



The Social Security Agency How It Works

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Overview

The President of The United States appoints the Commissioner of the Social Security Administration. The Commissioner is responsible for heading the entire Agency of approximately 60,000 employees. Currently, Social Security pays almost \$650 billion in monthly benefits to nearly 60 million people. Unfortunately, Social Security allowed staffing numbers to dramatically decrease to the early 1970's level. Currently they are in a hiring frenzy, but it will take years before new employees are fully trained. In the meantime, the Agency is losing experienced employees to retirement, causing a serious "brain drain." There are eighty million baby boomers. The first baby boomer retired in January 2008 and the retirements will continue in massive numbers. This is causing a monumental problem for Social Security. They have to handle an ever-increasing workload with less experienced people.

The Trust Funds

Your Social Security tax dollars go into two trust funds that pay monthly benefits. Eighty-five cents of each tax dollar goes into the Retirement and Survivor's Trust Fund. Fifteen cents of each tax dollar goes into the Disability Trust Fund. From these trust funds, Social Security also pays the cost of running the Social Security Agency. Social Security is one of the most efficient federal government agencies, spending less than one cent of every Social Security tax dollar to run the program.

You also pay tax dollars that go into the Medicare Trust Fund for some of the cost of hospital and skilled care. The Centers for Medicare and Medicaid Services (CMS) manages Medicare. Social Security does not manage Medicare. Their involvement is to enroll people in the Medicare program and collect Medicare premiums.

Agency Structure

Social Security has a central office in Baltimore and Social Security has divided the country into 10 regions. There are 10 regional offices, 8 processing centers, and about 1,300 local offices. Each region is broken down into areas. The number of offices in an area can vary. Currently there are six Social Security card centers. Their only business is dealing with Social Security numbers. If you live in a county serviced by a card center, you cannot apply for a Social Security card at a local office. There are also telephone service centers. Their only business is to answer the phone calls made to the toll free number.

Your Local Office

Social Security gives one-on-one service at the local offices. A local metropolitan office will usually have a manager, assistant manager, one or more supervisors, one or more technical experts, one or more management support specialists, a systems coordinator, and enough employees to handle the workload. The size of the office staff can vary greatly. An office in a

large city may have more than 60 employees. An office in an outlying area may have five or fewer employees.

Local Office Representatives

A Service Representative is often your first personal contact at a local office. They have a very difficult job. The largest part of their job is dealing with the public either in person or by telephone. They spend the majority of their time taking applications for Social Security numbers. They also give general information about benefits and fix problems that come up after you start getting your Social Security. The job is very demanding.

A Claims Representative takes and processes your Retirement, Disability, Survivor and Medicare claim. They handle complex problems that can come up before and after your benefits begin.

There are times when the local office cannot complete the claims process or take the corrective action needed to fix your problem. Your local office then becomes the intermediary between you and the processing center. The processing center will correct your record and payment.

Getting the Work Done

Social Security is under the same pressures as corporate America. Hiring new employees and keeping trained staff is always a difficult challenge. Social Security employees have huge workloads and there are monumental backlogs. In 2008, local Social Security offices were expected to work almost 7 million claims, to issue 14 million new and replacement Social Security cards, to process over 2 million disability reviews, and to handle a huge volume of routine changes and reports.

Your local office will process most claims and fix the majority of problems quickly and efficiently. The need for more fully trained employees, lack of time, and technical difficulties can cause delays in getting your check or problem fixed. In an eight-hour day, most employees have very little time before and after the doors open to the public to process claims and correct your problems. Social Security must use part of this time for meetings and on-going training. This gives them little time for getting the work done and addressing the backlogs.

Treating everyone with courtesy and respect is a high priority for Social Security. At times, this can be difficult when dealing with people in life changing situations. Many visitors are frustrated, angry or frightened and do not realize when someone is actually trying to help them.

If you think you have not received the quality service you deserve, ask to speak with the employee's supervisor. The Supervisor should know how to fix the problem. If you are still not satisfied, ask for the Assistant Manager or the Manager.

If Social Security has not corrected the problem, the next step would be to contact the Area Director's Office and then the Regional Commissioner's Office. You may also want to write to your Congressional representative. You can find their contact information on the Internet.

Toll Free Number Representatives

Service Representatives answer your phone calls made to the toll free number at 1-800-772-1213. They do a good job giving you basic information. If your problem is more complex, the representative will refer you to your local office.

