

Solutions, Strategies, Answers

Newsletter of the 18 Social Security Administration offices in
Bucks, Chester, Delaware, Lehigh, Monroe, Montgomery, Northampton, and Philadelphia counties



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Need Some Love? ... Try SSA.GOV

Just like this forlorn guy, we've all been there at one time or another. A broken heart is the pits. But February is the Month of Love, so buck up! Our website has much to offer; check it out, and who knows? Maybe it will be the start of a beautiful relationship.

Love Your Family Here's information about benefits for a Social Security recipient's family members, such as a spouse or child. [Benefits Planner: Retirement | Benefits For Your Family | SSA](#)

Oh Baby Having a child soon? Or planning to adopt? Read up on what you need to assign a Social Security number to your new arrival. [Learn what documents you will need to get a Social Security Card | SSA](#)

Love Indeed Can Be Fleeting, but ... if you were married for at least 10 years but then divorced, you may be eligible for divorced spouse's benefits. [Family Benefits | Disability Benefits | SSA](#)

Sadly, We All Suffer Losses Of course, this is a most difficult time. But, should it happen and you need information on survivors benefits, you can find it here. [Survivors Benefits | SSA](#)

Staying Healthy for Your Family Members They'd love to have you around for years to come, so if you're reaching Medicare age, learn how the program works. [Medicare Benefits | SSA](#)

Happy Valentine's Day to All ... (Even Mr. Forlorn)

WEP Swept Away, GPO Too

On January 5, 2025, the **Social Security Fairness Act** was signed into law. The Act ends the **Windfall Elimination Provision (WEP)** and the **Government Pension Offset**. These provisions reduced or eliminated the Social Security benefits of over 3.2 million people who receive a pension based on work that was not covered by Social Security. The law increases Social Security benefits for certain types of workers, including some:

- Teachers, firefighters, and police officers in many states
- Federal employees covered by the Civil Service Retirement System
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- People whose work had been covered by a foreign social security system

The amount that a person's benefit may change can vary greatly. Depending on factors such as the type of Social Security benefit received and the amount of the non-covered pension, some people's benefits will increase very little while others may be eligible for over \$1,000 more each month. The last month that the WEP and GPO provisions apply is December 2023. That means as of January 2024 there is no longer any offset. Keep in mind that the January 2024 benefit would have been received in February 2024.

We are finalizing plans to implement the Act while limiting any negative effects on our regular workloads as well as our services to the public. We cannot yet provide an estimated timeframe for when we will adjust a person's past or future benefits; we will continue to provide updates on our website. We thank affected individuals for their patience.

For more information, go to [Social Security Fairness Act: Windfall Elimination Provision \(WEP\) and Government Pension Offset \(GPO\) update | SSA](#)



Presidents' Precedents

In six months Social Security will turn 90, which of course means many presidents have had their hand in the program. *(Please exclude the Fab Four shown above, as they were in office just a bit before the concept of a full retirement age.)* Now with Presidents Day on the horizon, we want to look at the chief executives who were a part of key moments of change. You'll see that Social Security and its related programs have always evolved to meet society's needs; one could certainly say nothing is set in stone. *(That's a little Mt. Rushmore humor, folks!).*

President Franklin Roosevelt signed the Social Security Act into law on August 14, 1935. In addition to several provisions for the general welfare, the new Act created a social insurance program designed to pay retired workers age 65 and older a continuing income after retirement. Today, Social Security is considered to be the government's most successful domestic program.

President Dwight Eisenhower signed Social Security amendments in 1956 to pay benefits to disabled workers aged 50 to 64, and to disabled adult children ages 18 and older if their parent was receiving benefits.

President Lyndon Johnson signed a federal health insurance program into law in 1965. The program? Medicare. The law was signed in Independence, Missouri, in the presence of former **President Harry Truman**, who opened the fight for such legislation in a message to Congress in 1945.

President Richard Nixon signed amendments to the Social Security Act in 1972. The law liberalized several of the cash benefit provisions, made substantial changes to Medicare, and established a new federal security income program for the needy aged, blind, and disabled - Supplemental Security Income (SSI). It went into effect in 1974.

Social Security History

So, build a log cabin, have some cherry pie, and enjoy PD!

To subscribe to *Solutions, Strategies, Answers*, contact richard.gaudiosi@ssa.gov or jessica.m.silvent@ssa.gov

SSI, Work, and Medicaid

Supplemental Security income (SSI) is the federal government's needs-based program. It provides a monthly cash benefit to disabled and aged individuals who have limited income and assets. But although the cash benefit is vital, for many recipients the medical insurance that comes with entitlement is even more important. All SSI recipients who reside in Pennsylvania are automatically entitled to Medicaid from the state.

Sometimes SSI recipients who want to work have a job opportunity but are fearful they will lose their Medicaid if they earn too much. The good news is that this rarely happens, as Medicaid can continue in the huge majority of cases.

Generally, if a SSI recipient's only other income is from work, then gross monthly earnings under \$2,019 would still provide a cash benefit. In this case, there is no interruption of Medicaid entitlement. But what if the recipient earns more and the cash benefit stops? Does Medicaid continue?

Under a provision called 1619(b), Medicaid would continue as long as the recipient's earnings are under the threshold amount for Pennsylvania of \$50,536 for the year. Even though SSA calculates SSI payments based on income month-to-month, this is one time that we work with a yearly figure. Be aware that the figure will soon change, as the 2025 threshold should be announced in a few weeks.

What if earnings exceed the Pennsylvania threshold? If the recipient earns over the \$50,536 allowance, SSA can figure an individual threshold. To do this, the recipient must have one of the following:

- Impairment-related work expenses or blind work expenses
- *A Plan to Achieve Self-Support*
- A personal attendant whose fees are publicly funded
- Medical expenses above the average state amount

Overall, these conditions also must be met:

- The recipient still has a disabling condition, still meets the asset limit, and is under the income limit except for his/her earnings
- The recipient needs Medicaid in order to work
- The recipient had been eligible for at least one cash SSI payment in a prior month

SSI Spotlight on Continued Medicaid Eligibility for People Who Work | Supplemental Security Income (SSI) | SSA