

Your guide to Social Security

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The News-Gazette®

5 things to consider when your child with disabilities turns 18

When your child turns 18 years old, they legally become an adult. This is an important time to consider their financial future – especially if they need additional care into adulthood. Here are 5 things that may help you prepare for this milestone:

1. Health and Welfare Decision-making

When your child legally becomes an adult, you can no longer make certain decisions for them about their health and welfare. However, you can stay involved through our Representative Payee program. Social Security will determine who best serves as a representative payee for your child's benefits. To learn more about the Representative Payee program, read our webpage at www.ssa.gov/payee/index.htm. Please note Social Security does not recognize power of attorney.

2. Changes in Supplemental Security Income (SSI) Eligibility

SSI provides monthly payments to adults and children with disabilities, as well as people 65 and older, who have little or no income and resources. If your child receives SSI, when they turn 18 we will review their eligibility for continued SSI payments based on the disability rules for adults. For more information, please review the publication, What You Need To Know About Your Supplemental Security Income (SSI) When You Turn 18 at www.ssa.gov/pubs/EN-05-11005.pdf. Please be sure to review this with your child. We also encourage you to check out Social Security's Youth Toolkit webpage at www.ssa.gov/youth.

3. Education Transitions

If your child attends school, they have a few options to continue their education, such as pursuing:

- A diploma: They may pursue further education in college or trade programs with an Individualized Education Program (IEP). More information on the IEP is available at www.ssa.gov/pubs/EN-64-118.pdf.

- A certificate: They may have the opportunity to continue in a transitional program in their high school even after they complete their senior year. Most are permitted to remain until they turn 22.

- Employment: Local Vocational Rehabilitation Services can assist with employment options during pregraduation IEP meetings.

4. Support for Living Arrangements

Once your child turns 18, they may choose or qualify for different living arrangements depending on the services they already receive. If your child receives therapy services at school, how will they receive them once they leave? They could receive them through a Medicaid waiver or private insurance. Qualification for respite services may also look



different. Respite services allow family caregivers time to step away from their duties. It is essential you understand all the benefits and options available to your child after they complete high school and before deciding on living arrangements and services.

5. Financial Protections

- Special Needs Trust: Update estate planning documents before your child turns 18. Otherwise, inheritance may terminate your child's governmental benefits.

- ABLE Account: You can deposit funds into this account up to a certain limit each year. However, there are limits on what its funding covers. More information on ABLE accounts is available at www.ssa.gov/payee/able_accounts.htm. The above is informational only and

does not constitute financial advice or an endorsement of ABLE products or ABLE organizations by the Social Security Administration. There may be other financial options that could be a better fit for some individuals. You must use your best judgment to determine which option is best for your situation.

Children receiving benefits on a parent's record may continue to receive those benefits until age 19 if they're a full-time elementary or secondary school student. People who have a disability that began before age 22 may also be eligible to receive child's benefits at any age. For more information, please review the publication, Benefits for Children at www.ssa.gov/pubs/EN-05-10085.pdf. As your child enters adulthood, consider these issues while you navigate their financial future.

SOCIAL SECURITY

Social Security adds 13 conditions to Compassionate Allowances list



Expedites decisions for people with severe disabilities

The Social Security Administration (SSA) announced the addition of 13 new conditions to the agency's Compassionate Allowances (CAL) list. The CAL initiative accelerates the disability application process for individuals with the most serious diseases and medical conditions that, by definition, meet Social Security's statutory standard for disability benefits.

The newly added conditions are:

- Au-Kline Syndrome
- Bilateral Anophthalmia
- Carey-Fineman-Ziter Syndrome
- Harlequin Ichthyosis – Child
- Hematopoietic Stem Cell Trans-plantation
- LMNA-related Congenital Muscular Dystrophy
- Progressive Muscular Atrophy
- Pulmonary Amyloidosis – AL Type
- Rasmussen Encephalitis
- Thymic Carcinoma
- Turnpenny-Fry Syndrome
- WHO Grade III Meningiomas
- Zhu-Tokita-Takenouchi-Kim Syndrome

With the inclusion of these 13 conditions, the CAL list now includes 300 conditions in total.

Since the CAL initiative began, over 1.1 million people with severe disabilities have been approved through this

accelerated disability process that is fully policy compliant.

"We are constantly looking for ways to improve our disability programs and serve the public more effectively," said SSA Commissioner Frank J. Bisignano.

