

# 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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## May Days: Some Are Just a Bit More Important Than Others

The merry month of May is replete with holidays and observances. There's *Learn to Ride a Bike Day* on May 1. How about *Give Someone a Cupcake Day* on May 8? Clean up with *No Dirty Dishes Day* on May 18. And if you value a slow pace, celebrate *World Turtle Day* on May 23.

**Ok, enough already with the silliness.** We all know there's only two observances this month that matter.

**Mother's Day is May 12.** Since Mother's Day is all about family, it got us thinking about our motto that Social Security benefits provide "a family package of protection." One of those benefits is that for "young mothers" (also, "young fathers"). When a married worker dies, a surviving spouse normally must be at least age 60 to receive benefits. But if the survivor has a child of the deceased who is under age 16 in his/her care, then the survivor can receive at any age. This parental benefit stops when the child turns 16, though the child continues to receive to age 18. Almost 102,000 "young parents" receive benefits. Of those, 92 percent are "young mothers" and 8 percent are "young fathers." By comparison, there are 3.6 million surviving spouses age 60 and older. **[If You Are the Survivor | SSA](#)**

**Memorial Day is May 27.** Over 1.3 million members of the U.S. military have died in wars or conflicts. We honor the valor and bravery of all those who lost their life in the service of this country. Of course, Social Security survivors benefits are available to the spouses and children of the fallen (see above paragraph). Also, for information on all things related to current military personnel, including disability benefits, check out:

**[Information for Military & Veterans | SSA](#)**

## Amid Growing Disability Backlogs, SSA Raising Representative's Fee Cap

**Due to underfunding,** SSA is experiencing growing claims backlogs at the Disability Determination Services sites where initial and reconsideration decisions are made. On average, disability applicants are waiting nearly eight months (228 days) for an initial decision and an additional seven months (223 days) for reconsideration decisions. SSA's long-term goal is to reduce those waits to four months (120 days) each.

**One step toward that goal** is SSA's plans to raise the fee cap for claimants' representatives when they and their clients agree to use what is known as a "fee agreement process." Representatives can help SSA develop medical evidence in disability claims more fully, which allows SSA to issue decisions more efficiently. "Our programs can be complex, and quality representation – from initial claims to appeals – helps people navigate the process," said Martin O'Malley, Commissioner of Social Security.

**The increase is scheduled** to take effect this fall, with the cap rising from \$7,200 to \$9,200. SSA also plans to tie future increases to the annual cost-of-living adjustment (COLA). SSA will publish notice of this change in the Federal Register in April. The last fee agreement cap increase was in November 2022 when the cap rose from \$6,000 to \$7,200, after remaining the same for 13 years.

**Fees are paid** from beneficiaries' past-due benefits. When a claimant or beneficiary decides to retain representation, the representative is required to obtain fee approval from SSA. The fee cap is the maximum dollar amount an appointed representative can receive under the "fee agreement process" for successfully representing a person in a case for disability benefits. The cap does not apply to the "fee petition process."

**Information about appointed representatives** is available at:

**[www.ssa.gov/representation](http://www.ssa.gov/representation)**



## SSI Food Rule to Change

**Beginning this fall**, SSA will change the rule that applies to Supplemental Security Income (SSI) recipients when they are provided with food assistance.

Currently, individuals on SSI who receive **“in-kind support and maintenance (ISM)”** have the value of that support charged as income against their SSI benefit. ISM includes shelter and food that is provided without the SSI recipient paying for the full value of the assistance. For example, if a family member provides a SSI recipient with food that costs \$75, but the recipient only pays the family member \$50 for the food, the recipient is charged with ISM income of \$25. That income charge reduces the SSI benefit.

**Beginning September 30, 2024**, food will not be included in ISM calculations. The new policy removes a critical barrier for SSI eligibility due to an individual receiving informal food assistance from family, friends, and community networks of support.

“A vital part of our mission is helping people access crucial benefits, including SSI,” said SSA Commissioner Martin O’Malley. “Simplifying our policies is a common sense solution that reduces the burden on the public and agency staff, and helps promote equity by removing barriers to accessing payments.”

### **These are the key benefits to the new policy:**

- Applicants and recipients have less information to report, removing a significant burden;
- Removing month-to-month variability in benefit amounts will improve payment accuracy; *and*
- SSA will realize administrative savings, as fewer man-hours will be spent determining food ISM.

**To read the final rule**, go to [Federal Register: Omitting Food From In-Kind Support and Maintenance Calculations](#)

**For information on the SSI program**, including who is eligible and how to apply, go to [Supplemental Security Income \(SSI\) | SSA](#)



## Because You Asked ...

**I don’t want my Social Security card to get ripped or damaged. Is it a good idea to laminate it?** We discourage the lamination of Social Security number cards because doing so would prevent detection of certain security features. To deter potential fraud and misuse, we currently issue cards that are both counterfeit-resistant and tamper-resistant. For example, the card contains a marbled light blue security tint on the front, with the words "Social Security" in white; also, it has intaglio printing in some areas on the front of the card, and yellow, pink, and blue planchets (small discs) on both sides. We cannot guarantee the validity of a laminated card. However, you may cover the card with plastic or other material if it is removable and does not damage the card.

**What’s the basic difference between Social Security benefits and the SSI program?** Supplemental Security Income (SSI) is a needs-based program for individuals age 65 and older, or younger people with a disability. SSI payments are not the same as Social Security benefits. We finance Social Security retirement, survivors, and disability insurance benefits primarily from taxes paid by workers and their employers. Generally, we pay Social Security benefits to eligible workers and their families regardless of the amount of their resources and income other than earnings. On the other hand, eligibility under the SSI program depends largely on the claimant's income and resources. General revenues finance the SSI program.

**I worked for years for the railroad, but I also paid into Social Security at other jobs. Do I get two retirement checks?** People who are entitled to both Social Security and railroad retirement benefits do not receive two monthly checks. Someone who works enough under Social Security and meets all requirements is entitled to benefits. However, if the worker or spouse has either (a) 10 years of railroad service or (b) five years of railroad service after 1995, we figure the Social Security benefit and advise the worker and the Railroad Retirement Board (RRB) of the amount payable. The RRB will issue one combined check including both Social Security and railroad benefits.

The RRB may reduce benefits when an applicant is entitled to monthly Social Security benefits. The reduction depends on the type of railroad benefit involved and the formula used to figure the railroad benefit. Social Security benefits, on the other hand, are not reduced.

[FAQ Home \(ssa.gov\)](#)

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