

[Operator] Please stand by. We are about to begin.

Good afternoon, ladies and gentlemen. Welcome to today's webinar, an Overview of Social Security Programs and Services Important to Tribal Communities. This webinar is sponsored by the Office of Family Assistance, Division of the Tribal TANF Management, and the Administration for Native Americans and will feature presenters from the Social Security Administration. Today's webinar will be moderated by Lillian Sparks Robinson, Commissioner of the Administration for Native Americans. This webinar is being recorded. Please direct questions to the Q&A pod located to the right of your screen. Questions will be aggregated and answered at the conclusion of the webinar. With that, I'd like to turn over today's webinar to your moderator, Ms. Sparks Robinson.

[Lillian Sparks Robinson] Thank you. Hello and welcome to this webinar, hosted by the Administration for Children and Families, Office of Family Assistance, and Administration for Native Americans. I am Lillian Sparks Robinson, Commissioner for the Administration for Native Americans, an office within ACF. We're bringing this presentation to you today to share important information about programs and services provided by our sister agency, the Social Security Administration.

Both ACF and SSA support families and individuals in need and our services can be complementary in helping families to become economically self-sustaining. In some cases, eligibility for SSA programs can make children automatically eligible for ACF programs. Today, our partners from SSA will provide an overview of their basic services, how to access them, and inform you of some upcoming changes to their policies taken effect later this year. We're happy to be able to bring this information to you so that you can better serve Native American families. And I will now turn this over to Mr. Charles Jenkins with the Social Security Administration.

[Charles Jenkins] Thank you, Lillian. I am happy to introduce and welcome one of co-workers, Alfredo Padilla, who is going to be speaking with you this afternoon.

[Alfredo Padilla] Thank you, Charlie. I'd to start with a little introduction about our agency. As Lillian mentioned earlier, Social Security touches the lives of almost everyone at some time in their life. Social Security provides help to elders, workers, individuals who become disabled, and families when a spouse or parent dies. About 58 million people currently receive monthly Social Security benefits. When you work, you pay taxes into Social Security, and those taxes fund retirement, disability, and Survivors Benefits.

Let's start on our first topic—retirement. Workers are eligible to receive monthly retirement benefits if they have worked and paid Social Security taxes thereby earning Social Security credits. Generally, a person needs 40 work credits or 10 years of work to receive Social Security retirement benefits. For example, in 2014, a person can earn one work credit for each \$1,200 earned. The dollar amount to earn a work credit changes each year. A person can earn only four credits per year. Therefore, if you earn \$4,800 or more in 2014, you would earn your maximum credits for the year.



The amount of Social Security paid in benefits depends on how much you earned over your working lifetime; higher earnings result in higher benefits. When determining the benefit amount, we consider the highest 35 years over your working lifetime.

When a worker chooses to retire, certain family members may also qualify for benefits as well. Spouses may qualify at age 62 or older, or at any age if caring for a child receiving benefits who is under the age of 16 or disabled. A person can receive benefits as a divorced spouse or on a former spouse's Social Security record if he or she was married to the former spouse for at least 10 years, is at least age 62 years old or older, is unmarried, and is not entitled to a higher Social Security benefit on his or her own record. Additionally, unmarried children of the retired worker up to age 18, or between the ages of 18 and 19 if still in full-time high school attendance, or disabled before the age of 22, may also qualify for benefits as well.

There is a limit to the total amount of benefits paid to you or your family members on a record. This is called the Maximum Family Benefit. However, your check is not affected when family members receive benefits. Also, a divorced spouse's benefit is not included in the family maximum and will not affect either your check or that of your spouse or children.

Now that we've covered some basics about credits, would you like an estimate of what your retirement benefits might be?

[Charles Jenkins] Here we go. Just click "Use our Retirement Estimator," and, in a matter of minutes, you'll find out how much you might receive when you retire. Reduced benefits, full benefits—even how to receive more in benefits if you delay applying for them. It's all there. When you use Social Security's Retirement Estimator, results come right away and right back—online. They can even create different retirement scenarios for themselves. Use our estimator and review the results. It's really convenient.