There is a high volume of follow-up calls made to the toll free number due to backlogs in local offices and processing centers. Social Security reassigns processing center employees from their normal job of correcting your problems to help answer calls made to the toll free number. This causes more delays and backlogs. You can see the vicious cycle caused by understaffing.

Training

Social Security uses interactive video training for new employees. In the past, Social Security trained all new employees in a classroom setting. This style of training allowed the instructors to see the student's level of understanding firsthand. Lack of funding makes face-to-face training too expensive.

Social Security has gone to great lengths to provide their employees with a large volume of computerized programs to simplify their job. Ongoing video training is also available. Most employees do the best they can and wish they had more time to take advantage of these tools.

The Social Security program is very complex and the learning curve for all new employees ranges from three to four years.

The Social Security Contact

There are several ways to contact Social Security. You can use the Internet at www.socialsecurity.gov, the national toll free number 1-800-772-1213, TTY 1-800-325-0778, or you can conduct business with your local office in person or by telephone.

Using the Internet

You can use the Internet for several purposes. Before you can use some of its functions, you will need to get a password request code and a password. You can get them at www.socialsecurity.gov.

You can use the Internet to:

- Apply for benefits
- Replace your lost, stolen or damaged Medicare card
- Request a proof of income letter
- Change your address or telephone number
- Find a Social Security office
- Apply for extra help with your Medicare prescription drug costs
- Check the status of your online claim
- File an appeal of a recent disability medical decision
- Request forms and pamphlets

Using the Internet is a personal decision. Social Security has gone to great lengths to protect your personal identifiable information. The information below will help you to decide the best way to contact Social Security.

There are many choices to make when thinking about filing for benefits. Should you start your checks at age 62, full retirement age or wait until age 70? What type of benefit should you choose? Should you file a retirement, spouse, or widow's claim? When should a spouse start benefits? When should a widow or widower start benefits? How does your work affect your payments? These are difficult questions and the answers can affect you for the rest of your life.



**Bright
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Do You Need Help With Your Retirement Decision

Social Security Advice Online can prepare a retirement analysis for you to help you make an informed decision. The Social Security Administration no longer provides this information. We can also file your claim.

Contact Social Security Advice Online at www.socialsecurityadviceonline.com

Will using the Internet eliminate your need to speak with a Social Security representative?

Social Security would like you to use the Internet because it requires less personal contact with employees. Currently about 10% of the public has chosen to use the Internet to file for retirement checks and a Social Security representative reviews each claim and makes a telephone contact with you. Social Security wants that percentage to be closer to 50% and without a review or contact by a representative. While this does free their time, this may not be in your best interest. Social Security rules are difficult to understand. Someone needs to check your claim closely or you could lose money.

True Story

Randy, a highly educated professional, filed for Social Security Retirement benefits using the Internet. He did not show Ryan, his stepson, on his Internet claim. He did not think a stepchild could get checks on his record. A Social Security representative contacted him by telephone to review his claim and caught the omission. The representative took another application to pay Ryan on his stepfather's record. If the representative had not reviewed the application and taken the claim for Ryan, he would have missed out in over \$20,000.

While the Internet can be quick, easy and convenient, you can easily miss important details that could cost you money. Sometimes mistakes like this go undetected.

Will using the Internet eliminate your need to visit your local Social Security office?

Social Security asks most people filing for checks to send them one or more documents. They may ask for birth records, military records, tax returns, children's birth certificates, marriage records, and so on. Unless you are willing to mail in your important documents, you will need to take your documents to your local office, take a number, and wait in line.

Using the Telephone

You can do business with your local office by telephone. Not all offices publish their local telephone number, so it may not be easy to find the number of your local office. The number is very guarded and changed quite often to keep the number out of the hands of the public. In fact, some offices don't even answer the public line even if you had the number. The Agency prefers the use of the toll free number to the use of local office phone numbers. Most telephone books and the Internet usually only list the toll free number. Local offices do not have enough staff to handle all phone calls and the walk-in traffic. By keeping the calls from going to the local offices employees can find some time to process your claim.

If you want to file a claim for benefits with your local office by telephone, you should first call the toll free number to make an appointment. A representative from your local office will then call you at your appointment time.

Should you call the national toll free number?

