

Social Security Programs

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Overview

The Social Security Administration (SSA) of the U.S. Department of Health and Human Services administers programs under Titles II and XVIII of the Social Security Act which are of particular significance to recipients of public assistance.

Title II of the Social Security Act authorizes benefits to:

- ◆ Retired workers and their dependents,
- ◆ Disabled persons and their dependents, and
- ◆ Survivors of deceased workers.

Monthly cash payments are available based on:

- ◆ Wages a worker received in employment,
- ◆ Net earnings a worker received from self-employment, and
- ◆ Certain credits for service in the armed forces of the United States after September 15, 1940.

In addition, a lump-sum death payment is made in certain circumstances when a deceased person has sufficient coverage under Social Security.

Title XVIII (Medicare) provides an insurance plan for meeting certain hospital and medical expenses for most people 65 or older and for people under age 65 who have received Social Security disability benefits for 24 months or longer. Also covered are people of any age suffering from end-stage renal disease.

This chapter gives a brief description of various benefits available and the local office responsibilities regarding referrals and exchange of information with Social Security offices.

Cash Benefits

This section explains how cash benefits are administered by the Social Security Administration, including:

- ◆ [Worker benefits](#)
- ◆ [Family benefits](#)
- ◆ [Claim number benefit identification codes](#)

Worker Benefits

Worker benefits administered by the Social Security Administration include:

- ◆ **Retirement benefits.** Workers who retire may receive cash benefits as early as age 62. However, monthly benefits are permanently reduced when claimed before the normal retirement age (currently age 65).
- ◆ **Disability benefits.** A worker may receive disability benefits at any age
 - If the worker is physically or mentally disabled to the extent that the worker cannot engage in gainful employment, and
 - The disability is expected to last at least 12 months or to result in death.
- ◆ **Lump-sum death payment.** A lump-sum death payment (usually \$255) can be made when there is a spouse living in the same household or a surviving family member (widow, widower, or child) eligible to receive a Social Security benefit for the month in which the worker died.

Family Benefits

Cash benefits may be available to members of a covered worker's family, as follows:

- ◆ **Retirement or disability.** When a worker receives retirement or disability benefits, other family members are also eligible to receive benefits, including:
 - Unmarried children under the age of 18 (or under 19 if a full-time elementary or secondary school student).
 - Unmarried children ages 18 or over who became disabled before the age of 22 and continue to be disabled.
 - A spouse 62 years of age or over.
 - A spouse under the age of 62 if the spouse is caring for a child who is under 16 or disabled when the child is receiving benefits based on the worker's earnings.

- ◆ **Survivors.** When a covered worker is deceased, the following family members may be eligible for benefits:
 - Unmarried children under the age of 18 (or under age 19 if a full-time elementary or secondary school student).
 - Unmarried children ages 18 or over who were disabled before the age of 22 and continue to be disabled.
 - A widow or widower who is 60 years of age or over.
 - A widow or widower or surviving divorced parent if caring for the deceased worker's child who is under the age of 16 or disabled and is receiving a benefit.
 - A widow or widower 50 years old or over who becomes disabled not later than seven years following the worker's death, or if caring for a child as above, becomes disabled within seven years after the surviving parent's benefits end.
 - A worker's dependent parents who are 62 years of age or older.
- ◆ **Divorced spouse.** When the marriage lasts at least 10 years:
 - A divorced spouse may receive benefits at age 62 or over.
 - A surviving divorced spouse may receive benefits at age 60.
 - A disabled surviving divorced spouse may receive benefits at age 50.

As of January 1985, a spouse divorced at least two years can receive benefits at age 62 or older, whether or not the former spouse (who is a covered worker) receives benefits.

Generally, in order to establish eligibility for family benefits, a marriage must have lasted:

- ◆ At least a year for dependents of a retired or disabled worker.
- ◆ At least nine months for survivors of a covered worker.

Medicare Beneficiary Identifier (MBI)

Each recipient of benefits is identified by a Medicare Beneficiary Identifier consisting of eleven characters using numbers and upper case letters. The MBI is randomly generated and does not have any hidden or special meaning.

Medicare

Title XVIII of the Social Security Act, known as Medicare, provides broad hospital and medical benefits to people 65 years of age or older, certain beneficiaries of Social Security disability benefits, and people suffering from end-stage renal disease. Refer to 8-M, [Medicare](#), for more information on Medicare coverage and the relationship between Medicare and Medicaid.

Medicare is administered by the federal Centers for Medicare and Medicaid Services (CMS) but the eligibility determination is made by the local offices of the Social Security Administration. The status and payment of claims is the responsibility of CMS and the various carriers that contract to process Medicare claims.

