

## TSCL Plays Role in Preventing Part B Premium Spike in 2021

The annual Social Security Cost-of-Living Adjustment (COLA) is 1.3% this year, making it one of the lowest ever paid. But the standard monthly Medicare Part B premium increased by a modest \$3.90, from \$144.60 to \$148.50, much less than TSCL initially feared it would be. TSCL's efforts to inform Congress and the public about the likelihood of a minimal COLA in 2021, when Medicare costs were rising sharply due to COVID-19, played a part in heading off a large Medicare Part B increase in 2021.

In September of 2020, the Congressional Budget Office estimated that Medicare spending would be twice as high as earlier forecasts made before the start of the pandemic. Well aware that there might be no, or a very low, COLA in 2021, Congress moved quickly to enact legislation that restricted the 2021 Part B increase. Without that legislation, Part B premiums were on course to increase by about \$15.60 per month, from \$144.60 to \$160.20, according to the actuarial document released by the Centers for Medicare and Medicaid Services.

Although Congress restricted the Part B increase once before in 2016, this was the first time that Congress enacted legislation to cap the

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## How Has the Recession Affected Funding for Your Social Security and Medicare Benefits?

The Senior Citizens League is closely paying attention to recent reports from the U.S. Congressional Budget Office, and economic policy groups such as the Bipartisan Policy Center. These reports confirm that the insolvency dates for both the Medicare and the Social Security Trust Funds

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**Special Issue!**  
**2021 Senior Survey—**  
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## How Much of Your Social Security is Taken by Medicare Costs?

*By Mary Johnson, editor*

The Centers for Medicare and Medicaid Services recently announced that the standard Medicare Part B premium will be \$148.50 in 2021, an increase of \$3.90 per month from \$144.60 in 2020. That increase, which I earlier feared would be considerably more, was restricted by legislation enacted last fall. But even with legislation to keep the Medicare Part B flat, the Part B premium still went up 2.6% over 2020, twice as much as the annual Cost-of-Living Adjustment (COLA). This trend of Medicare costs increasing several times faster than Social Security benefits creates chronic headaches for retirees, as the Medicare Part B premium consumes a growing share of Social Security benefits.

Consider this, \$375 per month is about one quarter of the average \$1,523 per month Social Security benefit in 2021. About one third of those participating in our 2020 Senior Survey indicated they spent that much on their total healthcare costs. Another 31% said they spend more than \$1,000 a month on total healthcare costs—roughly two-thirds of the

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# Congress May be Politically Divided, But Large Majority of Retirees Support These Five Important Issues

By Rick Delaney, Chairman of the Board, TSCL

The year 2020 will go down in history as one of our nation's most bitter, and politically divisive. Surprisingly though, most journalists who contacted us were interested in learning the issues for which there is widespread levels of agreement among retirees—regardless of party affiliation. According to TSCL Senior Surveys, there are more such areas of consensus than you probably realize.

We think these areas of agreement merit special attention from Members of Congress on both sides of the political spectrum. The issues provide a road map for the type of legislative solutions that can strengthen funding for Social Security and Medicare, while improving the living standards and health of all older adults.

### Here are five top areas of consensus from TSCL's 2020 Senior Survey:

- 1** To save government spending on Medicare and out-of-pocket costs for Medicare beneficiaries, Congress should allow Medicare to negotiate drug prices by tying U.S. prices to prices paid in other industrialized countries like Canada, Great Britain and Japan where prices are lower. —85% Support
- 2** Congress should strengthen Social Security benefits by boosting payments about 2% (roughly \$30 per month on average) and tie the annual Cost-of-Living Adjustment (COLA) to the Consumer Price Index for the Elderly (CPI-E) which would yield a modestly higher COLA in most years. —83% Support
- 3** To save money for Medicare and Medicare beneficiaries, Congress should restrict price increases of prescription drugs to no more than the rate of inflation. —83% Support
- 4** To save money for Medicare beneficiaries, Congress should prohibit “surprise medical bills.” Congress should require healthcare providers and insurers to accept fees no greater than 20% more than the Medicare approved fees as settlement. —82% Support
- 5** To increase revenues coming into Social Security, Congress should change the law to apply the Social Security payroll tax to all earnings, instead of the first \$137,700 of earnings (Recently adjusted to \$142,800 in 2021). —72% Support



Rick Delaney,  
Chairman of the Board, TSCL

## Your Opinion Counts!

We can strengthen Social Security, Medicare and Medicaid programs without the need for deep cuts and higher out-of-pocket costs. The Senior Citizens League needs your opinions and ideas to share with Members of Congress on the issues. Make sure they hear your concerns. Take a survey, sign a petition, read about the latest legislative action in Congress, or send us an email. Visit The Senior Citizens League's website at [www.SeniorsLeague.org](http://www.SeniorsLeague.org).



