



Hear It from the Source Chicagoland Updates

A Social Security Newsletter | January 2025

This Month's Quick Fact:

Did you know ... January 27-31 is Identity Theft Awareness Week. Learn how you can protect yourself from Social Security-related scams [here](#).

Follow SSA on social media via:



Information about the Social Security Fairness Act (SSFA)

What is the SSFA and who does it help?

The SSFA was signed into law on January 5, 2025. The SSFA ends the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These provisions reduced or eliminated the Social Security benefits of over 3.2 million people who receive a pension based on work that was not covered by Social Security (a "non-covered pension") because they did not pay Social Security taxes. This law increases Social Security benefits for certain types of workers, including some:

- teachers, firefighters, and police officers in many states;
- federal employees covered by the Civil Service Retirement System; and
- people whose work had been covered by a foreign social security system.

What challenges does SSA face implementing the SSFA?

SSA's ability to implement the law in a timely manner and without negatively affecting day-to-day customer service relies on funding. The Act did not provide money to implement the law. The law requires SSA to adjust benefits for over 3 million people. Since the law's effective date is retroactive, SSA must adjust people's past benefits as well as future benefits. Though SSA is helping some affected beneficiaries now, under SSA's current budget, SSA expects that it could take more than one year to adjust benefits and pay all retroactive benefits.

Callers to SSA's National 800 Number (1-800-722-1213) hear a message about the Act. This message has helped tens of thousands of people avoid holding for a representative. However, more than 7,000 people each day still choose to wait to speak to a representative about the Act. These calls, as well as visitors and appointments in local offices, will continue to increase over the coming weeks and months.

Helping people with this new and unfunded workload is made more difficult by SSA's ongoing staffing shortages, including operating under a hiring freeze since November 2024. This hiring freeze is likely to continue. All SSA customers, including those not affected by the Act, will face delays and increased wait times as SSA prioritizes this new workload.

General Enrollment Period (GEP) for Medicare Part B

If you did not apply for Medicare Part B (medical insurance) within 3 months before or after turning age 65, you have another chance during the General Enrollment Period. This period runs from **January 1 to March 31** every year. Coverage begins the first day of the month after you sign up.

Please visit our Medicare Benefits page at www.ssa.gov/benefits/medicare to learn more.

You may also read our Medicare publication at www.ssa.gov/pubs/EN-05-10043.pdf.

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Submit your Continuing Disability Review Report Online



Do you receive Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI)? If so, you should know that we are required by law to review your case to verify that you still have a disabling condition that prevents you from doing substantial work.

We call this process a Continuing Disability Review.

If you get disability benefits you can complete and submit the Medical Continuing Disability Review Report (SSA-454) online. The online option is available to adults who receive SSDI, SSI, or both, and do not have a representative payee.

To complete the form online, sign in to your personal my Social Security account and select "Complete Your Continuing Disability Review".

SSA History Corner

Congress enacted the COLA provision as part of the 1972 Social Security Amendments, and automatic annual COLAs began in 1975.

The 2025 cost-of-living adjustment (COLA) of 2.5 %. Social Security and Supplemental Security Income (SSI) benefits for more than 72.5 million Americans increased 2.5% in January 2025.

Read more about the [COLA, tax, benefit and earning amounts for 2025](#).

This New Year Learn About Social Security Online

Consider the start of the new year as an opportunity to engage with us online. This begins with creating a free and secure my Social Security account at www.ssa.gov/myaccount.

Using a personal my Social Security account online you can:

- Apply for retirement, spouse, or disability benefits.
- Request a replacement Social Security card.
- Check their application or appeal status.
- Request a name change (in some cases they may have to make an appointment to visit their local office).

If you receive benefits, you can:

- Change their address. (Social Security benefits only)
- Change their direct deposit information. (Social Security benefits only)
- Get instant proof of benefits.
- Print their SSA-1099.

If you do not receive benefits, you can:

- Get personalized retirement, spouse, or disability benefit estimates.
- Get their Social Security Statement.
- Get instant proof that they do not receive benefits.

A Faster and More Convenient Way to Request a Social Security Number and Card

Do you need an original Social Security number or a replacement Social Security card? We offer a faster and more convenient way for you to start – and possibly finish – the application online.

When you visit our [Social Security number and card](#) page, we'll ask you a few questions to determine the best way for you to apply. You may be able to:

- Complete the application online.
- Start the application online, self-schedule an appointment, then bring any required documents to your [local Social Security office or card center](#) to complete the process.
- Schedule an in-office appointment to complete your application. If you are not able to use our online option or you do not get the option to schedule an appointment online, you can call 1-800-772-1213 to make an appointment at a local office or card center.

By starting the application online, your in-office visit will typically take less time.

We have recently expanded appointment-based services as part of our ongoing efforts to serve you more efficiently.



Finish your application in the office

Before your visit to complete your application, please follow these steps:

1. Determine what documents you need to bring with you. They must be originals or certified copies.
2. Follow directions at the kiosk when you arrive at the office. Our Mobile Check-in Express makes it easier to check in. To use Mobile Check-in Express, scan the QR code posted near the entrance and turn on your mobile notifications. We'll alert you when we're ready to help you.
3. Meet with one of our employees who will verify the information you submitted online and review your documents. We don't need to keep them.

That's it! Whether you apply for a Social Security card online or at an office, we'll process the application and mail a card to you, usually within 14 business days. For more helpful information, watch our videos:

- [Your Social Security Number & Card: What You Need to Know.](#)
- [Cards for U.S. Citizens – Children.](#)
- [Cards for Non-U.S. Citizens – Adults.](#)

Future Hear It from the Source Chicagoland Updates

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