"By adding these 13 conditions to the Compassionate Allowances list, we are helping more people with devastating diagnoses to quickly receive the support they need. This is part of our broader commitment to making the disability determination process as responsive and compassionate as possible."

When a person applies for disability benefits, Social Security must obtain medical records to make an accurate determination.

The agency uses advanced technology to identify potential CAL conditions and expedite claims processing. Although not available in every claim, through the Health IT program, Social Security securely receives electronic medical records, allowing for adjudicators to make faster and more accurate decisions.

For more information about the initiative, including a list of all CAL conditions, please visit www.ssa.gov/compassionateallowances.

To learn more about Social Security's Health IT program, please visit www.ssa.gov/hit.

Are you 70 or older and not yet receiving Social Security benefits?



Retirement is not one-size-fits-all. It can mean different things to different people. Perhaps you have not applied for Social Security retirement benefits because you're still working or are delaying applying so you can get a higher benefit. If you're age 70 or older, you should apply now for the benefits you're owed. Your benefits will not increase if you continue to delay applying for them because you are 70 or older.

Did you know that you can receive benefits even if you still work? Your earnings can increase your monthly benefit amount - even after you start receiving benefits.

Each year that you work, we check your earnings record. It's possible your latest year of earnings is one of your highest 35 years. If so, we will automatically recalculate your benefit amount and pay you any increase due.

The best and easiest way to apply for your benefits is with a personal my Social Security account. You can create your free account at www.ssa.gov/myaccount. Once you create your account, you can get an estimate of how much you might receive each month based on when you want to start receiving benefits and then apply.

In your account, you can also:

- Learn about benefits for your spouse and family members.
- Manage your benefits once you start receiving them.

We're here to help you secure today and tomorrow and we invite you to learn more about applying for retirement benefits at www.ssa.gov/apply.

Please share this information with those who need it.

3 questions about Social Security that can help you plan your retirement

Social Security benefits are part of the retirement plan of many American workers. If you're among the many people paying Social Security taxes, you should get an estimate of what your future benefit may be. Our retirement webpage at www.ssa.gov/retirement is a great place to start mapping out your retirement plan. These three questions will help to guide your planning:

- What factors may affect your retirement benefits?
- When is the right time to start receiving your retirement benefits?
- What documents do you need to provide when you apply for retirement?

We encourage you to use your personal my Social Security account at www.ssa.gov/myaccount to get an instant estimate of your future retirement benefits. You can also compare the effects of starting your retirement benefits at different ages.

We base your benefit on how

much you earned during your working career. Higher lifetime earnings result in higher benefits. If there were some years you didn't work or had low earnings, your benefit amount may be lower than if you had worked steadily.

If you never worked and did not pay Social Security taxes, and have a spouse who worked, you may be eligible for spouse's benefits. You must be at least 62 years old, and your spouse must already be receiving retirement or disability benefits. If you are a younger spouse, you may be eligible for benefits if you have a qualifying child in your care. By a qualifying child, we mean a child who is under age 16 or who receives Social Security disability benefits.

You can learn more at www.ssa.gov/retirement. Please share this information with family and friends to help them prepare for their financial future.



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SOCIAL SECURITY

General enrollment period for Medicare Part B

If you did not apply for Medicare Part B (medical insurance) within 3 months before or after turning age 65, you have another chance each year during the General Enrollment Period.

The period runs from Jan. 1 to March 31 every year.

If you didn't enroll in Part B when you're first eligible, you may have to pay a late enrollment penalty for as long as you have Part B coverage.

Your monthly premium will increase 10% for each 12-month period that you were eligible for Part B but did not sign up for it. Your coverage starts the first day of the month after you sign up.

To learn more about Medicare, please visit our Medicare Benefits page at www.ssa.gov/benefits/medicare.

You may also read our Medicare publication at www.ssa.gov/pubs/EN-05-10043.pdf.

Please share this information with your friends and loved ones who may need it.



Do you need a new or replacement Social Security card?

If you need a new or replacement Social Security card, we've got great news! You may be able to complete, or at least start, your application on our website - and, if necessary, use our online scheduling tool to book an appointment at a local office.

Start your application

Do you need to apply for a Social Security number (SSN) and card? You can visit www.ssa.gov/number-card to begin the process. You'll answer a series of questions to determine whether you can:

- Complete the application process online.
- Start the application process online, then bring any required documents to your local Social Security office to complete the application, typically in less time.
- Complete the application process at your local office.

If you can't complete the application online, you must visit a Social Security office. To learn more, please review our publication, Your Social Security

Number and Card, at www.ssa.gov/pubs/EN-05-10002.pdf.