This edition of *The Social Security and Medicare Advisor* features TSCL's 2021 Senior Survey. We urge each and every one of you to take this new survey. The answers to these questions are not only critical to our legislative work and meetings with Members of Congress, but your opinions help the public to understand the issues and your support for legislative options to address those problems. Please take TSCL's 2021 Senior Survey at [SeniorsLeague.org/2021survey](http://SeniorsLeague.org/2021survey). ■

# Emergency 3% COLA, Social Security and Medicare Issues Land on the Congressional Priority List

By Shannon Benton, Executive Director

Before the New Year even started, TSCL had been working to convince Members of our new Congress of the immediate need to replace 2021's meager 1.3% Cost-of-Living Adjustment (COLA) with a 3% emergency inflation adjustment. We strongly support "The 3% Emergency COLA Act," introduced by Representatives Peter DeFazio (OR-4) and John Larson (CT-1) and efforts to include provisions of this bill in emergency stimulus funding legislation.

Older adults age 65 and up have been disproportionately impacted by COVID-19. Because retirees depend on Social Security for a major share of their income, they tend to spend their benefits on essentials right away. We feel that boosting the inflation adjustment is an important way to get crucial extra cash to older Americans and back into our nation's economy.

TSCL is closely watching for the introduction of proposals to strengthen Social Security and Medicare benefits and program financing. While financing issues for both programs are daunting, we believe that funding for both can be strengthened without deep benefit cuts. "Increasing benefits

for all" was a key platform plank for the majority of the Representatives in the House, roughly half the Senate, and, our President elect. In the coming months, TSCL plans to hold the lawmakers accountable for how they plan to turn this promise into reality for older Americans.

**TSCL surveys indicate that there is little support among older adults for proposals that would cut Social Security or Medicare benefits, or to replace these programs with private versions.**

Reducing Medicare costs remains a top piece of unfinished business for TSCL. While Congress was successful in restraining a double-digit Medicare Part B increase in 2021, capping the increase at \$3.90 per month rather than \$15.60 more per month—



Shannon Benton,  
Executive Director

I was particularly troubled to learn that \$3.00 of the \$3.90 Part B increase is a "repayment" charge. While TSCL congratulates Congress for passing legislation to hold the monthly Part B increase down, at least temporarily, the Part B increase wasn't "forgiven". The balance that won't be paid in 2021 will be recovered through a \$3.00 per month repayment which will be tacked onto future Part B increases. That could take years.

We know from past surveys and email comments that you want the freedom to choose how you receive your Medicare benefits—either through a Medigap supplement and Part D plan, or a Medicare Advantage plan that includes drug coverage. Nobody wants to get a cancellation notice or to give up their doctor, hospital or other important provider because their health plan is closing. Maintaining affordable access to quality healthcare coverage is the key issue for every Medicare beneficiary and for TSCL. Coming up with a plan to pay for all this is

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**The Social Security & Medicare Advisor** ©2021 is published by The Senior Citizens League (TSCL). TSCL is an organization of active seniors concerned about the protection of their earned Social Security, Medicare, military, and other retirement benefits. TSCL's supporters participate in a number of grassroots lobbying and public education campaigns to help ensure governmental bodies live up to their commitments. Current active contributors to The Senior Citizens League are entitled to receive *The Social Security & Medicare Advisor* for no additional charge. Readers wishing to contact TSCL should address correspondence to The Senior Citizens League, 1800 Diagonal Road, Suite 600, Alexandria, VA 22314. TSCL website: [www.SeniorsLeague.org](http://www.SeniorsLeague.org). Editor: Mary Johnson.

## ASK THE ADVISOR

# My Husband Had a Stroke at 62. Would He Qualify for Social Security Disability?

**Q:** My husband who is diabetic and has high blood pressure, underwent surgery for colon cancer in March of 2020. He recovered and returned to work last summer. Shortly thereafter he had a stroke. He's been unable to work and received short term disability benefits through his employer until coverage ended on December 31, 2020. Will he qualify for Social Security disability now? He will turn 63 in April 2021.

**A:** Your husband would need to apply for Social Security disability benefits to learn if his medical condition meets the Social Security Administration's definition of disability. But before getting started, it's important to understand your choices, since your husband is also old enough to start Social Security retirement benefits.

