

# Social Security and SOAR Spotlight Series: Beyond Disability/Spousal/Survivor Benefits and Medicare

October 28, 2020

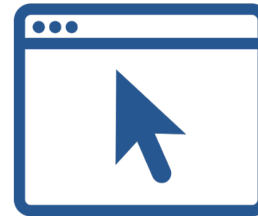
# Webinar Information



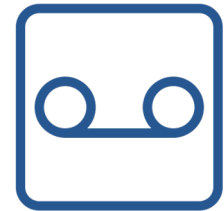
All participants lines are muted.



Use the questions feature in the GoToWebinar control panel to submit questions.



This webinar will be posted to COHHIO's website.



This webinar is being recorded.

# SSA Disclaimer

- The information presented in this webinar is accurate and effective as of calendar year 2020
- Participation in this presentation does not constitute an endorsement by the Social Security Administration (SSA) or its employees of the organizations and information and products not provided by SSA.



# What is SOAR?



SOAR stands for SSI/SSDI Outreach, Access, and Recovery.



SOAR is for people who are experiencing or at-risk of homelessness .



SOAR is a model for assisting individuals to apply for Social Security disability benefits.



SOAR has been sponsored by SAMHSA in collaboration with SSA since 2005.



50 states are currently participating.

# Why is SOAR Important?



The SSA application process is often overwhelming and time consuming.



People experiencing homelessness are often denied for reasons unrelated to their disability or lack thereof.



SOAR provides access to housing and healthcare, increasing the likelihood of stability for anyone at-risk or experiencing homelessness.



SOAR decreases the chances of homelessness for those exiting institutions.

**Interested in learning more about SOAR Ohio  
and becoming SOAR certified? Reach out.**

Amy Lamerson, MSW

SOAR Ohio and HNHF Director

SOAR Ohio State Lead

**COHHIO**

175 S. Third Street, Suite 580

Columbus, OH 43215

P: 614.280.1984 ext. 128 F: 614.463.1060

[amylamerson@cohhio.org](mailto:amylamerson@cohhio.org)

Website: <https://cohhio.org/programs/soar-ohio/>





# Social Security and SOAR Spotlight Series: Beyond Disability: Retirement, Spouse, Survivor and Medicare Benefits



Theresa Busher  
Public Affairs Specialist  
Dayton  
[theresa.busher@ssa.gov](mailto:theresa.busher@ssa.gov)



Kelly Draggoo  
Public Affairs Specialist  
Cincinnati  
[Kelly.draggoo@ssa.gov](mailto:Kelly.draggoo@ssa.gov)







Securing today  
and tomorrow

# Contacting Social Security

⚠️ Coronavirus (COVID-19) Updates ⚠️

**Call 1-800-772-1213**

**Representatives from 8am to 5:30pm, Monday through Friday. Information is provided by automated phone service 24 hours a day.**

**Local Offices – Not Open to In-Person Service due to COVID-19**

**Use [www.socialsecurity.gov/locator](http://www.socialsecurity.gov/locator) to obtain the local office phone number for cases of dire, urgent need. Local hours 9am to 4pm weekdays.**

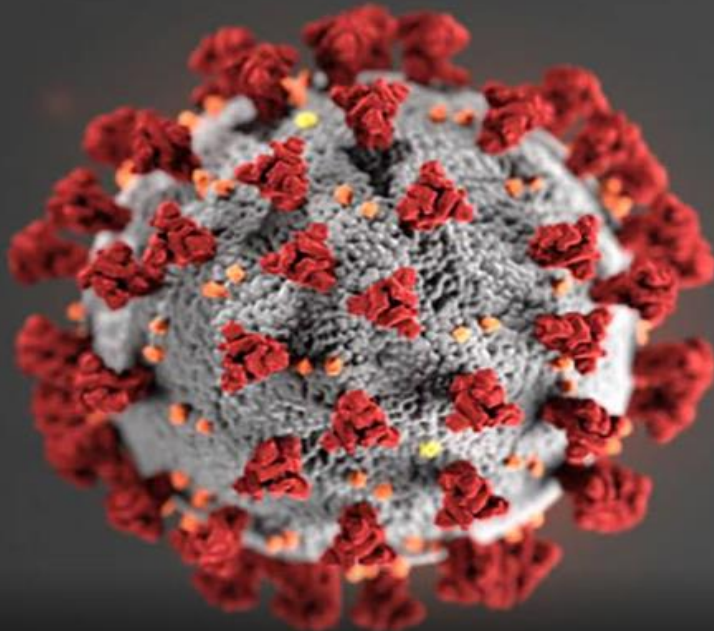
**Get Updates at [www.socialsecurity.gov/coronavirus](http://www.socialsecurity.gov/coronavirus)**