[Alfredo Padilla] Thanks, Charlie, that's good to know, especially when you're planning for retirement and looking at your options. I'd like to turn to our next topic and let my friend, Charlie, tell you a little more.

[Charles Jenkins] Sounds good. Let's talk about Social Security disability. Social Security's definition of disability depends on whether the person is an adult or child. The adult—for adults, it is a medical condition or impairment preventing substantial work for at least 12 months or expected to result in death. In making a disability decision for adults, we also consider age, education, and work experience. For children, their condition must result in marked and severe functional limitations for at least 12 months or expect to result in death.

Well, Al, can you tell us a little more about who can get disability benefits?

[Alfredo Padilla] Sure, Charlie. Under the Social Security disability, a person must have worked and paid Social Security taxes earning enough credits to insure themselves for disability benefits. So how much would a person need to earn these credits? Well, in 2014, one credit equals \$1,200 in earnings. A worker can earn up to four credits in one year. Typically, for most



workers, a total of ten years of work history is needed, but only five years of that history needs to be in the past 10 years to insure themselves for a disability benefit. This would mean you earned 20 out of 40 possible credits. For individuals who become disabled prior to age 31, only six quarters of coverage are needed.

The benefits received from the disability program come directly from the Social Security trust fund, Survivors Benefits, and the amount is based on your average lifetime earnings. Cash benefits are payable the sixth full month after the date the disability began.

In addition, benefits may also be payable to children and of the disabled worker who is unmarried, under the age of 18, or 19 if still in full high school attendance, unmarried, disabled before the age of 22 who continues to be disabled.

[Charles Jenkins] Al, can you tell us a little bit about Survivors Benefits?

[[Alfredo Padilla] Sure, thank you for mentioning that. When a worker pays Social Security taxes on wages, they are not only earning credits toward retirement benefits but also toward Survivors Benefits, which is the next topic on today's agenda.

Social Security provides benefits for family members of an insured worker who dies. Benefits are payable to widows and widowers, including divorced widows and widowers, children, and, in some instances, dependent parents.

Widows and widowers may be entitled to a worker's full benefit at their full retirement age as long as the worker did not receive reduced benefits, or they can choose reduced benefits as early as age 60 or age 50 if they are disabled. A widow or widower may receive benefits at any age if they are caring for a child younger than age 16 or a child who is disabled before the age of 22.

The widow or widower can remarry after the age of 60, or 50 if disabled, and continue to receive Survivors Benefits. In general, Social Security also pays a one-time payment lump sum death payment of \$255 to most surviving spouses or some children of the insured, deceased worker.

Charlie, when I speak to individuals in tribal communities, a topic that often comes up is: can a grandchild collect benefits from their grandparents' records?

[Charles Jenkins] Yes. Social Security does have this available. There are some requirements I'd like to cover.

A dependent grandchild or step-grandchild may receive benefits on the record of a grandparent if the following requirements are met: The grandchild's natural or adoptive parents are deceased or disabled at the time the grandparent became entitled to receive a disability insurance benefit or dies or at the beginning of the grandparent's period of disability, which continues until he or she becomes entitled to disability or retirement insurance benefits or dies; the grandchild was legally adopted by the grandparent's surviving spouse in an adoption decreed by a court of



competent jurisdiction within the United States; the grandchild's natural or adopting parent or stepparent must not have been living in the same household and making regular contributions to the child's support at the time the grandparent died; the grandchild must have lived with the grandparent in the United States before reaching age 18 and received at least one-half support from the grandparent for the year before the month the grandparent began receiving retirement or disability benefits or died. I encourage you to contact us for more information about these benefits. We are here to help.

[Alfredo Padilla] Okay, so with our next topic I'd like to talk about, who can receive SSI benefits? The Supplemental Security Income (SSI) program pays benefits to disabled adults and children who have limited income and resources.

SSI benefits also are payable to people 65 and older without disabilities who meet the financial limits.

People who have worked long enough may also be able to receive Social Security disability or retirement benefits as well as SSI. Funds from the SSI program are paid from the general tax fund, and payments begin the first full month after you become eligible for SSI. For 2014, that rate is \$721 for an individual and \$1,082 for a couple. For the couple's rate to apply, each member of the couple must be disabled or aged 65 or older.

