Monthly Information Package

January 2025

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Social Security Column

# SOCIAL SECURITY’S FAQ PAGE CAN ANSWER YOUR IMPORTANT QUESTIONS



There are many online resources about Social Security, but it is important that you visit our official website – [SSA.gov](https://www.ssa.gov/) – for the most accurate and up-to-date answers. You can find lots of information about our programs and services on our Frequently Asked Questions page at [faq.ssa.gov](https://faq.ssa.gov/en-US/?utm_source=mip1021&utm_medium=online-media&utm_campaign=ocomm-mip-21&utm_content=ss-program-experts-can-answer-your-important-questions-001). We feature the most asked questions at the top of the page to include:

* How can I get help from Social Security?
* How much will the COLA amount be for 2025 and when will I receive it?
* What should I do if I receive a call from someone claiming to be a Social Security employee?
* How do I schedule, reschedule, or cancel an appointment?
* What happens if I work and get Social Security retirement benefits?

You can also browse by topic, including:

* Disability.
* Supplemental Security Income.
* Retirement.
* Medicare.

Many of our FAQs are available in Spanish, as well, at [www.ssa.gov/espanol](https://www.ssa.gov/espanol).

Visit our publications library at [www.ssa.gov/pubs](https://www.ssa.gov/pubs/?utm_source=mip1021&utm_medium=online-media&utm_campaign=ocomm-mip-21&utm_content=ss-program-experts-can-answer-your-important-questions-002) for more detailed information on many important topics. Most publications are available in text, audio, downloadable formats, and in other languages.

Please share this information with your loved ones.

# # #

**Social Security Column**

# SUBMIT YOUR CONTINUING DISABILITY REVIEW REPORT ONLINE

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Do you receive Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI)? If so, you should know that we are required by law to review your case to verify that you still have a disabling condition that prevents you from doing substantial work. We call this process a Continuing Disability Review.

We will send you a notice telling you when it is time to review your medical condition and keep you informed about your benefit status. How often we review your medical condition depends on whether your condition is likely to improve.

We’ll normally review your case:

* Within 6 to 18 months after our decision on your disability application if your medical condition is **expected to improve.**
* Every 3 years if medical improvement is **possible.**
* Every 7 years if medical improvement is **not expected**.

If you get disability benefits you can complete and submit the *Medical Continuing Disability Review Report* (SSA-454) online. The online option is available to adults who receive SSDI, SSI, or both, and do not have a representative payee. To complete the form online, sign in to your personal *my* Social Security account and select *"Complete Your Continuing Disability Review"*. If you do not have an account, visit [www.ssa.gov/myaccount](https://www.ssa.gov/myaccount/) to get started.

If you do not have a personal my Social Security account, you can fill out and print the SSA-454 at [www.ssa.gov/forms/ssa-454-bk.pdf](https://www.ssa.gov/forms/ssa-454-bk.pdf). You can mail or make an appointment to take your completed form to your local Social Security office.

Please share this information with your friends and loved ones who receive SSDI benefits or SSIs.

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**Social Security Column**

# THREE QUESTIONS ABOUT SOCIAL SECURITY THAT CAN HELP YOU PLAN YOUR RETIREMENT

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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](https://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](https://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](https://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 Column

# FASTER PROCESSING OF DISABILITY CLAIMS FOR PEOPLE WITH ALZHEIMER’S DISEASE

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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](https://www.ssa.gov/compassionateallowances/?utm_source=mip0421&utm_medium=online-media&utm_campaign=ocomm-mip-21&utm_content=faster-processing-of-disabilty-claims-for-people-with-alzheimers-disease-001).

Please share this information with friends and family.

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Social Security Column

# FIVE 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](https://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](https://www.ssa.gov/retirement).
* **Disability** **Benefits** – You can use our online application at [www.ssa.gov/disability](https://www.ssa.gov/benefits/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](https://www.ssa.gov/apply/appeal-decision-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](http://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](https://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](https://www.ssa.gov/medicare/part-d-extra-help).

Please share this information with those who need it.

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