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# The Social Security Star

## SOCIAL SECURITY IMPROVES CUSTOMER EXPERIENCE RANKING



We're committed to improving customer service by providing more access to our programs and services, and our efforts have paid off. We're proud to announce that Social Security's ranking on Forrester's 2023 Customer Experience Index increased by 3.3 points – the only agency on the list to make a significant gain.

We achieved this higher ranking by focusing on key initiatives in 2023, like:

- Implementing online scheduling for in-office enumeration appointments. Customers can now schedule appointments online for both original and replacement Social Security

cards. This service is currently available in all 50 states, as well as Puerto Rico and the Virgin Islands.

- Conducting a targeted mail campaign to reach people who may be eligible for *Extra Help* with Medicare prescription drug costs and Medicare Savings Programs with enrollment information. Please see our publication, *Understanding the Extra Help with Your Medicare Prescription Drug Plan*, at [www.ssa.gov/pubs/EN-05-10508.pdf](http://www.ssa.gov/pubs/EN-05-10508.pdf).
- Employing strategies to help people facing barriers in accessing our programs and services, including people with:
  - Limited income and resources.
  - Limited English proficiency (LEP).
  - A risk of homelessness.
  - Mental and behavioral disabilities.

- Partnering with the U.S. Department of Agriculture's Food and Nutrition Services to test new ways to make it easier for Supplemental Security Income (SSI) applicants to access nutrition assistance programs. For more information, please see our press release at <https://www.ssa.gov/news/press/releases/2022/#12-2022-2>.

Forrester's' recognition of our customer service improvements reflects our commitment to making it easier for you to do business with us. We invite you to learn more at [www.forrester.com/press-newsroom/forrester-2023-us-federal-customer-experience-index/](http://www.forrester.com/press-newsroom/forrester-2023-us-federal-customer-experience-index/). Please share this news with those who may need it.

**Need a Social Security card?**



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

1. Open the camera app on a smart phone or tablet.
2. Point the camera at the QR code.
3. Tap the banner that appears.

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*Most Social Security services are available online by visiting [www.socialsecurity.gov](http://www.socialsecurity.gov), and by calling Social Security toll-free at 1 (800) 772-1213 or 1 (800) 325-0778 TTY*

*Remember, visit [www.ssa.gov/agency/emergency/](http://www.ssa.gov/agency/emergency/) for up-to-date information about Social Security Office Closings and Emergencies. Subscribe to state or territory specific updates!*

**DO YOU NEED A NEW OR REPLACEMENT CARD? WE'RE MAKING IT EASIER!**



If you need a new or replacement Social Security card, we've got great news! You may be able to complete, or at least start, your application on our website – and, if necessary, use our online scheduling tool to book an appointment at a local office.

**Start your application:**

Do you need to apply for a Social Security number (SSN)

and card? You can visit [www.ssa.gov/number-card](http://www.ssa.gov/number-card) to begin the process. You'll answer a series of questions to determine whether you can:

- Complete the application process online.
- Start the application process online, then bring any required documents to your local Social Security office to complete the application, typically in less time.
- Complete the application process at your local office.

If you can't complete the application online, you must visit a Social Security office. To learn more, please review our publication, *Your Social Security Number and Card*, at [www.ssa.gov/pubs/EN-05-10002.pdf](http://www.ssa.gov/pubs/EN-05-10002.pdf).

**Replace your Social Security card:**

Want to replace your card? The **Card Replacement Screener** on our Replace Social Security card webpage at [www.ssa.gov/number-card/replace-card](http://www.ssa.gov/number-card/replace-card) helps you determine the best way to do so.

**Depending on your situation, you may be able to request a replacement card without visiting a local office.**

**Choose "Answer a few questions" on the Replacement Card webpage at [\*\*\[card/replace-card\]\(http://www.ssa.gov/number-card/replace-card\) to get started. Even if you can't complete the process online and must visit an office, you can still save yourself time by starting the application online.\*\*](http://www.ssa.gov/number-</a></b></p></div>
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**Were You Asked to Come into an Office? Here's What You Should Know**

If you start the application online and we determine you need to come into an office, you can use our new **Online Self-Scheduling option**. This option allows you to:

- Select your language preference.
- Select the most convenient office to receive service.
- Choose to receive communications and appointment reminders through email or text.
- Conveniently use your mobile device to check-in for your appointment.

You can also reschedule, modify, or cancel your appointment online without having to call or visit the office.

Please note that this service is not available in Guam, Northern Mariana Islands, or American Samoa. We hope to make it available soon.

It's never been easier to do business with us! Please share this information with your

friends and family—and post it on social media.

**HOW TO SPOT A SCAM**



Now is the perfect time to protect yourself from scams that can damage your finances and reputation. We can work together to keep your personal information safe!

**Stay informed of the latest scam trends:**

Fraudsters continue to change their tactics. Make sure you understand the latest scam trends at [www.ssa.gov/scam](http://www.ssa.gov/scam). Stay informed by:

- Following reliable news sources.
- Subscribing to scam alert newsletters.
- Staying connected with your local law enforcement agencies.

The more you know, the better prepared you'll be to identify and avoid scams.

**Think carefully before sharing personal information:**

Phishing is one of the main ways that scammers attempt to trick people into providing personal information. Pay close attention to emails or messages asking for your username, password, or other personal information.

Scammers pretend to be from familiar organizations to gain your trust. Stay alert when receiving calls that you did not request claiming to be from banks, government agencies, or other well-known companies.

When in doubt, contact the organization directly through official channels to verify that the request is real before sharing any personal information or making payment.

**Use strong passwords:**

Create strong, unique passwords like a phrase with upper and lowercase letters, numbers, and special characters. Don't use passwords that are easy to guess like birthdays or names.