[Charles Jenkins] Is that all there is to know about SSI or are there other factors to consider?

[Alfredo Padilla] Thanks, Charlie, and I'm glad you've brought that up. In determining SSI eligibility, we look at all the income you receive. We also consider spouse or parent income, if it applies. This income could be from: wages, unemployment, Bureau of Indian Affairs General Assistance, Social Security benefits, pensions, child support, or per capita distributions which have not been held in trust by the Secretary of Interior, such as a tribally managed gaming revenue. Income may also include food and shelter that is provided to you by someone else. For example, we do not count the first \$20 of income or the first \$65 a month of earned income from working. Also excluded are the value of food stamps, most home energy assistance payments, and certain Indian Trust Fund payments that are paid to the American Indians, Alaska Natives, who are members of federally recognized tribes. For example, up to \$2,000 per year in payments received from individual interests in trust or restricted lands are not counted.

[Charles Jenkins] I see. How about resources? Can you tell me more?

[Alfredo Padilla] Of course. We also consider resources, such as real estate, bank accounts, cash, stocks, and bonds. For an individual to qualify, your resources must be below \$2,000. For couples, the amount is \$3,000. Social Security will not count Cobell court case and other recent tribal settlements payment as a resource for the one year after received. If you hold this payment for more than one year, we will count it as a resource. For more information, visit our www.socialsecurity.gov/aian; this is our American Indians and Alaska Natives website.

Charlie, could you tell our friends some more—some information about Medicare?



[Charles Jenkins] Yes. So now that we have covered some information about the different programs that Social Security provides benefits under, we feel that is important to include an overview of Medicare. Medicare is our country's health insurance program for people age 65 or older.

You may also qualify for Medicare if you've been entitled to disability for 24 months; have ALS, which is commonly referred to as Lou Gehrig's disease; have permanent kidney failure and receive maintenance dialysis or a kidney transplant; or have been exposed to environmental health hazards.

If you already receive Social Security retirement or disability benefits, you will be contacted a few months before becoming eligible for Medicare and given the information needed. You will automatically be enrolled in Parts A and B; however, since there is a premium associated with Part B coverage, you will have the option of turning it down. Al, could you tell us about when to sign for Medicare?

[Alfredo Padilla] Can do. If you're not already getting retirement or disability benefits when you reach the age of 65, you will need to pay close attention to these enrollment periods. Let's start with the initial enrollment period.

With the initial enrollment period, you have a seven-month period to enroll in Part A and B of Medicare. The initial enrollment period begins three months prior to the 65th birthday and includes the month of your birthday and ends three months after the month of your 65th birthday. A delay on your part will cause a delay in coverage and could result in a higher premium.

If you're 65 or older and covered under a group work health plan, either from your own or your spouse's current employment, you have a special enrollment period where you can sign up for Medicare Part B. This means you can delay enrolling in Medicare Part B without having to wait for the next general enrollment period and paying a 10 percent premium surcharge for the late enrollment.

To take advantage of the special enrollment, you will need to enroll in Medicare Part B during the eight-month period beginning with the month your group health coverage ends or the month employment ends, whichever comes first.

If you do not enroll by the end of the eight-month period, you will have to wait until the next general enrollment period, which begins January 1 of each year, and may have to pay a higher premium.

If you missed your initial enrollment period and did not qualify for the special enrollment period, you may enroll in the general enrollment period January 1 through March 31 of each year. Coverage will begin July 1. The cost of the Part B premium will go up 10 percent for each full 12-month period a person could have had Part B and did not sign up.

Charlie, how about telling us about the four parts of Medicare?



[Charles Jenkins] Yes. Now that we've discussed the enrollment periods, let me tell you a little bit about the four parts of Medicare, Part A, B, C, and D.

Medicare Part A, or hospital insurance, helps cover inpatient care in hospitals and skilled nursing facilities. It also helps cover hospice care and some home health care. Most people don't pay a premium for Part A because they, or a spouse, already paid for it through their payroll taxes while working.

