

Hear It from the Source

Chicagoland Updates

A Social Security Newsletter | August 2025

This Month's Quick Fact:

Did you know ... on August 14th, 2025, SSA celebrated **90 years** of service to the American people. Please see the full Press Release here.

Follow SSA on Social Media:

Create your personal my Social Security account with Login.gov or ID.me

New *my Social Security* customers need to create a credential with one of our credential service providers, either *Login.gov* or *ID.me*. To create a personal my Social Security account, you must be at least 18 years old and have a valid email address and Social Security number. You will either "Create an account with Login.gov" or "Create an account with ID.me". The following chart provides some more information about each credential service provider:

Credentialing Partner	More Information
Login.gov	 Login.gov is a U.S government sign-in service that provides a simple, secure, and private way for the public to access government websites. You can use your Login.gov account to access your Social Security benefits, services, and information in a single, secure account. When users start the process at Login.gov, they can choose to verify identity online, or in-person. If they want to verify in-person, they will select, "Verify your identity at a Post Office." Please see this link for more information: Verify your identity in person Login.gov Need assistance with Login.gov? Visit Login.gov Help Center: https://login.gov/help Contact Login.gov: https://login.gov/contact/
ID.me	 ID.me is a single sign-on provider that meets the U.S. government's online identity proofing and authentication requirements. Please consider using ID.me if you live outside the United States. To verify your identity, users will choose one of following verification method: Verifying your identity with Self-Service. Verifying with a short Video Call. Need Assistance with ID.me? Visit ID.me Help Center: https://help.id.me Use the Contact Support button to create a customer support ticket: https://help.id.me/hc/en-us/p/contact_support

NOTE: Effective June 7, 2025, Login.gov and ID.me are now the only sign in options to use Social Security's online services.

<u>Apply Online for Retirement, Spouses, or</u> <u>Medicare Benefits</u>

It's so easy! Just go to www.ssa.gov/retirement and select Learn how to apply. Scroll down and select "Apply online" in the Submit an Application box, then accept the terms of service to begin.

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What is SSI?

SSI is a federal program that provides monthly payments to adults and children with a disability or blindness and with limited income and resources. SSI payments are also made to people age 65 and older without disabilities who meet the financial qualifications.

How much can you get?

The basic monthly SSI payment for 2025 is the same nationwide: \$967 for 1 person and \$1,450 for a couple. Not everyone gets the same amount. You may get more if you live in a state that adds money to the federal SSI payment. You may receive less if you or your family has other income. Where and with whom you live also affects the amount of your SSI payment.

How do you qualify for SSI?

General tax revenues, not Social Security taxes, fund SSI. You do not need to have worked or paid Social Security taxes to qualify for SSI. Your income and the things you own affect eligibility for SSI. Your income includes the money you earn, any Social Security benefits, pensions, and the value of items you get from someone else, such as shelter. You may be able to get SSI if your resources are worth no more than \$2,000 for a person or \$3,000 for a married couple living together.

Please read our <u>SSI Fact Sheet</u> for more information.

Get Your Payments Electronically

If you get Social Security benefits or Supplemental Security Income (SSI) payments, you must receive your payments electronically. You can do so by signing up for direct deposit, which sends payments directly into your bank account. Or, you can have your benefits automatically deposited into your Direct Express® Debit MasterCard® account.

Please read our publication: <u>Get Your</u> Payments Electronically

Social Security Expands Compassionate Allowances List

On August 11th, SSA announced the addition of 13 new conditions to the agency's Compassionate Allowances (CAL) list.

Compassionate Allowances are a way to quickly identify diseases and other medical conditions that, by definition, meet Social Security's standards for disability benefits. These conditions primarily include certain cancers, adult brain disorders, and a number of rare disorders that affect children. The CAL initiative helps us reduce waiting time to reach a disability determination for individuals with the most serious disabilities.

The Compassionate Allowances program identifies claims where the applicant's disease or condition clearly meets Social Security's statutory standard for disability. By incorporating cutting-edge technology, the agency can easily identify potential Compassionate Allowances to quickly make decisions.

Please read our <u>blog</u> for more details.

Please share this information with your family members, colleagues, affiliates, and other interested parties.

Identity Theft and Your Social Security Number

Identity theft is one of the fastest growing crimes in America. Scammers use your Social Security number (SSN) to get other personal information about you. They can use your SSN and your good credit to apply for more credit in your name. Then, when they use the credit cards and don't pay the bills, it damages your credit. You may not find out that someone is using your SSN until you're turned down for credit, or you begin to get calls from unknown creditors demanding payment for items you never bought.

How might someone steal your SSN?

Scammers get your personal information by:

- Stealing wallets, purses, and your mail (bank and credit card statements, preapproved credit offers, new checks, and tax information)
- Stealing personal information you provide to an unsecured site online, from business or personnel records at work, and personal information in your home.
- Rummaging through your trash, the trash of businesses, and public trash dumps for personal data.
- Buying personal information from "inside" sources. For example, a scammer may pay
 a store employee for information about you that appears on an application for goods,
 services, or credit.
- Posing by phone, email, text, or direct messages in social media as someone who
 legitimately needs information about you, such as employers, landlords, or
 government agencies.

Be careful with your SSN card

When you start a job, make sure your employer has your correct number to ensure your records are correct. Provide your SSN to your financial institution(s) for tax reporting purposes. Keep your card and any other document that shows your SSN in a safe place. Do not routinely carry your card or other documents that display your number.

What if a scammer is creating credit problems for you?

If someone has misused your SSN or other personal information to create credit or other problems for you, there are several things you can do.

- Visit <u>IdentityTheft.gov</u> to report identity theft and get a recovery plan. IdentityTheft.gov guides you through each step of the recovery process. It's a one-stop resource managed by the Federal Trade Commission, the nation's consumer protection agency.
- You can also call 1-877-IDTHEFT (1-877-438-4338); TTY 1-866-653-4261.

Should you get a new SSN?

If you've done all you can to fix the problems resulting from misuse of your SSN, and someone is still using your number, we may assign you a new number.

You can't get a new SSN:

- If your SSN card is lost or stolen, but there's no evidence that someone is using your number.
- To avoid the consequences of filing for bankruptcy.
- If you intend to avoid the law or any legal responsibility.

If you decide to apply for a new number, you'll need to prove your identity, age, and U.S. citizenship or immigration status

Please read our publication, Identity Theft and Your Social Security Number here.

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