Consider using a password manager to generate unique passwords and securely store them for each of your online accounts.

**Be savvy with QR codes:**

QR codes are increasing in popularity. They're in restaurants, on parking meters, in emails, and on social media.

Scammers have noticed! They are physically placing fake QR codes on top of official ones or creating fake QR codes on social media advertisements to get access to your personal information.

Never scan random QR codes. If the QR code looks odd or altered, do not scan it.

**Protect your social media profiles:**

Take a moment to review the privacy settings on your social media platforms and limit the amount of personal information you share publicly.

Fraudsters may use your social media posts to personalize scams or get access to your accounts without your permission. Regularly check your friends list and remove any unfamiliar or suspicious accounts.

During this month, let's make protecting ourselves against scams a top priority. We can significantly reduce the risk of being scammed by staying informed, being alert and careful, and safeguarding our accounts.

## THE SOCIAL SECURITY STAR

We invite you to watch our video at [www.youtube.com/watch?v=cyaUWTFLw3c](https://www.youtube.com/watch?v=cyaUWTFLw3c) to learn how to identify the red flags. Please share this information with those who may need it – and post it on social media.

### ARE AMERICANS FINANCIALLY EDUCATED ON RETIREMENT SAVINGS?



Financial education helps people learn about savings, credit, and loans. It also helps them prepare for life changes and the unexpected. When planning for retirement financial knowledge is essential.

So, how prepared are adults in the United States for their retirement? The National Endowment for Financial Education (NEFE) conducts polls on how retirement savings affect people's financial well-being.

Here's what we have learned:

- In a financial well-being poll conducted during the COVID-19 pandemic, **85%** of respondents confirmed that some aspect of their personal finances was causing them stress. For **31%** of respondents, that concern was “having enough saved for retirement.”
- In that same poll, **70%** said they made financial adjustments due to the COVID-19 pandemic. Of that group, **27%** increased contributions to their emergency savings, retirement savings, or other savings or investments. In comparison, **21%** tapped into emergency savings—or borrowed against retirement savings.
- In a poll about financial education mandates, **80%** of adults said they wish they were required to complete a semester- or year-long course focused on personal finance education during high school. Also, **88%** think their state should require a semester- or year-long course for high school graduation.
- In that same poll, **84%** of those approaching retirement age said “spending and budgeting” should be taught in schools.

Lifetime financial education is helpful when it comes to

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retirement preparation. This includes understanding Social Security retirement benefits and making the most of retirement income. You can learn more on our Retirement webpage at [www.ssa.gov/retirement](https://www.ssa.gov/retirement).

A personal **my Social Security** account should be a part of your financial plan. With an account, you can verify your earnings history, get personalized retirement benefit estimates, and more. If you don't have an account, you can easily create one at [www.ssa.gov/myaccount](https://www.ssa.gov/myaccount).

To learn more about NEFE, visit their website at [www.nefe.org](https://www.nefe.org). Please share this information with friends and family.

### HELP SOMEONE YOU LOVE APPLY FOR SOCIAL SECURITY AND MORE



Sharing is caring. This Valentine's Day, take time to

remind your loved ones that Social Security helps people in all stages of life. We provide easy and convenient ways to learn about and apply for benefits. Using our online services, you can assist friends and family members to:

1. **Apply for Supplemental Security Income (SSI).**  
Check if the person you are helping is eligible for SSI – and start the process online – at [www.ssa.gov/ssi](http://www.ssa.gov/ssi).
2. **Apply for Social Security Disability Insurance (SSDI).**  
When the unexpected happens and a loved one can no longer work due to a serious medical condition, SSDI can be a lifeline. Find out more at [www.ssa.gov/benefits/disability](http://www.ssa.gov/benefits/disability).
3. **Create a personal *my* Social Security account.**  
If your loved one is planning for retirement or interested in estimating their future benefits, they can create a free and secure *my* Social Security account at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount) and view their benefit estimates.
4. **Check the status of a pending application for benefits.**  
Checking the status of an application is quick and easy with a personal *my* Social Security account. If you don't have an account, you can create one at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount).

5. **Appeal a decision for benefits.**  
If someone you know was denied Social Security benefits or SSI, they can request an appeal. We provide information about how to appeal decisions for both medical and non-medical reasons at [www.ssa.gov/benefits/disability/appeal.html](http://www.ssa.gov/benefits/disability/appeal.html).

To discover more ways you can assist others, please visit [www.ssa.gov/thirdparty/](http://www.ssa.gov/thirdparty/).

***DO YOU SUSPECT SOMEONE OF COMMITTING FRAUD, WASTE, OR ABUSE AGAINST SOCIAL SECURITY?***

***REPORTING FRAUD TO THE SSA OFFICE OF THE INSPECTOR GENERAL IS EASY, SAFE, AND SECURE.***

***REPORT SOCIAL SECURITY SCAMS AT [HTTPS://SECURE.SSA.GOV/IPFF/HOME](https://secure.ssa.gov/IPFF/HOME)***

***REPORT OTHER SOCIAL SECURITY FRAUD, WASTE, AND ABUSE AT [HTTPS://SECURE.SSA.GOV/PFRF/HOME](https://secure.ssa.gov/PFRF/HOME)***

***OR VIA U.S. MAIL:***

***SOCIAL SECURITY FRAUD  
HOTLINE  
PO BOX 17785  
BALTIMORE, MD 21235***

***FAX:  
(410) 597-0118  
PHONE:  
(800) 269-0271***

***10:00 A.M. TO 4:00 P.M. ET,  
MONDAY TO FRIDAY,  
EXCEPT FEDERAL HOLIDAYS***

***(866) 501-2101 TTY***