# 14 Social Security Tasks You Can Do Online

Why visit a government office to get your Social Security business done? You can do much of that online.

If you've ever had to go to your closest Social Security office for, say, a name change or a replacement for your ancient (and MIA) Social Security card. . . well, the wait was likely long and the experience awkward.

In pre-internet days, you had no choice but to physically go to a <u>Social Security office</u> for many tasks. However, these days, you can manage your own <u>Social Security profile</u> and execute many critical moves yourself online. (Note: During the COVID-19 emergency, Social Security offices nationwide are staffed but not open for face-to-face services. Call your local office—they're typically staffed until 4 p.m. weekdays—if you need help.)

Whether you're a pre-retiree on the cusp of claiming your hard-earned Social Security benefits or a young worker decades away from retirement, you should set up a free <a href="MySocialSecurity">MySocialSecurity</a> account. It's a good way to protect against Social Security fraud, and it's a prerequisite for many of the items on our list here.

Once you've set up your MySocialSecurity account, take charge of your Social Security benefits by reviewing your earnings history, calculating your benefits, ultimately filing for Social Security and Medicare, and much more. Let us show you how.

#### 1) Request a Replacement Social Security Card

If you're just looking for a replacement Social Security card, there's no need to go to a Social Security office and wait. You can do it online at <u>SSA.gov</u>. The replacement card should arrive within two weeks.

The Social Security Administration is still rolling out the replacement card service in some states, and you cannot request one online if you live in Minnesota, Nevada, New Hampshire, Oklahoma or West Virginia. (If you live in those states, <u>find the Social Security office nearest to you</u> to request a new card in person.)

#### 2) Request a Replacement Medicare Card

Can't locate your red, white, and blue Medicare card? You can <u>request a replacement card</u> through the Social Security website. Sign in to your MySocialSecurity account, click the "Replacement Documents" tab, then tap "Mail My Replacement Medicare Card." You should receive it in approximately 30 days.

For other Medicare questions and issues, visit <u>Medicare.gov</u>, where you should also have a <u>MyMedicare.gov</u> account.

# 3) Estimate Your Social Security Benefits

You've been paying into Social Security for years. So, it's only fair to want to know how much you'll have coming your way when you apply for the benefits.

With your MySocialSecurity online account, you can quickly access and review <u>your Social Security statement</u> that the SSA otherwise mails once a year. (Here's <u>a PDF</u> of what a Social Security statement looks like). Whatever your age, it's good to keep up with your Social Security benefits projections—for claiming at 62 when you are first eligible to take Social Security (40% of Americans do so at this age), at "full retirement age" (66 or 67, depending on what year you were born), and at age 70 (the age at which benefits cease to increase.

# 4) Review Your Earnings History

Stroll down memory lane by looking at exactly how much money you earned each year since you turned 18.

But the fun can stop if you spot an error in your earnings history. If the SSA doesn't have that record correct, you could be shorted in benefits (and that's one of the reasons your earnings history is available). Check it out, and if you see something's wrong, report it to the Social Security Administration through your MySocialSecurity account.

# 5) Apply for Social Security Benefits

You're of age, and you've picked your retirement date. Now, it's time to apply for the Social Security benefits you've earned. You no longer need to drive to a Social Security office or make an appointment with a representative. You can apply online to start receiving your retirement benefits. The online process takes all of 15 minutes, according to the SSA. If there are questions about your application, you will be contacted by the SSA by phone or through the mail.

#### 6) Apply for Social Security Disability Payments

If you have a medical condition that leaves you unable to work for at least a year, you may be eligible for Social Security disability benefits.

On the Social Security website, you can <u>click into the disability planner</u> to see if you qualify. You can also <u>apply online</u> for disability benefits.

### 7) Apply for Medicare Benefits

Turning 65 soon? Take advantage of the Social Security website to <u>enroll in</u> Medicare parts A and B. Note that your initial enrollment period starts three months before your 65th birthday and ends three months after your birthday month. Medicare Part A is hospital insurance, and Medicare Part B is Medicare Part B is medical insurance, which you pay for (and can turn down). The Social Security website answers a ton of questions about Medicare options and offers you plenty of links.

### 8) Check the Status of Your Social Security Application

Have you already applied for Social Security benefits? You can <u>check the status</u> of your Social Security benefits application online, rather than visiting your nearest Social Security office or trying to raise somebody on the phone.

Within your My Social Security account, you'll be able to see your re-entry number for an online benefit application or appeal that has not been submitted; the date the SSA received your application or appeal; your scheduled hearing date and time; the location where your current claim or appeal is being processed; and if a decision has been made.

# 9) Appeal a Social Security Decision

Were you denied Social Security benefits when you applied? You can appeal that negative decision online. You have up to 60 days after you hear about that denial to file an appeal (the reasons for the denial will be in that letter). You have several recourse options: You can request a reconsideration; you can ask for a hearing by an administrative law judge; you can seek a review by the SSA's Appeals Council; or you can seek a federal court review.

# 10) Change Your Address and Telephone Number

If you've bounced around a time or two in your career, make sure the Social Security Administration knows where to find you. You can <u>update your contact information online</u> via your MySocialSecurity account. Log in, click "My Profile," then click the "Update Contact Information" button, and make and submit your changes. Simple.

# 11) Set Up or Change Direct Deposit

New Social Security beneficiaries (since 2013) must receive their benefits electronically. Older beneficiaries can switch to direct deposit at any time.

It's easy to <u>set up or change your direct deposit</u> of Social Security benefits online if you have a MySocialSecurity account.

#### 12) Print Proof of Social Security Benefits

Before you go and print your proof of benefits you'll first probably want to know what a Social Security Benefit Verification Letter is. Also known as a <u>benefits letter</u> or Social Security award letter, this document serves as proof of your retirement benefits. It includes your name, date of birth and the Social Security benefits you are receiving. To access it and print it, visit your My Social Security account.

# 13) Print Your 1099

At tax time, you need your documents—and early-bird filers may not want to wait for their <u>Form 1099</u> for any Social Security benefits received in the previous year to arrive in the mail. You can print that Form 1099 from your MySocialSecurity account.

#### 14) Get Answers to Frequently Asked Questions About Social Security

Do you have a question about Social Security benefits, whether offices are open, how to replace a Social Security card for one of your children or some such? Visit <a href="SSA.gov">SSA.gov</a> and tap <a href="the FAQs">the FAQs</a>. They have answers.

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