The Part B, Medicare insurance, covers 80 percent of doctor services and outpatient medical expenses. The standard monthly premium for 2014 is \$104.90. This amount represents 1/4 of the total cost. The federal government subsidizes the rest.

Part C of Medicare allows you to choose to receive all health care services through a provider organization. These plans may help lower the cost of receiving medical services or provide extra benefits for an additional monthly fee. You must have both Parts A and B to enroll in Part C. However, since most Indian Health Services, Tribal Health Programs, and Urban Indian Health Centers (ITUs) do not have contracts with Medical Advantage plans, enrollment is not a recommended option for someone who primarily uses the ITU—the ITUs for their health care issues.

Medicare Part D covers a major portion of prescription drug costs. Enrollment in Part D is not automatic and is voluntary. To enroll in Part D, you must choose a plan from one of the prescription drug providers and enroll yourselves. Finding the right plan—finding the right plan may be difficult, but there is a very useful tool available at www.medicare.gov to assist you with finding the right drug plan.

If you are currently receiving benefits from Social Security, any Medicare Part B premiums will be deducted from your monthly benefit programs—payments. You can choose to have your Medicare Part D premium deducted from your monthly benefits. However, if you do not receive cash benefits, Medicare will bill you directly for the premiums.

If you need assistance paying for Medicare Part B (and Part A if subject to a premium), Medicaid—Medicare has a Medicare Savings Program that may help. Depending on which program you qualify for, you could receive assistance in paying premiums, deductibles, and/or coinsurance. If you qualify for the Medicare Savings Program, the state may deem eligible for Extra Help with Medicare Part D Prescription Drug program costs. Only your state can decide whether you qualify for help for the Medicare Savings Program. To find out, contact your state and local medical assistance agency, social services, and welfare offices.

There is also a program through Social Security called Extra Help that helps to pay for the cost of the Medicare Part D Prescription Drug programs. For more information, visit our American Indians and Alaska Natives website at www.socialsecurity.gov/aian and click on “Extra Help with Medicare Prescription Costs for AIAN.”

Al, back to you.



[Alfredo Padilla] Thanks, Charlie, for that wealth of information in talking about the Medicare directly. On this screen here, you'll see the phone number to the Medicare hotline; that's 1-800-633-4227. There's a wealth of information online, on the website, and, as Charlie mentioned before, www.medicare.gov.

I'd like to now to turn it over about our Video Service Delivery locations—another way to do business with us.

[Charles Jenkins] Find out from the local Social Security office the hours of the closest Video Service Delivery location. Of course, it may be more convenient to take care of business from your home or office, over the Internet at www.socialsecurity.gov. But if not, and if you rather not call or travel long distances, the Video Service Delivery location may be for you.

When a person arrives at the Video Service Delivery center, he or she simply sits down in front of the VSD screen at most locations. The client is automatically connected to the local Social Security office. The Social Security representative comes on the screen, welcomes the client, and we're ready to do business. It's that simple.

Since the individuals are speaking to a Social Security representative, they can ask questions and discuss their situation. They don't even have to know how to use a computer. Video Service Delivery is easy and convenient.

[Charles Jenkins] This service option will help you conduct most Social Security business—just about anything they would travel to the local Social Security office for. Our most recent business service we offer over the Video Service Delivery is applying for a replacement Social Security card.

Now let's talk more about another feature we have that makes conducting business with Social Security even easier, my Social Security account.

[Alfredo Padilla] Thanks for bringing that up, Charlie.

Signing up for my Social Security account—go to the Social Security website at www.socialsecurity.gov/myaccount. To create an account, you must provide some personal information about yourself and give us some answers to some questions that only you are likely to know. Next, you create a username and password that you will use to access your online account. This process protects you and keeps your personal Social Security information private.

Also, while we're talking about it, visit our American Indians and Alaska Natives website. It's a valuable resource about all Social Security programs and online services important to tribal communities.

[Charles Jenkins] That's good to know, and speaking of questions, we have reached the portion of our broadcast where we would like to answer any questions you may have.



