

QUESTIONS AND ANSWERS

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Question:

I prefer reading by audio book. Does Social Security have audio publications?

Answer:

Yes, we do. You can find them at www.socialsecurity.gov/pubs. Some of the publications available include *What You Can Do Online*, *How Social Security Can Help You When A Family Member Dies*, *Apply Online For Social Security Benefits*, and *Your Social Security Card And Number*. You can listen now at www.socialsecurity.gov/pubs.

Question:

I am receiving Social Security retirement benefits and I recently went back to work. Do I have to pay Social Security (FICA) taxes on my income?

Answer:

Yes. By law, your employer must withhold FICA taxes from your paycheck. Although you are retired, you do receive credit for those new earnings. Each year Social Security automatically credits the new earnings and, if your new earnings are higher than in any earlier year used to calculate your current benefit, your monthly benefit could increase. For more information, visit www.socialsecurity.gov or call us at 1-800-772-1213 (TTY 1-800-325-0778).

Question:

How are my retirement benefits calculated?

Answer:

Your Social Security benefits are based on earnings averaged over your lifetime. Your actual earnings are first adjusted or "indexed" to account for changes in average wages since the year the earnings were received. Then we calculate your average monthly indexed earnings during the 35 years in which you earned the most. We apply a formula to these earnings and arrive at your basic benefit. This is the amount you would receive at your full retirement age. You may be able to estimate your benefit by using our *Retirement Estimator* which offers estimates based on your Social Security earnings. You can find the *Retirement Estimator* at www.socialsecurity.gov/estimator.

Question:

I know that Social Security's full retirement age is gradually rising to 67. But does this mean the "early" retirement age will also be going up by two years, from age 62 to 64?

Answer:

No. While it is true that under current law the full retirement age is gradually rising from 65 to 67, the "early" retirement age remains at 62. Keep in mind, however, that taking early retirement reduces your benefit amount. For more information about Social Security benefits, visit the website at www.socialsecurity.gov/r&m1.htm.

Question:

I've heard there is a way for my daughter to get her disability application on the "fast-track." How does this work?

Answer:

If your daughter has one of the more than 100 impairments on the Compassionate Allowances list at www.socialsecurity.gov/compassionateallowances, her application might be "fast-tracked" for a decision. Compassionate Allowances make it possible for applicants to receive a decision on their disability applications within days instead of months or years as long as their medical conditions are so severe that they obviously

meet Social Security's definition of disability. Learn more at www.socialsecurity.gov/compassionateallowances.

Question:

Do I automatically get Medicare benefits if I'm eligible for disability benefits?

Answer:

After you have received disability benefits for 24 months, we will automatically enroll you in Medicare. We start counting the 24 months from the month you were entitled to receive disability, not the month when you received your first benefit payment.

Sometimes you can get State Medicaid in the meantime. There are exceptions to this rule. People with amyotrophic lateral sclerosis (Lou Gehrig's disease) and chronic renal disease may be able to get Medicare earlier. For more information, visit www.socialsecurity.gov or call us at 1-800-772-1213 (TTY 1-800-325-0778).

Question:

I am expecting a child and will be out of work for six months. Can I qualify for short-term disability?

Answer:

No. Social Security pays only for total disability — conditions that render you unable to work and are expected to last for at least a year or end in death. No benefits are payable for partial disability or short-term disability, including benefits while on maternity leave.

Question:

Next month I'll turn 65 and, because of my financial situation, I thought I'd be eligible for Supplemental Security Income (SSI). But my neighbor told me I'd probably be turned down because I have a friend who said he might help support me. Is this true?

Answer:

If your friend helps support you, it could have an effect on whether you get SSI and on the amount you receive. Whether you can get SSI depends on your income and resources (the things you own). If you have low income and few resources, you may be able to get SSI. However, if you are receiving support from your friend or from anyone else, that income will be considered when making a decision on your SSI eligibility and amount. Support includes any food or shelter that is given to you or is received by you because someone else pays for it. For more information, visit www.socialsecurity.gov and select "SSI."

Question:

My dad, who is receiving Supplemental Security Income (SSI), will be coming to live with me. Does he have to report the move to Social Security?

Answer:

Yes. An SSI beneficiary must report any change in living arrangements within 10 days after the month the change occurs. If the change is not reported, your dad could receive an incorrect payment or he may not receive all the money that is due. Also, your dad needs to report his new address to Social Security so that he can receive mail from us. Even if benefits are paid by direct deposit, we need to be able to get in touch with him. He can report the change by telephone, mail or in person at any Social Security office. Keep in mind that failing to report a change to Social Security could result in incorrect payments that may have to be paid back or a penalty deducted from SSI benefits. Just call 1-800-772-1213 (TTY 1-800-325-0778). You can get more information in the booklet *Understanding SSI*, at www.socialsecurity.gov/ssi.

Question:

If I retire and start getting Social Security retirement benefits at age 62, will my Medicare coverage begin then too?

Answer:

No. Medicare benefits based on retirement do not begin until a person is age 65. If you retire at age 62, you may be able to continue to have medical insurance coverage through your employer or purchase it from an insurance company until you reach age 65 and become eligible for Medicare. For more information about who can get Medicare, visit www.medicare.gov.