There are times when you should call the toll free number. You would call them to make an appointment to conduct business in the office or by telephone. They can usually answer general information questions, change your address, send benefit verification letters, and so on. If you are calling to file a claim for benefits, Social Security may ask if you want to file immediately instead of making an appointment to file with your local office. If you are prepared, take advantage of their offer. Social Security will ask you for Social Security numbers, dates of birth, dates of marriages and divorces, last year's earnings and military service dates. **BEWARE – YOU CAN GET 10 DIFFERENT ANSWERS TO THE SAME QUESTION FROM SOCIAL SECURITY REPRESENTATIVES AT THE TOLL FREE NUMBER.**

Visiting the Office

You can use the local office locator at www.socialsecurity.gov to find the location of your office. There are pros and cons to any choice you make. Many people prefer to visit in person, because they like that face-to-face contact. They feel they will come away with a better understanding of their information and although not true, they feel they have a better opportunity to ask questions. Whether Social Security conducts the interview in person or on the telephone, the level of service should be the same.

What should you expect when you go to the Social Security office?

Currently most Social Security offices use a self check-in process. You select the reason for your visit from choices on a computer touch screen and you get a ticket with a code and a number. Printed on the ticket are the instructions to have a seat until a representative calls your name or number. The code before your number tells Social Security the reason for your visit. Representatives call the ticket numbers according to their job duties. There may be a slight glitch in the check-in system. You can check in incorrectly and then find yourself at the desk of an employee who does not have the knowledge to assist you. The representative may send you back to the check-in computer or to another interviewing desk. Offices differ in the way they set up their check-in system. In some offices, the code before your number does not identify the reason for your visit. This method results in longer waits.

Social Security plans to add personal computers in the reception areas. These computers will provide the public with access to the Social Security website for people who do not have access to a personal computer, but want to file on the Internet.



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Take Your Letter to the Office with You

When you have an appointment and you use the computer check in process, you will use your Social Security number or the number of the person on whose record you will be filing to check in. For example, if you file for Retirement benefits on your own work record, you will use your number, but if you file for spouse's benefits, you will use your spouse's Social Security number. You should always take your appointment confirmation letter with you to the office. The letter will show the Social Security number you will use to check in.

Avoid unnecessary delays!

Offices vary, but on an average, if you try to check-in more than 30 minutes in advance of your appointment time, your check-in will be unsuccessful. This will lead to further delays. If you have a scheduled appointment, expect a representative to call you within 10 minutes of your check in time or within 10 minutes of your appointment time, whichever is later. We advise you to check with someone at the front window if you have waited longer than 10 minutes. Social Security does their best to take the appointments on time.



**Protect
Your
Number**

Do Not Give Your Social Security Number to the Security Guard

Most offices have a guard. You should not ask the guard questions about Social Security. The guard is only there to provide safety and order.

The guard does not work for Social Security!

Should you make an appointment to do business with your local Social Security office?

In 2007, there were 826,000 visitors per week to local offices. In the first 3 months of 2008, the number increased to an average of 910,000 per week. Social Security expects this upward trend to continue.

You do not need an appointment, but because of the high volume of visitors, it is highly recommended. Having an appointment will reduce your waiting time. Without an appointment, you will need to take a number, wait your turn and you may need to come back with requested documents. If you make an appointment, Social Security should tell you what documents they require, so you can hopefully avoid an unnecessary return trip.

Social Security should serve everyone who comes to the office with or without an appointment. We strongly urge you to make an appointment before your visit to your local office. This can be especially important if you are filing a claim or need to discuss problems that are more complicated. You can make an appointment to visit your local office for any type of business. A huge downside to visiting the Social Security office without an appointment is that representatives may not be able to give you the service you deserve due to time constraints.



**Save
Time**

Make An Appointment

When you have an appointment, the Social Security representatives should be better prepared for your interview. Without an appointment, they may have a limited amount of time to spend with you. This could result in more mistakes and you may feel rushed.

Your time is very valuable

Getting Your Documents to Social Security

When you mail your documents, there are no promises that they will reach the Social Security office or find their way home again. Due to large workloads and backlogs, documents can and do occasionally get misplaced. If this happens, Social Security will ask you to bring them in again. This can be difficult, expensive and time consuming, especially if you need to send away for a document to replace the lost one.

Because of the limited number of available appointments, it can be difficult to get an appointment to deliver your documents, so chances are you will have to take a number and wait. Most offices have drop boxes you can use if you cannot wait, but to be on the safe side, you may wish to wait and take your documents home with you.

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The names in our stories have been changed to protect the identity of the person(s) involved.

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