- **Benefits are being paid timely for retirement, disability, survivors, and SSI.**
- **For COLA updates, see [www.ssa.gov/cola](http://www.ssa.gov/cola)**
- **Beware of letters or calls threatening Social Security payment stoppage due to COVID, it is a scam!**

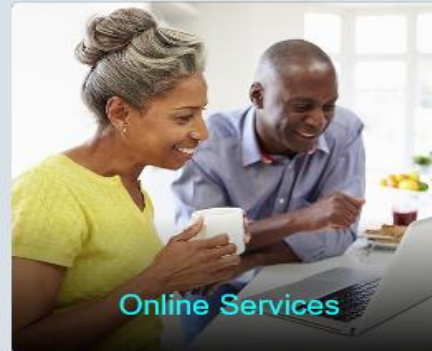


Securing today  
and tomorrow

**SocialSecurity.gov**



Coronavirus (COVID-19) Impact - Read More



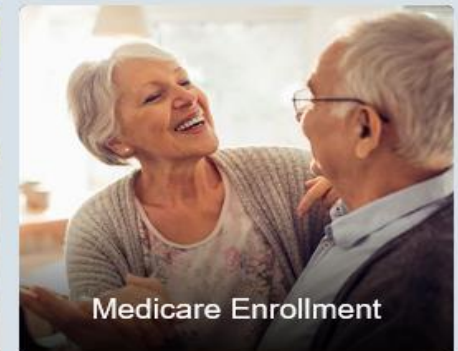
Online Services



Retirement



Disability



Medicare Enrollment



### my Social Security

Check out your *Social Security Statement*, change your address & manage your



### Social Security Number

Your Social Security number remains your first and continuous link with Social



### Retirement Estimator

Calculate your benefits based on your actual Social Security earnings record.



### FAQs

Get answers to frequently asked questions about Social Security.



Securing today  
and tomorrow

SocialSecurity.gov



# Creating Your **mySocialSecurity** Account

Once you create the online account, you can reset/retrieve your User Name and/or Password online – self service!

**Coming Soon:** If you are unable to create an account online, you can **call** a local Social Security office to obtain an “Activation Code” –you must have the following with you when you call:

- State driver's license or identity card;
- U.S. passport or passport card;
- U.S. military identification; or
- U.S. government employee identification card.

**Note:** a 3<sup>rd</sup> party **CANNOT** obtain a registration code for another individual.



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)





# Using Your **my**SocialSecurity Account

**Not getting Social Security yet? You can -**

- **View your online *Social Security Statement* and earnings record**
- **Check application status**
- **Order a replacement Social Security card**

**If you get Social Security benefits, you can—**

- **Get your benefit verification letter;**
- **Change your address and phone number; and**
- **Start or change your direct deposit**
- **Get a replacement Medicare card or 1099**

**If you are the Representative Payee for a beneficiary, you can-**

- **Report monthly wages**
- **Complete annual accounting**
- **View/print proof of benefits**
- **Update or enroll in direct deposit**



Securing today  
and tomorrow

**SocialSecurity.gov**

# Quick Review: Social Security Disability Programs



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)



Securing today  
and tomorrow

# Disability Programs

## Title II

**SSDI aka SSD**

**Social**

**Security**

**Disability**

**Insurance**

*Medicare*

## Title XVI

**SSI**

**Supplemental**

**Security**

**Income**

*Medicaid*



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)



Securing today  
and tomorrow

# Social Security's Definition of Disability

- A medical condition or combination of impairments preventing substantial gainful activity (SGA) for at least 12 months, or expected to result in death.
- SGA in 2020 = \$1260/month (\$2110 if blind).
- Everyone 18+ is under this definition, even if remaining in high school through 22.



