



# SOCIAL SECURITY ADVISOR

## Social Security Planning for Retirement

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Join the Retirement Planning Conversation



### FAQs July 2022: Security Is a Matter of Time

In our [December issue](#), we published the Social Security and Medicare queries that arose most often during 2021, along with my answers. Now — *halfway through 2022* — this featured format is back by popular demand!

Many financial professionals get caught off guard by the day-to-day questions they hear. Thus, we're repeating a fan favorite (and mine) in July — *frequently asked questions, or FAQs*. These questions are directly from consumers, mostly relayed to me by their financial planners, CPAs, and attorneys. These questions and answers are published here to help you, our loyal subscribers, navigate the complexity that is Social Security and Medicare.

#### Online Services

***I have a freeze on my credit. Will I be able to open a my Social Security account?***

Not immediately. To open this account, you will need to temporarily lift your credit freeze or fraud alert by contacting the identity services provider. Once your **my Social Security** account is open, you can re-institute the freeze or alert.

Alternatively, if you do not want to lift the credit freeze or fraud alert, you may visit your local Social Security office to open an account in person.

To find the office near you, visit the Social Security Field Office Locator at [secure.ssa.gov/ICON/main.jsp](https://secure.ssa.gov/ICON/main.jsp).

***I have an online account but I am having trouble getting into it. How can I get help accessing my account?***

If you previously had an account, the best place to start is to follow the prompts for "forgot password" or "forgot username" while on the sign-in page, [secure.ssa.gov](https://secure.ssa.gov). If neither of those options work, contact the national SSA hotline at 800-772-1213 between 8:00 a.m. and 7:00 p.m., Monday through Friday. At the voice prompt, say "help desk" to be directed to someone who can assist you in logging back into your online account.

***Can I file for all benefits online, including Medicare and Social Security Disability Income (SSDI)?***

The online application process is generally the easiest and most time-efficient way to file most types of benefit applications including those for retirement, spousal or ex-spousal, Medicare, and SSDI benefits. However, an application for children or survivor benefits may not be made online; for those, you must apply by phone or visit your local Social Security office.

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