



SOCIAL SECURITY ADVISOR

Social Security Planning for Retirement

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How COVID-19 Has Affected Social Security

Both Federal and State Governments have taken major steps over the past few weeks to weather the storm of the coronavirus (COVID-19) pandemic, including the passage of a historic \$2 trillion stimulus package. Social Security Administration (SSA) has also made immediate, indefinite changes to normal operations to protect the vulnerable population they serve, America's elderly and those with underlying medical conditions.

But tell your clients not to worry! The 64 million people currently receiving a Social Security benefit each month will continue to do so uninterrupted. Here is a guide for you to help navigate your clients over the coming weeks.

Field Offices Closed

On March 17, 2020, all Social Security field offices were closed indefinitely. SSA chose to suspend face-to-face contact and move to service only via phone, mail, or online. SSA will focus first on the most critical cases of "people in dire need." Examples would include those who fail to receive a monthly benefit check, those who are homeless or are at risk of being homeless, or if benefits previously suspended are now eligible for re-instatement.

Beneficiaries already receiving monthly checks will not be affected

and should expect no disruption to benefit payments. Those who had pre-scheduled appointments should expect to be contacted by a Social Security representative to re-schedule an in-person appointment to a phone appointment. The call may come from a private number, and the claims representative will never ask for a form of payment or be threatening.

Many applications for benefits including retirement, disability, and Medicare may be handled online by visiting ssa.gov. Filing online or by phone will establish a "protective filing" and will prevent any loss of benefits, even if benefits are delayed due to the processing of more dire claims. Critical claims will be handled first, including disability claims for the terminally ill, Wounded Warriors, and Medicaid and Medicare applications for healthcare coverage.

SSA is applying a good cause policy by extending deadlines for document requests and other information, including the submission of appeals, due to COVID-19.

Online and Phone Appointments

During this uncertain time, encourage your clients to explore the variety of options for online services by visiting: ssa.gov/online-services. Social Security representatives can be reached at the national number,

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for current newsletter subscribers

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