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)





# SSDI vs SSI – An Overview

Social Security Disability Insurance	Supplemental Security Income
AKA SSD, Regular Disability, RSDI <ul style="list-style-type: none"><li>• Check arrives on the 3<sup>rd</sup> or Wednesday</li><li>• Dependent benefits may be payable</li></ul>	SSI <ul style="list-style-type: none"><li>• Check arrives on the 1st, max. payment in 2020 = \$783/month.</li></ul>
Payments are based on a person's earnings.	SSI payments are not based on work.
Is “insurance” that you earn through paying FICA taxes on your work.	Needs-based public assistance program that does not require a person to have work history.
Is not based on your income, resources, living arrangement – nor your spouse's.	No work needed. Based on limited income, resources, and living situation.
Leads to Medicare	Leads to Medicaid



Securing today  
and tomorrow

SocialSecurity.gov

# Overview of Retirement Benefits



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)



# Use **mySocialSecurity** To Find Your Credits

**To qualify for a Social Security retirement benefit, you need:**

- **40 credits (10 years of work) = guarantees a retirement benefit.**
- **In 2020, 1 credit is \$1410, 4 credits/year = \$5640.**
- **Having 40 credits also qualifies you for free Medicare Part A.**

**Your benefit amount is an average of your lifetime W-2 earnings - you can see how we calculate benefits at [www.ssa.gov/planners/calculators](http://www.ssa.gov/planners/calculators).**



Securing today  
and tomorrow

[SocialSecurity.gov](http://SocialSecurity.gov)



## Benefit Options: Elect Between 62 - 70

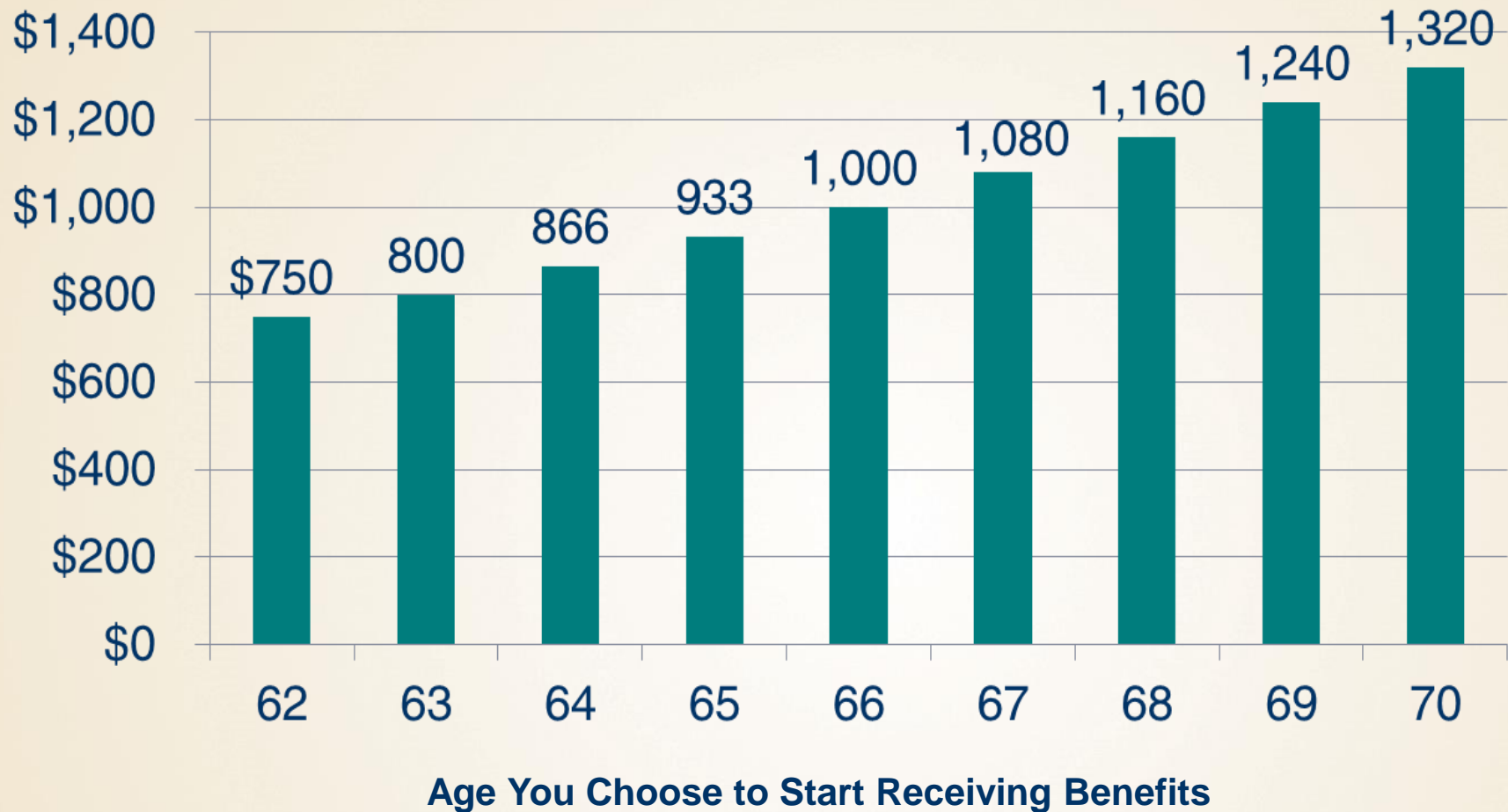
- **Reduced benefits = as early as age 62**
- **Unreduced benefits at Full Retirement Age (FRA) = age 66-67**
- **Delayed Retirement Credits (DRC's) = you get a higher monthly benefit by waiting to collect past your FRA, up until age 70**



