



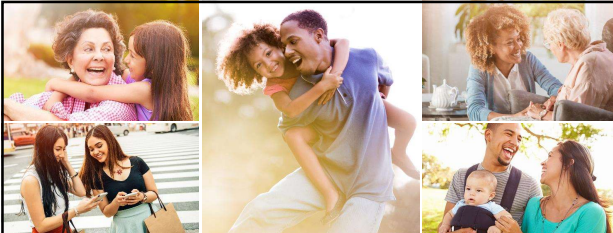
Before the presentation starts, please use your smartphone to create your personal **my Social Security** account at **ssa.gov/myaccount** or scan the QR code below.

To create an account, you must:

- 18** Be at least 18 years of age
- Have a Social Security number
- Have an email address



1



Social Security Administration
October 6th, 2026



Securing today and tomorrow

2



Agenda

- Social Security Today
- Communication with SSA
- Online Applications
- Medicare Enrollment Periods and Reminders
- State Buy-In Reminders
- my Social Security Accounts & Online Services
- What's New at SSA

3

3



What a Field Office Looks like Today

The changing landscape of SSA

The Agency is focusing on eliminating jurisdictional boundaries of field offices and sharing resources among Area's and nationwide. Payment centers are also sharing workloads.

What does this look like?

- Area Wide Call Sharing
- Field office employees are answering the national #800 Number
- Representatives are regularly taking phone appointments and in office appointments for some types of workloads
- Representatives serving those that walk into field offices with immediate needs
- Shifting workloads between payment centers to address backlogs.

4

4



Communicating with SSA

- Area Wide Call Sharing
 - Contact to see if the answering representative can resolve the issue.
 - If unable to resolve, the issue will be referred to the servicing FO.
 - If no response from the servicing FO contact the FO mailbox
- National 800# Answer Rate is now less than 10 minutes
- Appointment delays - if there is dire need a beneficiary can attempt to walk into the field office. Most field offices do not have staffing to see people same day. An appointment may still be made to receive a phone call or return another day with an appointment.

5

5



Communicating with SSA Cont.

- Workload Sharing – offices are increasingly sharing work. There is no master list, and workload sharing is constantly shifting to balance workloads to best serve customers
- If a case is at the field office, contact the field office or area representative to obtain status
- Regional Communications Directors (RCD) forward requests back to local offices asking for the field office to provide a response with a CC back to the RCD. The RCD will not directly respond in most cases. Please make sure to include copies of your earlier attempts to contact the field office for each case involved.
- Individuals and organizations may contact the RCD or a congressional office when having difficulties communicating with their local office.

6

6



Online Applications

Initial Retirement & Medicare Applications

- Many initial Medicare Only Claims are straight-through processing.
- Some initial Retirement Claims (including Medicare) are also straight-through processing.
- It is SSA's responsibility to call and obtain the SSI application if one is needed, but making an appointment for the SSI application can expedite the process.
- If an individual is filing for Medicare Part B in the Special Enrollment Period online, please make sure to either mail, fax or upload the L564 to SSA to be included with the online application.
- If the applicant was born outside of the United States, please have them verify any citizenship or lawful alien status with the field office.
- Lawful aliens must submit original documentation of legal status and must also submit proof of age (generally a birth certificate).

7

7



Third Party Applications

First party applications when possible are always the preferred way to file an application. If a beneficiary has or can create a mySSA account this will expedite the process as no additional verification of identity is needed.

- When a third-party application is filed the field office is required to make two attempts to contact to ask the identity verification questions and take an SSI application if necessary.
- If contact is unsuccessful, a letter will be sent letting the beneficiary know they should return the wet signed application.
- Even if a signed application is received, if the beneficiary cannot be contacted for identity verification the claim will be abated.
- Please encourage beneficiaries to answer SSA's phone calls, remove any fraud blockers and establish or empty out voicemail boxes for easier communication.

8

8



Medicare Part B Coverage - IEP

Beginning in 2023, if you enroll in the month of your Initial Enrollment Period:	Your Part B Medicare coverage starts:
One to three months before you reach age 65	The month you turn age 65
The month you reach age 65, or one to three months after you reach age 65	The first day of the month after you sign up

Note: The day the online application is started is the application/enrollment date, not the date the application is submitted. Starting an application too early may result in an earlier application date regardless of when the application is submitted.

9

9

Medicare Part B Coverage - GEP

If you enroll in the month of the General Enrollment Period:	Your Part B Medicare coverage starts:
January 1 to March 31 (You might pay a late enrollment penalty)	The first day of the month after you sign up

Note: The day the application is started is the application/enrollment date, not the date the application is submitted. Starting an application too early may result in an earlier application date regardless of when the application is submitted.



Securing today
and tomorrow

SSA.gov

10

Medicare Part B Coverage - SEP

If you enroll in the month of your Special Enrollment Period:	Your Part B Medicare coverage starts:
Any time while you or your spouse have a group health plan based on current employment, or during the first full month you are no longer covered or employed	- On the first day of the month you enroll, or - By your choice, on the first day of any of the following 3 months
During any of the remaining 7 months of the SEP	The first day of the month after you sign up.

Note: It is very important that any SEP application has form SSA-L564 completed by the employer of applicant or the applicant's spouse. This is primary proof of health insurance coverage and not having this form can cause delays in application processing. Verify coverage and employment start dates are both prior to the applicant's 65th birthday.