Replace your Social Security card

Want to replace your card? The Card Replacement Screener on our Replace Social Security card webpage at www.ssa.gov/number-card/replace-card helps you determine the best way to do so.

Depending on your situation, you may be able to request a replacement card without visiting a local office. Choose "Answer a few questions" on the Replacement Card webpage at www.ssa.gov/number-card/replace-card to get started.

Even if you can't complete the process online and must visit an office, you can still save yourself time by starting the application online.

Were you asked to come into an office? Here's what you should know

If you start the application online and we deter-

mine you need to come into an office, you can use our new Online Self-Scheduling option. This option allows you to:

- Select your language preference.
- Select the most convenient office to receive service.
- Choose to receive communications and appointment reminders through email or text.
- Conveniently use your mobile device to check-in for your appointment.

You can also reschedule, modify, or cancel your appointment online without having to call or visit the office.

Please note that this service is not available in Guam, Northern Mariana Islands, or American Samoa. We hope to make it available soon.

It's never been easier to do business with us! Please share this information with your friends and family-and post it on social media.

Faster processing of disability claims for people with Alzheimer's disease

Today, more than 5 million Americans are living with Alzheimer's disease. It is a brain condition that causes problems with memory, thinking, and behavior. Since the onset of Alzheimer's can occur in younger people before they retire, it may affect their ability to work as the disease progresses.

Our benefits and services are especially vital to people with early-onset Alzheimer's who are unable to work and may have no other source of income. They may want to apply for Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI).

Our Compassionate Allowances program provides faster processing of disability claims for people with early-onset Alzheimer's disease and several other neurodegenerative (brain degenerative) disorders.

More than a decade ago, Social Security added early-onset Alzheimer's disease to our Compassionate Allowances program. You can learn more about our Compassionate Allowances program at www.ssa.gov/compassionateallowances.

Please share this information with friends and family.



SOCIAL SECURITY

Representative payees help you manage your Social Security



Some people who receive monthly Social Security benefits or Supplemental Security Income (SSI) payments may need help managing their money. When we receive information that indicates you need help, we'll work with you to find the most suitable representative payee to manage your benefits. A representative payee is someone who receives your monthly benefit payment on your behalf and must use the money to pay for your current needs, including:

- Food
- Clothing
- Personal care items
- Housing and utilities
- Medical and dental expenses

- Rehabilitation expenses (if you have a disability)

If you need help managing your benefits, tell a Social Security representative that there is someone you want to be your representative payee. Your representative payee should be someone you trust and interact with often, and who clearly understands your needs. Social service agencies, nursing homes, or other organizations are also qualified to be a representative payee. Ask them to contact us.

You can write to us within 60 days of being assigned a representative payee if you don't agree that you need one or if you want a different representative payee.

We also offer Advance Designation, which allows

you to name up to three people who could serve as a representative payee for you if the need ever arises. There may come a time when you can no longer make your own financial decisions. You and your family will have peace of mind knowing that someone you trust may be appointed to manage your benefits for you.

You can submit your Advance Designation request when you apply for benefits or after you are already receiving benefits. You may also do so through your personal my Social Security account at www.ssa.gov/myaccount or by calling and speaking to a Social Security representative.

You can find more information at www.ssa.gov/payee.

How to spot a scam that can ruin your finances or your reputation

Now is the perfect time to protect yourself from scams that can damage your finances and reputation. We can work together to keep your personal information safe!

Stay informed of the latest scam trends

Fraudsters continue to change their tactics. Make sure you understand the latest scam trends at www.ssa.gov/scam.

Stay informed by:

- Following reliable news sources.
- Subscribing to scam alert newsletters.
- Staying connected with your local law enforcement agencies.

The more you know, the better prepared you'll be to identify and avoid scams.

Think carefully before sharing personal information

Phishing is one of the main ways that scammers attempt to trick people into providing personal information. Pay close attention to emails or messages asking for your username, password, or other personal information.

Scammers pretend to be from familiar organi-

zations to gain your trust. Stay alert when receiving calls that you did not request claiming to be from banks, government agencies, or other well-known companies.

When in doubt, contact the organization directly through official channels to verify that the request is real before sharing any personal information or making payment.

Use strong passwords

Create strong, unique passwords like a phrase with upper and lowercase letters, numbers, and special characters. Don't use passwords that are easy to guess like birthdays or names.

Consider using a password manager to generate unique passwords and securely store them for each of your online accounts.

