

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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Wouldn't It Be Just Grand ... to Slam the Scam?

Alex Rodriguez (A-Rod to some) holds the career record for grand slams with 25. But baseball season is still a few weeks out, so for now our focus on slams concerns what we can do to “slam the scammers” who are intent on stealing your money. Social Security’s Office of the Inspector General wants to raise awareness of government imposter scams that continue to spread across the country. **National Consumer Protection Week** runs from March 2-8, with **Thursday, March 6**, set as “Slam the Scam Day.”

If you get a call, email, or text message ... and ...

- they say they are from Social Security and your benefits will stop unless you pay ... *or* ...
- they say they are from the IRS and you owe taxes ... *or* ...
- they say you need to get a new Medicare card, so they need your Social Security number ...

Stop! These are all scams! Government agencies won't call, email, or text you and ask for money or personal information; only a scammer will do that. **Protect yourself and your assets. That's your home run!**

If you receive a suspicious call:



- **Hang up**
- **Don't** believe them
- **Don't** trust your caller ID
- **Don't** give them money
- **Don't** give them personal information
- Report the scam at oig.ssa.gov



SSA.GOV/SCAM

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The
Taxman
Cometh

If we dare to look ahead six weeks, we all know that April 15 is looming. It will of course bring that annual legality cited by our own **Benjamin Franklin** in 1789:

“... but in this world nothing can be said to be certain, except death and taxes.”

Well, we're going to bypass the death part and instead cover the situations when people have to pay federal taxes on their Social Security benefits; this happens about 40 percent of the time. Generally, it is because a person has other substantial income, such as earnings from work, interest, dividends, or other taxable income.

Based on IRS rules, you'll pay tax on your benefits if you:

File an “individual” return and your “combined income” is between \$25,000 and \$34,000. You may have to pay on up to 50 percent of your benefits. If combined income is higher, up to 85 percent of benefits may be taxable.

or

File a joint return and you and your spouse have a combined income that is between \$32,000 and \$44,000. You may be taxed on up to 50 percent of your benefits. If income is over \$44,000, up to 85 percent of benefits may be taxed.

or

Are married and file separate returns.

“Combined income” is your adjusted gross income, plus nontaxable interest, plus half of your Social Security.

Benefits Planner | Income Taxes and Your Social Security Benefit | SSA



Part B, or Not Part B, That is the Question

OK, so 400 years ago the troubled **Prince Hamlet** was certainly not concerned about when to file for **Medicare Part B**. But this is 2025, which means all soliloquies aside, people do need to ponder and decide when to file. And when to file pretty much comes down to this question: Are you working, or are you not working?

If Not Working – Unless your spouse is working and medically covering you through their employer, you most likely need to file when turning 65. **The Initial Enrollment Period** runs from three months before your birthday month to three months after. If you file in any of the first three months, your Part B starts in your birthday month. If you file in any of the last four months, B starts the next month.

If Working at 65 – If you are medically covered by your employer, you can delay filing for Part B. Since employer coverage is primary for active workers, you generally do not want to pay for Part B when it will be secondary. In essence, why pay for both coverages when you probably won't use B much? When you stop working, you have a **Special Enrollment Period** available for enrollment.

If you decline B when first available, you can sign up during the **General Enrollment Period**. It runs annually from January through March. You may pay a premium penalty if a year or more has passed since you could have first enrolled. [Plan for Medicare | SSA](#)

Do You Have a Right to Your Social Security Benefits?

Yes! A worker's legal right to Social Security benefits is in the Social Security Act and is enforceable in the courts.

But ... Social Security is not a contract; it does not guarantee each worker a specific return on his or her Social Security taxes. And ... a worker's right to benefits may not always remain the same, since Congress can change the Social Security Act. The ability of Congress to change the law adds flexibility so that the Social Security program can keep pace with changing conditions.

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Saving Daylight, Springing Forward, the March of Madness, and SSI ...

The month of March is so action-packed, we thought we should give you a heads-up before the happenings sneak up on you.

Sunday, March 9	Daylight Saving Time begins
Thursday, March 20	First day of Spring
Thursday, March 20	NCAA basketball tourney tips off

So those are some key dates this month. But for someone who wants to file for our needs-based program, **Supplemental Security Income (SSI)**, a key date in any month is the **“effective date”** of their application.

Here's how it works: When someone who is disabled or over age 65 with limited income and assets contacts us to request a claim for SSI, the effective date of their application is always the first day of the next month. For example, if you call us on March 11, the effective date of your application would be April 1.

Why is this important to know? Well, suppose today was March 28 and you are working with a person who wants to file. You intend to contact us to request a claim, but you are busy with other things and decide you will call us “next week.” The problem here is “next week” is now sometime in April, which means the application effective date now will be May 1. That small delay in requesting the claim would cost the person a month's worth of cash benefits and Medicaid entitlement if the person later is approved.

Just to be clear, there is no retroactivity with SSI claims. On the other hand, claims for Social Security retirement, disability or survivor benefits could be retroactive anywhere from six months to one year.

People who want to file a SSI claim can do so on our website. To file, the applicant will need to have an online **my Social Security** account. On our website, applicants can see a list of the various items a person will need to complete the application.

If the applicant prefers not to file online, they can request an appointment to file either by phone or in-person at their local office. In going this route, remember to not delay so as to get the earliest protective filing date.

[Apply for Social Security Benefits | SSA](#)