

Kathleen Martin is an attorney with O'Donnell, Weiss & Mattei, P.C., and a newspaper columnist for The Mercury, which gave permission for this article to be reprinted.

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Important Social Security information for everyone

Patty Duke has become a spokesperson for the Social Security Administration to encourage people to use the online access to sign up for Social Security. She teamed up with George Takei (Sulu from Star Trek fame) to get the word out that the best way (and soon to be the only way) to receive your Social Security payment is direct deposit or the Direct Express® Debit MasterCard® which will be required as of March 1, 2013. Takei says that “you will get your payment at *warp* speed.” Current beneficiaries have received a 1.7 percent increase in benefits; do not let the failure to choose direct deposit delay receipt of your benefits.

The Social Security Administration has been attempting to encourage all beneficiaries to choose electronic payments. Michael J. Astrue, Commissioner of Social Security, has claimed that electronic payments will provide significant savings to American taxpayers, as well as providing benefits to the environment by eliminating 12 million pounds of paper in the first five years. The price tag for paper checks is \$120 million each year, with a projected savings of \$1 billion over the next ten years by eliminating paper checks. It saves lost or stolen checks, and is ultimately more convenient to the beneficiaries. Furthermore, it allows an agent under a Power of Attorney to assist a disabled or older person with managing their finances without creating a separate Representative Payee account. For more information visit the website www.GoDirect.org.

Another example of the plan to take the Social Security Administration to the cyber world is the new online service, *my Social Security* account. This is a personalized online account that people can use during in their working years and which continues when benefits begin. Now those who receive Social Security benefits (SSDI, SSI, and age related benefits) can access the benefit verification letter, payment history, and earnings record. Beneficiaries can change their address and start or change direct deposit information.

Social Security processed nearly nine million requests for benefit verification letters last year. Now, through *my Social Security*, beneficiaries can go online and get an official benefit verification instantly to use as proof of income for state and local benefits or to secure loans, mortgages and other housing. Further, the letter can prove current Medicare insurance coverage, retirement or disability status, and age. No trip to the local office is necessary, and this process will help free up workers to focus on other workloads. Anyone 18 or older can go to www.socialsecurity.gov/myaccount and sign up. Be prepared to provide information about yourself, and to create an account with a unique user name and password. This will also be the most direct method to obtain a personalized Social Security *Statement*, which provides workers with earnings and benefit information, as well as estimates of future benefits to assist in planning. There are links to other online services here, also.

Commissioner Astrue stated that since funding has been significantly reduced, there was a need to “find innovative ways to meet the needs of the American people without compromising service.” The writing is on the wall. Everyone will need to accept the new methods of the Social Security Administration which adopts more online access. If you have older relatives who have not yet changed to direct deposit for their checks, you can assist them (and you) by accessing the “Go Direct” information.