Be savvy with QR codes

QR codes are increasing in popularity. They're in restaurants, on parking meters, in emails, and on social media.

Scammers have noticed! They are physically placing fake QR codes on top of official ones or creating fake QR codes on social media advertisements to

get access to your personal information.

Never scan random QR codes. If the QR code looks odd or altered, do not scan it.

Protect your social media profiles

Take a moment to review the privacy settings on your social media platforms and limit the amount of personal information you share publicly.

Fraudsters may use your social media posts to personalize scams or get access to your accounts without your permission. Regularly check your friends list and remove any unfamiliar or suspicious accounts.

This month, let's make protecting ourselves against scams a top priority. We can significantly reduce the risk of being scammed by staying informed, being alert and careful, and safeguarding our accounts.

We invite you to watch our video at www.youtube.com/watch?v=cyaUWT-FLw3c to learn how to identify the red flags. Please share this information with those who may need it - and post it on social media.

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SOCIAL SECURITY

5 benefits you can apply for online at SSA.gov



We continue to make it easier for you to access our programs and benefits. Our website www.SSA.gov offers a convenient way to apply online for benefits.

You can apply for:

- Retirement or Spouse's Benefits
 - You must be at least 61 years and 9 months and want your benefits to start in no more than 4 months. Apply at www.ssa.gov/retirement.
- Disability Benefits - You can use our online application at www.ssa.gov/disability to apply for disability benefits if you:
 - Are age 18 or older.
 - Are unable to work because of a medical condition that is expected to last at least 12 months or result in death.
 - Have not been denied disability benefits in the last 60 days. If your application was recently denied, you can appeal our decision online and request a review of the determination we made. Please visit www.ssa.gov/apply/appeal-decision-we-made.

sion-we-made.

- Supplemental Security Income (SSI) - SSI provides monthly payments to adults and children with a disability or blindness who have limited income and few resources. People age 65 and older without disabilities who have limited income and resources may also be eligible for SSI. Some adults with disabilities who meet certain requirements may complete the application process online. To learn more, visit www.ssa.gov/ssi. If you cannot visit our website, you can call 1-800-772-1213 to schedule an appointment. (If you are deaf or hard of hearing, you may contact our TTY/ TDD number, 1-800-325-0778.)

Medicare - Medicare is a federal health insurance program for:

- People age 65 or older.
- Younger workers who have received disability benefits for 24 months.
- People with end-stage renal disease (ESRD) or Amyotrophic lateral sclerosis (ALS). Note:

They do not have a two-year waiting period.

If you are not already receiving Social Security benefits, you should apply for Medicare up to 3 months before turning age 65 at www.ssa.gov/medicare. You should consider your Medicare options even if you are still working and covered under an employer group health plan (or your spouse's employer health plan through their active employment).

- Extra Help with Medicare Prescription Drug Costs - The Extra Help program helps Medicare beneficiaries with prescription drug costs, like deductibles and copays. People on Medicare who need assistance with the cost of their medications can apply for Extra Help at www.ssa.gov/medicare/part-d-extra-help.

Please share this information with those who need it.

Watch out for imposter social media accounts

Want to learn how to spot fake Social Security social media accounts? The tips below will help you protect yourself and your family.

How fraudsters create imposter accounts

Fraudsters create imposter social media pages and accounts using Social Security-related images and vocabulary, making them appear as if they're associated with or endorsed by us. They also create imposter social media pages of Social Security and OIG officials, such as the Commissioner or the Inspector General.

Protect your personally identifiable information

We will never ask for sensitive information through social media as these channels are not

secure. Sometimes, users are asked to enter their financial information, Social Security number (SSN), or other sensitive information. This is a red flag, and often an indication of a fraudulent account.

How to spot a fake social media account

Identifying an imposter account may seem difficult at first, but there are a few things you can look for right away. You will want to focus on the following:

- How many people follow the imposter page. In most cases, fake pages have a very low number of followers as compared to Social Security's official page.
- Improper punctuation.

- Links to pages not on SSA.gov.
- Advertisements for forms or other Social Security documents for a price.
- Incorrect social media handles. To view the list of our official social media channels, we encourage you to visit www.ssa.gov/socialmedia.

Please report suspected Social Security imposter scams - and other Social Security fraud to the OIG's website at oig.ssa.gov/report. You can find more information about scams on our Protect Yourself from Scams webpage at www.ssa.gov/scam.

Please share this information with your friends, family, and colleagues to help spread awareness about imposter social media accounts.



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