[Alfredo Padilla] Thanks, Charlie, but before we go to our questions for today, I'd like to tell everyone that's participating in the audience about some changes coming up later this year that Lillian had mentioned. Beginning August 2014, we will no longer issue Social Security number printouts in our field offices. Individuals who need proof of their Social Security number and cannot find their Social Security card, you will need to apply for a replacement card, which takes approximately takes 5–7 days to receive in the mail. In the meantime, we can provide you with a receipt indicating that you have applied for a replacement card as a verification.

In addition, beginning October 2014, our field offices will stop providing benefit verification letters, except in emergency situations. Benefit verifications are available online and can be obtained anytime by registering for My Social Security Account, located at www.socialsecurity.gov/myaccount, or request it through our national toll-free 800 number, which is 1-800-772-1213; that's 1-800-772-1213.

Now we would like to look at our questions for today. And our first question, "Does SSA recognize tribal court orders when applying for benefits, specifically, adoptions?" This is a case that sometimes comes up, depending on what part of the country—sometimes it involves the state. What I would recommend is—if you would like to send us an email, so we can look in a particular—depending on what part of the country you're in. If you can send that information and that question to ssa.tribal.communications@ssa.gov; that's ssa.tribal.communications@ssa.gov, so we can look into further that question and assist you in providing that answer. Thank you.

Our next question, "Can a child benefit under grandparents who have legal guardianship because a tribe does not recognize or provide an adoption?" If—I mean, if they've already been adopted, but they weren't adopted, possibly, through the tribal court, depending on who's not recognizing the adoption. Something we'd like to look into, and then, again, if you want to send the question to the ssa.tribal.communications@ssa.gov and leave your phone number, as well, if you'd like to have the call, you know, the discussion over the phone, we can assist you with that—that question and make sure we give you the answer you need.

Our next question, "When is Medicare Part A available to enroll in?" That occurs three months prior to your 65th birthday. You're given the option—usually, the Part A, since it's free, most folks go ahead and sign up when they're getting close to 65. Now, if you're already receiving benefits, you're going to automatically going to enroll in the Part A, but you'll be given the option to refuse the Part B of Medicare, if you're, you know, covered under group health plan or what, maybe still working, depending on the situation. So it's definitely something to look into, especially if you're three months before your 65th birthday. We also have a Medicare-only application online, which takes about 10 minutes to do, that can be really helpful in doing that.

Our next question, "Does HHS have representatives that are patients make calls that deal strictly with or specialize in t-i-h—"

[Women speaking in the background] This population.



[[**Alfredo Padilla**] Oh, I'm sorry—it was "this population." You know, this is something we can look into. I'm trying to understand the question.

[Women speaking in the background] [Unintelligible]

[**Alfredo Padilla**] Okay, I'm sorry. Now I understood the question. Social Security does have representatives, not only in our headquarters office that's located here in Baltimore, Maryland, but we also have our specialists that are in the field, who serve tribal communities one-on-one, depending on what region. If you'd like more information about who that representative is and who our national representative is, feel free to contact us to get that information at our ssa.tribal.communications@ssa.gov. Send your contact information or phone number, we'll talk to you over the phone or send you that email with that information.

Okay, so our next question is, "What Social Security programs are garnishable for child support?" The Social Security benefit that's under the program where you paid into the system is a benefit that's garnishable. Depending on what state, there're different factors and rules, so if you would like to, we can elaborate on answering your question. If you want to forward your questions to me at the ssa.tribal.communications@ssa.gov, I'll be more than happy to help you and elaborate on that with more information specific to your question.

Okay, so our next question is, "Does Medicare/disability cover chronic conditions like ulcerative colitis or colon cancer?" We have a list of medical—as far as with Social Security disability—we do have a list of medical listings and conditions on our website. This could be one of the conditions listed; we do have a listing of over 200 conditions that are—that we utilize to expedite disability claims. So it's definitely something we can look at for you. Now if you go to our socialsecurity.gov website and type in "disability," you actually could be taken to the website that has this information or even do a keyword search on our FAQ website at socialsecurity.gov/faq, and you can see if this particular listing comes up, that you indicated. If you can't find anything there, feel free to contact us at the ssa.tribal.communications@ssa.gov, and the speakers today, we monitor the mailbox, so if you send a question today or tomorrow, we will be able to answer you right away. It's not going to fall into the abyss, and you'll never get answers. So we would definitely like to hear from you about that.

