

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.



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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.

Rule

2

Do not rely on the 800 number for answers to important questions.

Answers from the 800 number that affect entitlement to Supplemental Security Income (SSI) or Social Security Disability benefits (SSDI) are not to be trusted.

The SSI program, is the most complicated program operated by SSA. One study done shortly after the beginning of the toll-free telephone system found wrong answers to nearly one quarter of the SSI questions. About ten percent of the answers to questions about SSDI benefits were wrong. So don't rely on the answers from the 800# to questions that might affect SSI or social security disability benefits.

You can usually, but not always, rely on answers given you by a claims representative at your local social security office. We suggest that you call the 800# twice to see if you get the same answer both times.

Rule

3

The right hand does not always know what the left hand is doing.

The people at your local SSA office don't necessarily know what the people at the 800# told you.

If you have questions about both SSDI and SSI, the people at your local office who deal with one program don't always know the answers about the other program.

The office in Baltimore doesn't necessarily know what is going on at your local Social Security office and vice versa. A little skepticism about things you are told is good no matter where the information comes from.

Rule 4

If you're applying for disability benefits and you have been denied, don't let SSA discourage you.

Many people with valid disability claims give up after they receive a denial letter or after they talk with an SSA representative.

This is unfortunate because many of these people would be found disabled if they pursued their claims.

You shouldn't necessarily believe them when they tell you you're not disabled. They are wrong in many cases.

Rule 5

If you have a claim pending, start a collection of "secret" telephone numbers of claims representatives at the local social security office.

All of the local social security offices have unlisted telephone numbers. You cannot get these numbers from the phone book. Only the 800-number is listed in the phone book.

Once you get past the 800#, and actually talk to a claims representative at your local social security office, **always ask for a telephone number.**

Save the number while your claim is pending so that you can contact the claims representative if necessary. If you lose it, you'll have trouble getting the number again.

Rule

6

Keep notes of conversations and copies of everything you send to SSA.

Write notes of your questions and SSA's answers. Be sure to write down names and locations of everyone you talk to at SSA and the date of each contact. And always save a copy of everything that you mail to SSA.

If you complete or file forms at the social security office, ask to be provided with copies for your records. If you are told something that affects your eligibility for benefits, ask for it in writing. You won't always get it, but there's no harm in asking.

Rule

7

Follow-up.
On everything.

Following up is the best thing you can do when dealing with Social Security. If an SSA representative promises to get back to you within three days and does not call, phone the SSA representative again on the fourth day.

Be persistent. SSA is generally overwhelmed with inquiries. Don't get lost in the shuffle. Keep calling back until you get an answer.

Rule 8

When there is a problem, go to your local Social Security office.

If there is a problem with your claim, it is best to go down to your local office to speak to someone in person.

We recommend making an appointment. If you make an appointment, you probably won't have to wait as long.

If there is a serious problem with your claim, it is best to make an appointment and insist on meeting face-to-face with the person at the local office with whom you have been dealing over the telephone. Whatever you do, take along all the papers related to your claim.

Rule 9

Don't be afraid to ask for a supervisor if you cannot work out a problem at your local Social Security office.

If you cannot work out a problem in a meeting with a claims representative at your local office, ask to meet with a supervisor.

Don't be afraid of hurting anyone's feelings or that you should not take up the supervisor's time. Often supervisors are in the best position to solve problems at the local office.

Rule 10

Try to keep your sense of humor.

Let's face it, dealing with SSA can be very frustrating. Try not to let it discourage you.

[Read a letter to the editor](#) that appeared in a FL paper about one person's experiences with their local Social Security office, and you will know you're not alone!