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)

## Monthly Benefit Amounts Differ Based on the Age You Decide to Start Receiving Benefits



***Note: Reduction is typically permanent.***



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)





# Factors To Consider – Work and Retirement

- **We have work limits (aka “Annual Earnings Limits”) until the month of your Full Retirement Age!**
- **Most people working fulltime CANNOT receive Social Security until they reach the FRA month or stop/decrease work.**
- **Work for Social Security = gross wages or net self employment.**
- **Work is NOT income from VA, investments, pensions or 401K disbursements, annuities, interest or dividend payments, capital gains, home sale profits, unemployment, or your spouse’s earnings.**
- **More info at [www.ssa.gov/retire](http://www.ssa.gov/retire).**



Securing today  
and tomorrow

[SocialSecurity.gov](http://SocialSecurity.gov)



# SSDI Benefits and Retirement

- You can file for disability all the way through full retirement age – it is not an option for those past FRA.
- It should be considered even if person elected reduced retirement, but has become disabled.
- Reminder that monthly work must be under the SGA limit (\$1260/month gross in 2020). Note: unemployment, short/long term disability payments, annual personal leave, vacation/sick days, administrative leave, etc = not work!
- SSDI converts in name only to “retirement” at the full retirement age. The amount does not change, but all SSDI beneficiaries have no work limits after FRA!



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)





# SSI Benefits and Retirement

- **Need-based SSI redeterminations screen for potential retirement/spouse/widow benefits, but the beneficiary can call Social Security if there is potential eligibility.**
- **SSI recipients must apply for any benefits which may be available, including reduced retirement, VA , etc.**
- **SSI is based on AGE only at 65 – no disability determination is needed if the person meets other SSI criteria.**
- **All work must be reported by SSI recipients at ANY age, the SSI monthly amount is based on other income.**



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)



# Factors to Consider – Non-FICA Public Pensions

- **Windfall Elimination Provision (aka WEP or Windfall)** applies if you have 40 Social Security credits and a pension from a non-FICA system such as the old Civil Service Retirement System, OPERS, STRS, SERS, and Ohio Police/Fire.
- In this case, you are guaranteed a benefit, but Windfall will lead to a reduction in Social Security for most public pension recipients.
- **mySocialSecurity** and the Retirement Estimator/Calculator **DO NOT** figure the Windfall! Use the WEP calculator for an accurate estimate at [www.ssa.gov/planners/retire/gpo-wep.html](http://www.ssa.gov/planners/retire/gpo-wep.html) or type “Windfall Calculator” in search box.



Securing today  
and tomorrow

[SocialSecurity.gov](http://SocialSecurity.gov)



# When You Are Ready to Apply

- You can apply for benefits 4 months in advance.
- 3 application options:
  -  Online
  -  By phone 1-800-772-1213
  -  At our office **Not available at present due to pandemic**
- Track your application status via **mySocialSecurity**.
- The application will allow you to select the month you start the online application plus the next 3 months – you elect when to start.



Securing today  
and tomorrow

SocialSecurity.gov

# Apply for Benefits

✓ Identification

General

Other Benefits

Remarks & Options

[Review & Sign](#)

## When to Start Retirement Benefits for John Public

It's your choice when to start retirement benefits. The earlier the date you start your benefits, the smaller your benefit. The later the date you start to receive benefits, the larger your benefit. This is an important decision, with several factors to consider before you choose the month your benefits should start.

[More Info](#)

If you have applied for, or are currently receiving, Supplemental Security Income (SSI), you must select the earliest possible month that you are eligible for benefits. An SSI recipient is required to pursue all other benefits when first eligible.

We have an estimator that can show you what your benefit amount will be under various scenarios. You may wish to end this session and go there now. You will be able to return and continue where you left off. The information you have already entered will be saved.