So our next question is "When are PASS experts available to work one-on-one with beneficiaries to set up individual work plans?" We do have PASS representatives available. If you don't have that information, we can get that to you, depending on what part of the country you're in. We do have 10 regions around the country, so therefore, we have over 10 contacts possible that we can provide you with. So if you would like these specific to your case, please contact us at the ssa.tribal.communications@ssa.gov, and we'll get that information to you—to your specific question and the part of the country that you're in, and we'll partner you with the representative that can help you one-on-one with your work plan.

Our next question—and do we have another question? Okay, so we don't have any more questions at this moment. If you want to ask another question, or if you would like, I'll go ahead and repeat our mailbox again; that's ssa.tribal.communications@ssa.gov. And this would, you know, we can—if you don't feel like, you know, this is a place to type your question and want



to send it to our mailbox; it's ssa.tribal.communications@ssa.gov, and we'll be more than happy to assist you with your question and to your particular case, you know, whatever.

So we have another question here, "Tribal per capita is also considered as a resource?" All depends, there are exceptions to the rules. Depending on how it's structured and how it's listed, it could actually be excluded. Sometimes it's not excluded. We look at those different factors that we look at when it comes to that, and we actually have that information on our www.socialsecurity.gov/aian. Now if you have a particular question regarding the per capita payments in your part of the country or the tribal government that you're affiliated with, I would recommend to contact us of that we can look into that question for you and assist you with that as well.

Our next one on here, on the list, "I love the video service deliveries part of the options for individuals who do not speak English or—VDS, I'm sorry—deaf or hard of hearing, and it's successful for people who are disabled and use augmentative devices." Yes, it is, you know, is available. And we thank you for that—that, you know, you've had a positive experience with our Video Service Delivery sites on that, and we encourage if you're in the area where your local Social Security office is not close by, we can assist you with finding a location, which is also on our AIAN website, and you can find a location. If you don't see one there, feel free to forward us an email to our tribal communications mailbox that we have listed on here. We'll assist you with that.

"Do you currently have any remote Video Service Delivery sites in Nevada?" I believe we do, and if it's not under our listing in our document that's like a PowerPoint presentation on our AIAN website, I can look that up for you, but I'm almost sure that there're one or two locations in Nevada, one that's been there for a while, and I believe one that's more recent. And so if you can send me a quick email, Susan, with your contact information, I'll get that to you so that we can make sure if it's not on our website that we update that and provide you with that information.

And our next question is, "Is there training offered for understanding Social Security benefits?" Yes. We do have presenters that, around the country, that go out and speak to different groups in tribal communities and tribal social services locations and, you know, even urban tribal centers. So if you're interested in having someone speak about providing training about or understanding of the benefits, please send me a quick email to the tribal or SSA tribal communications mailbox, and we'll get you connected with the right person, depending on what part of the country you're in.

Our next question, "Is Medicare covered under the new law with the Obama plan for health insurance?" Medicare—individuals who are on Medicare are not—it's a separate program. The Affordable Care Act is a whole different program compared to Medicare. There could have been some, you know, impact with some of the changes that occurred in the overall health—Affordable Care Act, but individuals on Medicare—on, you know, the requirements and what we discussed earlier on how to enroll has always been the same, and who can sign up and whatnot has not changed. If you have a specific question to how the Affordable Care Act has impacted Medicare as a program, feel free to check out medicare.gov website and maybe type



in a key search. That could be on their Frequently Asked Questions that could possibly better answer your question than what we provided today.

[Alfredo Padilla] Okay, do we have any other questions today?

[Alfredo Padilla pausing for more questions]

Okay, looks like we don't have any more questions for today. I'd like to thank you for viewing today's webinar. We hope that you found this information to be beneficial. And if we didn't get to your questions or you would like to send us an email, please send it to our web—what we typed on the top there, ssa.tribal.communications@ssa.gov, and we'll be more than happy to answer your questions and help you to get information you need or support. And we thank you for your participation today and look forward to serving you in the future.

[Operator] And, once again, that does conclude today's webinar. We'd like to thank you again for your participation.

[End of video]