Securing today
and tomorrow

SSA.gov

11

Special Enrollment Periods- Exceptional Circumstances

- Individual was impacted by an emergency or disaster after January 1, 2023
- Individual received certain types of misinformation from their employer **on or after January 1, 2023**
- Individual was released from incarceration on or after January 1, 2023
- Individual loses Medicaid eligibility on or after January 1, 2023
- SEP granted on a case-by-case basis for other exceptional circumstances



Securing today
and tomorrow

SSA.gov

12

Special Enrollment Periods- Exceptional Circumstances

- You were impacted by an emergency or disaster after January 1, 2023
- You got certain types of misinformation from your employer **on or after January 1, 2023**
- You were released from incarceration on or after January 1, 2023
- You lose Medicaid eligibility on or after January 1, 2023
- SEP granted on a case-by-case basis for other exceptional circumstances



Securing today
and tomorrow

SSA.gov

13

Medicare Enrollment for SSI Beneficiaries at Age 65 in Wisconsin

- Generally, Medicare Enrollment is automatic for individuals on SSI as they approach age 65.
 - This includes automatic QMB to pay for Medicare Part B
- If they do not receive a Medicare Card at or shortly after age 65, they should contact their local field office to verify if enrollment took place.
- They should also verify they've updated their address with SSA to ensure any Medicare card arrives.
- Automatic enrollment may not happen if:
 - Individual is foreign born and needs a citizenship update to their SSN Card record. Sometimes they are on SSI and are citizens but never updated the SSN Card record.
 - Individual is not a citizen and needs to present proof of lawful presence and proof of age
 - There is a discrepancy on our records with date of birth
 - There is a discrepancy with the individual's name on our record



Securing today
and tomorrow

SSA.gov

14

Non-Taxable Caregiver Wages

- While these wages are not taxable by the IRS they DO count as work for SSDI, Retirement, Survivors and SSI benefits:
 - Individuals are hired and paid income or a stipend to provide care for a family member in lieu of sending the individual to a care facility. The income received is based on the home health aid occupational skills code and at the rate of pay for the locality.
 - The total earnings count towards the annual earnings test of \$24480 in 2026 and are added to any other W2 or self-employment earnings being posted.
 - Even though IRS does not count these earnings for income tax purposes, they are still counted as wages towards earnings limits/tests for SSA.

15

15

How to Open/Sign In to a *my* Social Security Account

Sign In or Create an Account

By signing in or creating an account, you agree to the [Privacy Act Statement and Terms of Service](#).

If you already have a Login.gov or ID.me account, do not create a new one. You can use your existing account to access Social Security services.

[Sign in with LOGIN.GOV](#)

[Sign in with ID.me](#)

The Social Security username sign-in option is no longer available. Please use Login.gov or ID.me instead.

[Create an account with Login.gov](#)

[Create an account with ID.me](#)

[Sign in Help and Support](#)

[External Site Disclaimer](#)

1. Visit www.ssa.gov/myaccount
2. Select: "Sign In or Create an Account"
3. If you already have an account, select Sign In and enter:
 - Existing Login.gov or ID.me credentials
4. To create a new account, select Create an Account on this and the next screen. You will be directed to Login.gov for next steps.
5. After creating your Login.gov account, you will be directed back to our website where you will provide personal information so we can verify your identity.
6. Complete the registration process using the activation code we send you.

Securing today
and tomorrow

SSA.gov

16

Securing today
and tomorrow

MySSA Accounts

- Creation – over 20,000 accounts are created every day.
- Allows direct access to your earnings record and estimates of potential benefit amounts for Retirement and Disability
- Allow the individual to apply for Retirement, Disability and sometimes SSI benefits. Survivors and Minor Children's benefits are not supported at this time
- Replacement Social Security Cards (U.S. Citizens over age 18 only)
 - Note: Non-citizens and child applications should still be started online, and an appointment will be made to bring in documents.
- Benefit verifications
- Direct deposit changes

17

17

Securing today
and tomorrow

What's new at SSA

- Straight Through Processing for online Lump Sum Death applications. For those that qualify 90% are processed over night.
- Direct deposit is now mandatory with initial claims and representative payee applications. Only the U.S. Treasury department can grant a waiver to direct deposit which is very rare. To contact Treasury they can call 1-855-290-1545 for more information.
- Upload documents – Submit forms or proofs needed directly to the servicing office through your my SSA Account.
- NASC – A national appointment calendar is currently being piloted in 10 States that will eventually roll out to the entire nation.
- The National 800# can now take some survivor claims for widows and widowers over 60 years old.
- New mail centralization process for Milwaukee North (and other large SSA offices across the country). All return mail for this pilot program is being sent to a scanning facility in Kansas City, Missouri. This may potentially filter down to other offices in Wisconsin.

18

18



October 2026 Medicare Rebates

- \$90 Medicare Part B Premium Rebate to be issued to some Medicare beneficiaries:
 - Issued by direct deposit if there is a bank account on file with SSA by October 15
 - Paper check if no bank account by October 23
 - If not received by these dates, SSA will review any allegations of non-receipt of payment
- Rebates are issued to beneficiaries who are not:
 - Paying a Medicare Part B IRMAA
 - Beneficiaries who have state buy-in
 - Living outside the US or its territories
 - Enrolled in a Medicare Advantage Plan
 - Listed as age 110 or older with no date of death; or
 - Deceased
 - Call 1-800-633-4227 (1-800-MEDICARE) for eligibility information.

19

19



Follow Us on Social Media!








@SocialSecurity

20

20



Disclaimer

This information is current at the time of the presentation, but Social Security policy is subject to change. Please visit [SSA.gov](https://ssa.gov) for up-to-date information on our programs.

21

21

Presenter:
Heather Cushing
Area Work Incentives Coordinator – Area 2
heather.cushing@ssa.gov



Securing today
and tomorrow

SSA.gov

Estimate your benefits • Open your personal *my* Social Security account • Apply online