[Go to Estimator](#)

We need to know when you want to start benefits.

**Do you want benefits to start in 03/2020?**

☐ Yes ☒ No (Your other available options are 04/2020 to 07/2020.)

**What date should benefits start?**

04/2020  
05/2020  
06/2020  
07/2020

**Do you know if there is a specific reason for this date.**

☐ I am no longer working and plan to retire on this date

☐ No longer working

☐ Other Reason

**If you are eligible for both retirement benefits and spouse's benefit, do you want to delay receipt of retirement benefit?** [More Info](#)

If you are full retirement age and we determine that you are eligible to receive both a retirement benefit and a spouse's benefit, you may choose to

### In this section...

✓ [Marriage Information](#)

✓ [Prior Marriages](#)

✓ [Children](#)

✓ [Military Details](#)

✓ [Employer Details](#)

✓ [Self-Employment Details](#)

✓ [Supplemental Information](#)

✓ [Total Earnings](#)

✓ [Other Pensions/Annuities](#)

**When to Start Retirement Benefits**

[Direct Deposit Details](#)



Securing today  
and tomorrow

SocialSecurity.gov





# When Do Retirement Benefits Start?

- Normally, an application is processed in aprox. 4 weeks.
- Benefits are paid in the following month – so if I elect January 2021 as my month to start retirement, the deposit will come in Feb 2021.
- Payment is 2<sup>nd</sup>, 3<sup>rd</sup> of 4<sup>th</sup> Wed. of the Month, depending on your date of birth. <https://www.ssa.gov/pubs/EN-05-10031-2020.pdf>. However, if someone gets SSI or Medicaid, payment will shift to the 3<sup>rd</sup> of each month.
- A 1099 is sent annually to all Social Security recipients. Will you pay tax? That is an IRS issue, please see [www.irs.gov](http://www.irs.gov) publication 915.



Securing today  
and tomorrow

SocialSecurity.gov



# Start Your Plan today at [www.ssa.gov/retire](http://www.ssa.gov/retire)



Social Security

SEARCH MENU LANGUAGES SIGN IN/UP

## Retirement Benefits

Social Security is part of the retirement plan for almost every American worker. It provides replacement income for qualified retirees and their families. This section of our website helps you better understand the program, the application process, and the online tools and resources available to you.

### Ready To Retire?

Our online application makes it easy to apply for benefits.

[Apply Online For Retirement Benefits](#)



### Learn

Plan for your future and understand how Social Security fits into your retirement.

[How Retirement Benefits Work](#)  
[Planning For Retirement](#)  
[Deciding When To Start Retirement Benefits](#)  
[What Else Affects Your Retirement Benefits](#)

### Apply

Ready to apply? Get everything you need to know about the process and start your application.

[Before You Apply](#)  
[How To Apply](#)  
[Once You've Applied](#)

### Manage

Already receiving retirement benefits? Go here for resources to maximize your retirement.

[Understand Your Benefits](#)  
[Inform Us Of Changes](#)  
[Use Our Resources And Services To Stay In Control](#)  
[Keep Your Information Secure](#)

- Links to Work Info, Calculators, Tax, etc. under “Learn”.
- Also links to forms, or visit [www.ssa.gov/forms](http://www.ssa.gov/forms)

21



Securing today  
and tomorrow

[SocialSecurity.gov](http://SocialSecurity.gov)

# Spouse, Survivor and Medicare Benefits



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)





## Spouse (Living)

- Can start reduced benefits as early as 62
- Max. benefit = 50% of spouse's FRA amount
- You receive the higher amount – on your own record or a spouse's
- *Divorced spouses qualify if marriage lasted at least 10 years and other conditions are met*

## Survivor (Widow/er)

- Can start reduced benefits as early as 60
- Max. benefit = 100% of deceased's monthly benefit amount.
- You receive the higher benefit amount.
- *Divorced spouses qualify if marriage lasted at least 10 years and other conditions are met*

*Non-FICA, public pensions offset spouse/widow benefits. For more details go to [www.ssa.gov/gpo-wep](http://www.ssa.gov/gpo-wep)*



Securing today  
and tomorrow

SocialSecurity.gov



# Notifying SSA and Applying for Survivor Benefits

- In most cases, funeral homes report electronically to SSA.
- If you get retirement or disability benefits on your own record – or if you aren't sure if you qualify - contact SSA to see if you qualify for a higher benefit as a survivor and apply.
- If you are not getting benefits, contact us promptly for an appointment to see about surviving spouse/children.



