security to:

- See if you're eligible for Medicare;
  - Create a my Social Security account to do things like request a replacement Medicare card and report a change of address, name, or phone number;
  - Sign up for Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance);
  - Apply for Extra Help with Medicare prescription drug coverage (Part D) costs;
  - Report a death; and
  - Appeal an Income-Related Monthly Adjustment Amount (IRMAA) decision (for people who pay a higher Part B and/or Part D premium if their income is over a certain amount).
- Find information on how to do all of this and more at [www.socialsecurity.gov](http://www.socialsecurity.gov) and [www.socialsecurity.gov/benefits/medicare](http://www.socialsecurity.gov/benefits/medicare).

## Contact Medicare to:

- See what services Medicare covers;
- Get detailed information about Medicare health and prescription drug plans in your area, including costs and services;
- Choose and enroll in a Medicare health or prescription drug plan that meets your needs;
- Find a Medicare Supplement Insurance (Medigap) policy in your area;
- Find doctors, health care providers, and suppliers who participate in Medicare;
- Get information and forms for filing a Medicare appeal or for letting someone speak with Medicare on your behalf;
- Compare the quality of care provided by plans, nursing homes, hospitals, home health agencies, and dialysis facilities; and
- View Medicare publications.

Visit [www.medicare.gov](http://www.medicare.gov) for these services.

If you need to find out your claim sta-

tus, find out deductibles, or get answers to premium payment questions, you can call 1-800-MEDICARE (1-800-633-4227; TTY: 1-877-486-2048).

Determining who to contact is the first step in getting the answers you need. Please share these lists with family and friends who need to know more about Social Security and Medicare.

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# Spruce up your financial plan with Social Security

Now that tax season is over, it's probably a good time to evaluate some financial "best practices" for the rest of the year. A good cleaning can clear out the clutter to let you see a clear path for your future. Social Security is always here to help. Even if you just started working, now is the time to start preparing for retirement. Achieving the dream of a secure, comfortable retirement is much easier with a strong financial plan.

Social Security can help you spring into action and take control of your future with the proper planning tools. Share these online resources with friends and family so they, too, will have the tools.

## TIP 1: START EARLY

Our online retirement planning resources are helpful to people at any stage of their career. Our many calculators, Benefit Eligibility Screening Tool, and disability resources are all available at [www.socialsecurity.gov/planners](http://www.socialsecurity.gov/planners). From here, you can read and download publications and also email and share with colleagues, friends, and family. Remember, the earlier you start, the better chance you have at saving what you need.

## TIP 2: BE INFORMED

We're often asked, "What's the best age to start receiving retirement benefits?" The answer is that there's no single "best age" for everyone and, ultimately, it's your choice. The most important thing is to make an informed decision, based on your individual and family circumstances. To help you make that decision, see our retirement publications at <https://www.socialsecurity.gov/pubs/?topic=Retirement>.

## TIP 3: ESTIMATE THE BENEFITS YOU MIGHT GET

Knowing the amount of money you could get is pivotal in planning your finances. With the Retirement Estimator, you can plug in some basic information to get an instant, personalized estimate of your future benefits. Try out different scenarios, such as higher or lower future earnings amounts and various retirement dates to see the various potential effects on your future benefit amounts. Visit [www.socialsecurity.gov/benefits/retirement/estimator.html](http://www.socialsecurity.gov/benefits/retirement/estimator.html).

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# Medicare: Rules for those with higher income

If you have higher income, the law requires an upward adjustment to your monthly Medicare Part B (medical insurance) and Medicare prescription drug coverage premiums. But, if your income has gone down, you may use form SSA-44 to request a reduction in your Medicare income-related monthly adjustment amount.

Medicare Part B helps pay for your doctors' services and outpatient care. It also covers other medical services, such as physical and occupational therapy, and some home health care. For most beneficiaries, the government pays a substantial portion — about 75 percent — of the Part B premium, and

the beneficiary pays the remaining 25 percent.

If you're a higher-income beneficiary, you'll pay a larger percentage of the total cost of Medicare Part B, based on the income you report to the Internal Revenue Service (IRS). You'll pay monthly Part B premiums equal to 35, 50, 65, 80, or 85 percent of the total cost, depending on the income you report to the IRS.

Medicare Part D prescription drug coverage helps pay for your prescription drugs. For most beneficiaries, the government pays a major portion of the total costs for this coverage, and the beneficiary pays the rest. Prescription drug plan costs vary depending on the

plan, and whether you get Extra Help with your portion of the Medicare prescription drug coverage costs.

If you're a higher-income beneficiary with Medicare prescription drug coverage, you'll pay monthly premiums plus an additional amount, which is also based on the income you report to the IRS. Because individual plan premiums vary, the law specifies that the amount is determined using a base premium. Social Security ties the additional amount you pay to the base beneficiary premium, not your own premium amount. If you're a higher-income beneficiary, we deduct this amount from your monthly Social Security

payments regardless of how you usually pay your monthly prescription plan premiums. If the amount is greater than your monthly payment from Social Security, or you don't get monthly payments, you'll get a separate bill from another federal agency, such as the Centers for Medicare & Medicaid Services

or the Railroad Retirement Board.

You can find Form SSA-44 online at [www.socialsecurity.gov/forms/ssa-44.pdf](http://www.socialsecurity.gov/forms/ssa-44.pdf). You can also read more in the publication "Medicare Premiums: Rules For Higher-Income Beneficiaries" at: [www.socialsecurity.gov/pubs/EN-05-10536.pdf](http://www.socialsecurity.gov/pubs/EN-05-10536.pdf).

## EXTRA HELP from the Social Security Administration

If you meet certain income and resource limits, you may qualify for Extra Help (LIS) to assist with Medicare prescription drug coverage. You may qualify if you have up to \$1,581 in monthly income (\$2,134 for a married couple) and up to \$14,390 in annual resources (\$28,720 for a married couple).

### How to Apply for Extra Help:

You automatically qualify for Extra Help if you have Medicare and meet one of these conditions:

- Have full Medicaid coverage,
- Get help from your state Medicaid program paying your Part B premiums (in a Medicare Savings Program), or
- Get Supplemental Security Income (SSI) benefits.

Otherwise, you can **apply online at [ssa.gov](http://ssa.gov)** or call Social Security at **1-800-772-1213** to apply by phone or get a paper application. TTY users should call **1-800-325-0778**. Or call your local Office for Aging, at **518-481-1532**




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