Supplemental Security Income

Title XVI of the Social Security Act created the Supplemental Security Income program (SSI), which provides cash assistance to needy aged, blind and disabled persons. This program, implemented in 1974, replaces programs formerly administered by the states. SSI is administered by the Social Security Administration through its district offices.

Local Office Responsibilities

Local office responsibilities related to the programs and services of the Social Security administration include:

- ◆ [Referring people who may be eligible for benefits to the Social Security office to apply.](#)
- ◆ [Exchanging information as required by federal law and regulation.](#)
- ◆ [Providing information for use in disability determinations.](#)

Referral to the Social Security District Office

Local office staff shall refer applicants and members to the local office of the Social Security Administration when it appears that the person may be eligible for benefits or to apply for a social security account number.

Local office staff are not expected to be acquainted with technical details of eligibility or computation of benefits. Workers need sufficient general knowledge to recognize situations in which a referral is appropriate.

When a person applies for Medicaid, the person must give a social security number or provide proof of application for a number. An applicant or Medicaid member must also apply for Social Security cash benefits and Medicare if it appears that the person is eligible.

Local offices are encouraged to maintain an active liaison with the Social Security office serving their area. Informational booklets on various programs administered by the Social Security Administration are available. Local offices should obtain a supply for use by staff for reference purposes.

See [Social Security Offices](#) for list of addresses of Social Security Administration offices in Iowa.

Refer to the Employees' Manual for the various programs for policy on the need for a social security account number and requirements to apply for benefits for which the client may be eligible.

If the client needs to apply for a Social Security account number for one or more of the household members, an *SSA Application for a Social Security Number Card*, forms SS-5 and SS-5-SP must be completed. See 14-G-Appendix, [Application for a Social Security Card, forms SS-5 and SS-5-SP](#), for instructions.

Information Exchange

Information and data on mutual clients of the Department and the Social Security Administration shall be exchanged as required by federal law and regulations.

NOTE: Information obtained by the Department is covered by confidentiality policies and shall be used only in the determination of eligibility and the amount of benefits for clients of the Department.

Data processing systems have been established to enable the Social Security Administration and the Department to exchange information regarding mutual clients. Please refer to applicable chapters in the Employees' Manual for procedures in using the various systems.

- ◆ **Social Security Number Verification** is described in 14-G. The Department uses several methods to confirm that social security numbers are valid and are assigned by the Social Security Administration to a particular person.
- ◆ **State Data Exchange (SDX)** is described in 14-E. This report provides information concerning Supplemental Security Income (SSI) recipients.
- ◆ **Beneficiary Data Exchange (BENDEX)** is described in 14-G. This report provides information on social security benefits received by recipients of programs administered by the Department.
- ◆ **Wire Third Party Query System (WTPY)** is described in 14-G. This report provides information on Social Security and SSI status for persons not found on the BENDEX or SDX, usually applicants.
- ◆ **SSA Earnings and Pension Report** is described in 14-G. This report lists certain wages, self-employment income, and pensions reported to the Social Security Administration.

On occasion, information is needed which is not available through these data exchanges. Also, the local office may wish to transmit information to the Social Security office. In these situations use form SSA-1610-U2, *Public Assistance Agency Information Request*. Please refer to 6-Appendix, which indicates when the form is to be used and instructions for use.

NOTE: Form 470-0640, *State Supplementary Assistance Certification or Termination*, and form 470-0641, *Report of Change in Circumstances—SSI-Related Programs*, are used to exchange information on clients of State Supplementary Assistance programs administered for the Department by the Social Security Administration. (See [6-Appendix](#).)

Form 470-0363, *Certification of Eligibility of SSI Applicant*, is used when there is a delay in Medicaid eligibility for an SSI applicant. (See [6-Appendix](#).) The DHS local office must supply these forms to the Social Security district office.

Disability Determination

The Division of Vocational Rehabilitation Services in the Department of Education has been designated by the Social Security Administration as the state agency responsible to make disability determinations.

The Disability Determination Service Bureau is the unit responsible for making disability determinations for the Department. See 8-C, [Nonfinancial Eligibility](#), for more information on disability determination when determining Medicaid eligibility.

Social Security Offices

A listing of Social Security offices in Iowa can be found at www.socialsecurity.gov. Once the site opens, select Menu. On the left hand side, click Contact Us, then click Office Locator under Ways to Contact Us and enter the zip code. Send all correspondence, including SSA-1610-U2 forms to the office serving your county.