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)



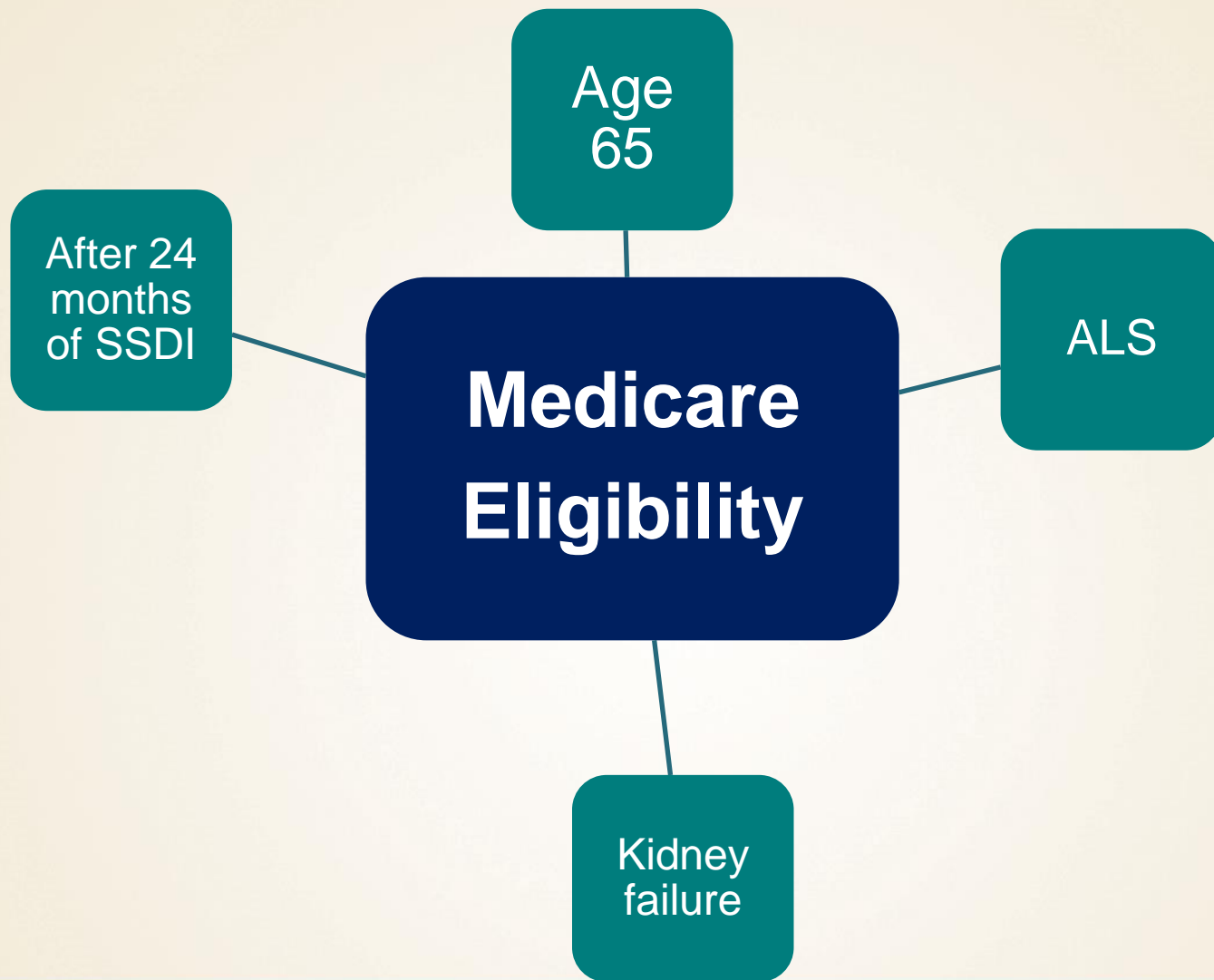
# Survivor Benefit Information

- **Generally, the one time Lump Sum Death Payment (\$255) is paid to the surviving spouse who was living in the same household as the deceased. If there is no eligible surviving spouse it may be paid to the deceased children in certain circumstances.**
- **Social Security benefits paid are for the previous month. If your loved one passes before the month ends, any benefits received the following month should be returned to SSA.**



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)





## A Note on ESRD Medicare

- A beneficiary can receive ESRD Medicare from a non-retired spouse or parental record!
- To apply, call SSA as ESRD Medicare is NOT an online application.
- Dialysis centers usually assist patients with the process.
- For cash benefits, a person has to complete a regular disability application.
- See [www.medicare.gov/manage-your-health/i-have-end-stage-renal-disease-esrd](http://www.medicare.gov/manage-your-health/i-have-end-stage-renal-disease-esrd).



