

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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Requesting an SSI Application Online

The Supplemental Security Income (SSI) program provides monthly payments to people who are 65 and older, and to adults and children with disabilities who have low income and few resources. SSI is a critical program for people facing barriers, such as veterans, or people struggling with homelessness, mental illness, and other challenges. In Pennsylvania, people on SSI also receive Medicaid.

We are committed to ensuring that people can get financial support when they need it. That's why we have posted an online option to request an appointment to file for SSI. If you know of someone who wants to file, you can request an appointment for that person. The sooner we know that someone wants to file, the sooner that person may be eligible for benefits.

The online process requires answering a few questions, which usually takes less than five minutes. In submitting a request for someone else, you will need to provide your contact information. We will send the prospective applicant an appointment date/time by regular mail (*and by email if provided*) within 7 to 14 business days. In some cases, an SSA employee may call to schedule the appointment.

We may use the date you submit information as the date of the application if the person later keeps the appointment. To avoid the loss of potential benefits, it is important that the applicant does not miss the appointment.

The online process alone is not an application for benefits. To receive a formal determination of eligibility, the person must file an application with us. The person should contact us right away if a rescheduling of the appointment date is needed.

[Request an Appointment to Apply for Benefits \(ssa.gov\)](https://ssa.gov)



New Year, New Medicare Rules

As we move closer to 2023, most of us are resolving to make some changes in our life. Of course, a little into the year, those pesky resolutions so often lie in tatters like yesterday's New Year's Eve party hats. So, let's instead turn our attention to something that *is* changing and *is* here to stay: Medicare Part B start date rules for 2023.

Everyone approaching the Medicare eligibility age of 65 has a seven-month Initial Enrollment Period (IEP); it runs from three months before your 65th birthday month to three months after. If you enroll in any of the first three months, Medicare begins with your 65th birthday month. If you enroll in your birthday month, Part B starts one month later (65 + 1). These time frames are not changing. Keep in mind that people on Social Security (*because they took early benefits*) will be automatically enrolled as of their 65th birthday month. And people who are working and covered medically by their employer can often delay signing up.

What is changing in 2023 concerns enrolling in any of the last three months of your IEP. If you enroll in month 5, 6, or 7, your Part B coverage will now start the next month. (*Before this change, if you enrolled in any of the last three IEP months, coverage didn't start until two or three months later.*)

If you do not enroll in your IEP, your next chance to enroll is during the General Enrollment Period, which runs annually from January to March. The new rule here is that coverage will now start the month after enrollment. So, for example, enrolling in January gives you February coverage, etc. Previously, coverage would not start until July.

[Medicare Benefits | SSA](#)



Does the Large COLA for 2023 Benefit You If You're Not on Social Security?

The Cost-of-Living Adjustment of 8.7 percent that will take effect in January 2023 for people receiving Social Security will be the largest COLA in over 40 years. But what if you're not yet on Social Security? Does the big increase affect your future benefits in any way?

The answer is the COLA will apply to all future benefits for anyone who is "eligible" for Social Security in 2022. This includes "eligibility" for any type of benefit – retirement, disability or a survivor's benefit. For example, someone would be "eligible" for a retirement benefit if they are at least age 62 at some point in 2022; (*that's because the minimum age to collect retirement is 62*). So, suppose a person turned 62 in June 2022, but didn't file for benefits until years later at age 70. That person would have the 2023 COLA as well as all subsequent COLAs figured into their computation.

On the other hand, anyone who is not yet 62 by the end of the 2022 calendar year would not directly benefit by this large COLA. However, be aware that the annual COLA is based on changes in the Consumer Price Index over a 12-month period. And the Social Security benefit computation is in part based on national wage levels. So, to the extent that the elevated level of prices influences the level of average wages, it is most likely that a large COLA would raise benefit levels for younger workers who are not yet "eligible." The result would be higher Social Security benefits.

[Cost-of-Living Adjustment \(COLA\) Information | SSA](#)

65,883,153

... is the number of people who were receiving Social Security at the end of October 2022. There are 333 million people in the U.S., which means almost one out of every five persons receives benefits!

In the Philadelphia-Lehigh Valley metropolitan area, 1,020,955 people receive benefits. [Number of Social Security recipients by type of beneficiary \(ssa.gov\)](#)

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What, No Donner and Blitzen???

Since the holidays are full of fun things, we thought you might get a kick out of finding out when certain "seasonal" names were at the height of their popularity. So, based on SSA records, here are the years a particular name was at its highest "rank" among babies born in the U.S.

Carol hit a high note of #4 in 1941

It is now a bit off-key, as it was not among the top 1,000 names for babies born in 2021



Holly was decked out at #48 in 1983.

In 2021, its boughs broke at #465

In 1948, Merry was happy at #456

Sadly, it has been left out of the current top 1,000



Rudolph was shining at #110 in 1927

Today, its glow has dimmed and it needs to find its way back to the top 1,000

In 2021, Noelle reached a "first" at #202

Ok, so it's spelled differently, but c'mon now!



Want to find out the most popular names in the various U.S. states? Wondering what were the hot names over the decades? Do you have a baby on the way and want to know how to get your child a Social Security number? Then check out [Popular Baby Names \(ssa.gov\)](#)

Happy Holidays!