Hear It from the Source

Chicagoland Updates

A Social Security Newsletter | November 2025

This Month's Quick Fact:

Did you know … Social Security and Supplemental Security Income benefits for 75 million Americans will increase 2.8 percent in 2026. **Read more about the 2026 COLA here.**

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It's Open Enrollment – Now to December 7

Open Enrollment happens from October 15 – December 7 and is the time each year when you can make changes to your coverage. The changes you make during Open Enrollment are effective January 1 of next year (the plan must get your enrollment request by December 7).

Your options during Open Enrollment

- During Open Enrollment what you can do depends on the kind of coverage you have now.

Change your Medicare Advantage Plan

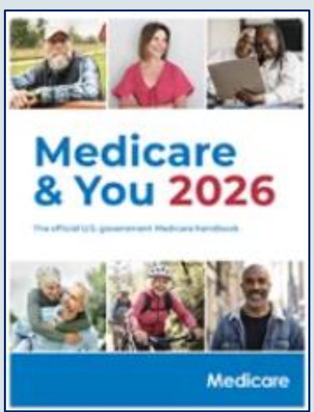
- Join, drop, or switch to another Medicare Advantage Plan with or without drug coverage (or add or drop drug coverage).
- Find Plans.

Change your drug plan

- Join, drop, or switch to another Medicare drug plan if you're in Original Medicare.
- Find Plans.

Change how you get coverage

- Switch from Original Medicare to a Medicare Advantage Plan or from a Medicare Advantage Plan to Original Medicare.
- Compare Coverage Options.



What else should I know if I switch to Original Medicare?

If you switch to Original Medicare, you may need to join a separate drug plan and may want to add Medicare Supplement Insurance (Medigap). Medicare Supplement Insurance (Medigap) is extra insurance you can buy from a private health insurance company to help pay your share of out-of-pocket costs in Original Medicare. There are limits on when you can add it.
Find out if you can get Medigap coverage.

Sign in with LOGIN.GOV

Sign in with ID.me

Check out our new YouTube videos about choosing Login.gov or ID.me to create your mySSA Account:

How to Choose Your Sign-in Account for my Social Security
How to Create Your Login.gov Account with SSA
How to Create Your ID.me Account with SSA

Inside This Issue:

Social Security Commissioner Shares End of Fiscal Year Update with Congress

Social Security Administration (SSA) Commissioner Frank J. Bisignano sent an end of year letter to Congress to provide an update on the tremendous progress being made at SSA.

The letter comes at the end of Fiscal Year 2025 and gave Members of Congress an update on SSA's ongoing customer service improvements, operational enhancements, online accessibility advancements, backlog reductions, and overall program integrity.

"SSA's mission remains vital as ever. With continued support from Congress, we will build upon recent progress, modernize the way we serve the public, and ensure that our programs and services remain a source of stability for generations to come," wrote Commissioner Bisignano in the letter.

Please read the full Press Release here.

Need a Social Security card?

Scan the QR code to get started. You may be able to start or complete your request online.

A Better Online Experience: Social Security's New Homepage Makes Access Easier for Everyone

In late September, Social Security officially launched a newly redesigned homepage to improve online service to beneficiaries and the American public. This redesigned homepage provides a more-user friendly experience and encourages you to sign up for a personal *my* Social Security account to handle your Social Security business from anywhere, on any device.

Visit www.ssa.gov today to explore the new homepage and discover how these improvements can help you manage your Social Security needs more efficiently.

SOCIAL SECURITY ADMINISTRATION USA

What You Need To Know About Your Supplemental Security Income (SSI) When You Turn 18

When you turn age 18, we will review your eligibility for continued SSI payments based on the disability rules for adults. These include non-medical eligibility rules related to income, resources, residency, citizenship, etc. These rules are different than the rules that applied to you when you were a child. We call this review an age-18 redetermination. During this time, we will usually contact you within a year of turning age 18. We will make sure that you are aware of this important change and the process for providing us with the information we need.

During this review, we will send you a form requesting the following information about your disability:

- Names of any medicines.
- Hospital stays and surgeries.
- Visits to doctors and clinics.
- Work activity.
- Counseling and therapy.
- Schools and special classes or tutoring.
- Teachers and counselors who have knowledge of your condition.

To prepare for your age-18 redetermination, it is important that you:

- Update your contact information with Social Security so you don't miss important letters, emails, or phone calls.
- Receive current medical treatment for any conditions you want us to consider.
- Make sure your evaluations, Individualized Education Plan (IEP), and 504 plans from school are up to date if you have them.
- Talk to your school about transition planning because you may be able to keep your SSI benefits if you have an IEP or are enrolled in a vocational rehabilitation (VR). (See more information about Section 301 below).

Doctors and other trained staff will decide if you meet the disability rules for adults. Our adult disability rules are different from our rules for children. To be found disabled as an adult, you must have severe impairment(s) that make you unable to do substantial work. Unlike when you file a new application for SSI benefits, working and earning more than 3 the "substantial gainful activity" (SGA) amount will not automatically disqualify you for benefits; we review each person's ability to work based on the records and information we receive. Historically, about one-third of children lose their SSI eligibility.

When we decide if you will continue to qualify for SSI, we will write to let you know about our decision. Our letter explains your right to appeal our decision — that is, ask us to look at your case again. If you want to appeal the decision, you must send a written appeal to us within 60 days from the date you receive your letter. If you appeal the decision within 10 days of receiving the letter, you can also choose to have us continue to provide SSI payments during the appeal process. For more information on the appeal process, go to https://www.ssa.gov/pubs/EN-05-10058.pdf and read *Your Right to Question the Decision Made on Your Claim* (Publication No. 05-10058).

Please read our full publication: What You Need To Know About Your Supplemental Security Income (SSI) When You Turn 18

Future *Hear It from the Source Chicagoland Updates*

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