Securing today  
and tomorrow

SocialSecurity.gov



Securing today  
and tomorrow

# Social Security is the Gateway into Medicare Parts A/B

## Part A - Hospital Insurance

- Covers most inpatient hospital expenses
- No monthly premium for almost all Americans\*\*
- Mandatory once you are on benefits and age 65+

***\*\*2020 Part A Premium for those without Social Security credits or a spouse/parent without credits - \$458/month (\$252 for some if they have partial work credits).***

## Part B - Medical Insurance

- 2020 standard monthly premium \$144.60\*
- Premium is deducted from benefits
- Not on benefits? Premium is normally billed quarterly from CMS, or sign up for bank account debit through Medicare Easy Pay at [www.medicare.gov](http://www.medicare.gov)

***\*Higher income beneficiaries may pay more***



Securing today  
and tomorrow

SocialSecurity.gov



Securing today  
and tomorrow

# Enrolling in Medicare A/B with SSDI

- **No application is needed if on benefits. Part A and B will begin automatically with the 25<sup>th</sup> month of SSDI payment. Welcome to Medicare packet should arrive 6-8 weeks ahead.**
- **A person who has enrolled in A/B with SSDI does NOT have to re-enroll at age 65 – however, we would recommend a beneficiary review Medicare market options at age 65 with OSHIP.**
- **If a person dis-enrolls in Part B with SSDI, they can re-enroll without a penalty in the age 65 Initial Enrollment Period (IEP).**



Securing today  
and tomorrow

SocialSecurity.gov



## Automatic Enrollment

Anyone receiving a Social Security benefit prior to age 65 is automatically enrolled in Medicare A & B at age 65.

# Medicare A/B Enrollment

## Initial Enrollment Period

Begins 3 months before your 65<sup>th</sup> birthday and ends 3 months after that birthday

## General Enrollment Period

January 1 – March 31



## Special Enrollment Period

If 65 or older and covered under a group health plan based on your – or your spouse's – current work.



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)



Securing today  
and tomorrow

# Medicare Part A/B Initial Enrollment Period (age 65)

- **Automatic enrollment if you are receiving Social Security benefits at age 65. No appointment or application needed.**
- **Not on Social Security at age 65? What health insurance do you have?**
  - **If you are covered under retiree insurance (ie. Tricare, FEHB for retirees), COBRA, ACA, or are uninsured – apply for Medicare A/B 3 months before 65 at [www.ssa.gov/medicareonly](http://www.ssa.gov/medicareonly) or contact Social Security.**
  - **If you are covered under your (or spouse's) active employer group health plan, you may delay A/B past 65 with the Special Enrollment Period = SEP.**



Securing today  
and tomorrow

SocialSecurity.gov



# Medicare Part B – Special Enrollment Period (SEP)

- You can delay A/B while you or your spouse have active group employer health insurance.
- With the SEP, you apply for Medicare when you or your spouse stop work - you have a grace period of 8 months after stopping work to file without a penalty.
- You can complete the Part B SEP process up to 3 months in advance of when you want the Part B to begin by:
  - Filing online and uploading the forms at [www.ssa.gov/Medicare-PartB-SEP](http://www.ssa.gov/Medicare-PartB-SEP)
  - Faxing the forms to 1-833-914-2016.
  - Contacting your local office at [www.ssa.gov/locator](http://www.ssa.gov/locator).

***Note: Apply for free Part A only at age 65 if you have traditional employer health insurance (not HDHP/HSA).***



Securing today  
and tomorrow

SocialSecurity.gov

## Part B – General Enrollment Period (GEP)

- If you missed the age 65 IEP and/or SEP, you can sign up between January 1- March 31 each year during the GEP.
- Coverage won't start until July 1 of that year.
- You will most likely have a Part B premium penalty. for late enrollment- penalty is 10% of the premium added for every 12 months you failed to enroll.
- Only way to get around the penalty is qualifying for low income Part B Medicare Premium assistance through local OH Job and Family Services office.



