

Ten Rules for Dealing with Social Security

Most people who deal with the Social Security Administration (SSA), first talk to a representative at Social Security's toll-free telephone number, 1-800-772-1213.

Because so many people have had problems dealing with the Social Security Administration at the 800 number, we have developed a set of rules to use this number effectively.

The information presented in this eBook is not intended as legal advice. Seek competent legal counsel regarding any legal matter you may have.

Rule 1

Call the 800 number only during the second half of the month and then only on Wednesdays, Thursdays and Fridays before 10:00 a.m. or after 3:00 p.m., EST.

We know this may sound silly, but this recommendation, which comes out of an official Social Security brochure, will help you avoid the times when the 800 number is most heavily used. Whether you adopt this rule depends on two things: 1) whether you really have to call SSA at some particular time, and 2) how much you hate busy signals and recordings. The service center is busiest during the first half of the month when people are calling about missing checks, on Mondays and Tuesdays, and between 10:00 a.m. and 3:00 p.m., EST daily.

You can call and talk to a real person from 7:00 a.m. to 7:00 p.m., EST Monday through Friday. If you call before 8:00 a.m. or after 4:15 p.m., EST your call will be routed to a service center in another time zone. If you call between 7:00 p.m. and 7:00 a.m., EST or anytime on weekends or federal holidays, you will get to talk to a machine and have to leave a recorded message.