# Medicare Part B Premium Assistance

- **Ohio Job and Family Services administers the Medicare Savings Program aka Medicare Premium Assistance Program (MPAP) aka Qualified Medicare Beneficiary Program aka QMB, SLMB, Q1 or Part B Assistance.**
- **JFS then pays for Part B premium – can apply at ANY time, even if years have gone by since rejecting Part B.**
- **See 2020 guidelines at <https://insurance.ohio.gov> search “Medicare Savings Programs”.**



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)





## Medicare Part B and QMB - continued

- **SSA cannot start or stop QMB, the data share comes from Ohio JFS. Anyone who has qualified for free Part A also has Part B – even if they refused it or lapsed in payment - and “reinstate” Part B via JFS.**
- **If someone has no credits and has never applied for Medicare (ie- SSI beneficiary turning age 65), JFS will normally refer the person to SSA for a “Conditional Part A Medicare” application.**
- **Only Part A is conditional – meaning CMS will not bill if Part A QMB is denied by JFS. Part B is never conditional, the premium is due even if QMB is denied.**



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)



Securing today  
and tomorrow

## Other Parts of Medicare – Through Private Companies

- **Part C – HMO/Medicare Advantage Plans which include drug plans**
- **Medicare Supplement Plan – aka Medigap**
- **Part D – Drug Plans**

**CMS publications – [www.medicare.gov](http://www.medicare.gov)**

- **Enrolling in Medicare Parts A and B Pub # 11036**
- **Understanding Medicare C/D Enrollment #11219**

***\*Social Security offers assistance paying for Part D with “Extra Help”.***



Securing today  
and tomorrow

SocialSecurity.gov



# “Extra Help” Income and Resource Guidelines 2020

- You may qualify for Extra Help (aka low-income subsidy) if your annual income and total resources are below these limits.

## Single Person

Monthly Income:	\$1,615
Resources:	\$14,610

## Married Person

Monthly Income:	\$2,175
Resources:	\$29,160

- What counts as Income and Resources?
  - Income = gross Social Security benefit, pension, employment.
  - Resources= bank accounts, stocks/bonds, IRA's.
  - Excluded Resources=your home, car, household items, burial plot.
- In 2020, drug costs for most people who qualify will be no more than \$3.60 for generic and \$8.95 for brand name drugs.

**Online application at [www.socialsecurity.gov/prescriptionhelp](http://www.socialsecurity.gov/prescriptionhelp)**  
***When in doubt, fill it out!***



Securing today  
and tomorrow

[SocialSecurity.gov](http://SocialSecurity.gov)





# Ohio Senior Health Insurance Information Program



**OSHIIP**  
Answers to your  
Medicare questions



Consumers 1-800-686-1526 • OSHIIP 1-800-686-1578 • Fraud & Enforcement 1-800-686-1527

OSHIIP provides Medicare beneficiaries with free, objective health insurance information, one-on-one counseling, and educates consumers about Medicare, Medicare prescription drug coverage (Part D), Medicare Advantage options, Medicare supplement insurance.

**Ohio**

Department  
of Insurance

[www.insurance.ohio.gov](http://www.insurance.ohio.gov)



## Medicare Webinars

New to Medicare? Already enrolled? Join the Ohio Senior Health Insurance Information Program (OSHIIP) for a Medicare informational webinar.

OHIO SENIOR HEALTH INS...

SHARE



Securing today  
and tomorrow

[SocialSecurity.gov](http://SocialSecurity.gov)



# Stay In the Loop with Social Security Info

- **Follow our blog**  
**@ <https://blog.ssa.gov>**

**SOCIAL  
SECURITY  
MATTERS**

- **Official links @ [www.ssa.gov/socialmedia](http://www.ssa.gov/socialmedia)**



- **Pandemic service updates @ [www.ssa.gov/coronavirus](http://www.ssa.gov/coronavirus)**



Securing today  
and tomorrow

**SocialSecurity.gov**





## Ohio SSA Public Affairs Team

### Central/Southern Ohio

**Theresa Busher**

[theresa.busher@ssa.gov](mailto:theresa.busher@ssa.gov)

**Kelly Draggoo**

[kelly.draggoo@ssa.gov](mailto:kelly.draggoo@ssa.gov)

### Cleveland

**Brandon Smith**

[brandon.smith@ssa.gov](mailto:brandon.smith@ssa.gov)

### Toledo

**Erin Thompson**

[erin.thompson@ssa.gov](mailto:erin.thompson@ssa.gov)

### Akron

**Robert Fenn**

[robert.fenn@ssa.gov](mailto:robert.fenn@ssa.gov)



Securing today  
and tomorrow

SocialSecurity.gov



**Thank You!**



Securing today  
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)