The definition of disability under Social Security is different from other programs. Social Security only pays benefits for *total* disability, and none are paid for

partial or a short-term disability. To determine if your husband is disabled, the Social Security Administration will examine the following:

- Did your husband work in 2020? If his earnings averaged more than \$1,260 per month, he generally would not be considered disabled.
- Is his condition "severe"? Your husband's medical condition must significantly limit his ability to do basic work—for at least 12 months.
- Is his condition found on the Social Security Administration's list of disabling conditions? This is a list of medical conditions that the Social Security Administration considers so severe that it prevents a person from completing substantial gainful activity.
- Can your husband do the work he did previously? If he can, your husband would not qualify.

- Can your husband do *any other* type of work? Even if your husband can't do the work he did in the past, the Social Security Administration will consider if there is other work he could do.

While disability benefits may pay slightly more than early retirement benefits at age 63, starting the disability application and determination process is an arduous, bureaucratic procedure that can take a long time before benefits actually start—sometimes years. Many people find they must hire an attorney. According to data from the Social Security Administration, only one quarter of applicants are determined eligible for disability benefits the first time they apply. Filing an appeal has about 49% chance of succeeding, but the process can result in long waiting periods to be found eligible for benefits, which often takes more than two years.

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premium increase prior to knowing what the annual COLA would actually be. Older households have been disproportionately impacted by the coronavirus pandemic, and Congress recognized that a \$15.60 per month increase would be more than most beneficiaries could be expected to absorb.

While TSCL was relieved to learn about the restricted Part B increase, concern remains that high costs in 2021 will continue to fuel rapidly growing Part B costs, as beneficiaries start receiving care and treatments that were postponed out of concern for the coronavirus. TSCL believes that our new Congress will be giving Medicare funding and benefits attention in 2021. Please help make the case for keeping Medicare

costs in line by sharing your experience with those costs. Please participate by taking TSCL's 2021 Senior Survey at [SeniorsLeague.org/2021survey](https://SeniorsLeague.org/2021survey). ■

*Sources: "Medicare Part B Monthly Actuarial Rates, Premium Rates, and Annual Deductible Beginning January 1, 2021," RIN0938-AU16.*



## 2021 Senior Survey

### Tell Congress What You Think!

*Please play an important role in informing the public and members of Congress about issues affecting older Americans. Your responses to this survey help millions of others understand issues of importance to Social Security and Medicare beneficiaries, and to evaluate popular support for solutions to some of our stickiest problems. Your answers also help The Senior Citizens League (TSCL) bring you better services to meet your needs and priorities. The results will help craft TSCL's legislative agenda and represent your interests on Capitol Hill. Your answers are vitally important and will be kept anonymous. Thank you!*

***If you want to save money on postage, TSCL's 2021 Senior Survey may also be taken online at [SeniorsLeague.org/2021survey](https://SeniorsLeague.org/2021survey)***

*Or mail to:  
The Senior Citizens League  
1800 Diagonal Road, Suite 600  
Alexandria, VA 22314*

1. Which of the following amounts of money most closely represents the amount that your total monthly household expenses increased in 2020?
  - Less than \$20*
  - \$21–\$79*
  - \$80–\$119*
  - \$120 or more*
  - Expenses stayed the same or went down*
  
2. Which of the following amounts most closely matches your monthly Social Security benefit increase for 2021, AFTER the deduction for the Medicare Part B increase? (Please DO NOT include any deductions for Part D, Medicare Advantage, or Medigap premiums.)
  - Does not apply, I don't receive Social Security benefits yet.*
  - No increase. My net Social Security benefit in 2021 is less than received in 2020.*
  - No increase. My net Social Security benefit in 2021 is the same as received in 2019.*
  - \$.01–\$15.00*
  - \$15.10–\$25.00*
  - More than \$25.00*
  
3. How much did you spend per month on healthcare costs in 2020? Please include the following: premiums for Medicare Part B, Medigap or Medicare Advantage and Part D plans, dental, and vision insurance (if any). Also include your typical out-of-pocket costs and co-pays for doctor visits, labs, special procedures and diagnostics, prescription drugs, exams by the dentist and optometrist. Please include spending on items such as glasses, hearing aid batteries, and any special medical items, such as facemasks needed during the COVID pandemic. Total your costs for 2020 and divide by 12 to determine the monthly amount.
  - Less than \$160*
  - \$160–\$375*
  - \$376–\$495*
  - \$496–\$750*
  - \$751–\$1,000*
  - More than \$1,000*
  
4. How much did you spend per month for all out-of-pocket costs for Part D prescription drugs in 2020? Please DO NOT include what you pay for Part D premiums.
  - Less than \$37 per month*
  - \$38–\$94 per month*
  - \$95–\$472 per month*
  - \$473–\$595 per month*
  - More than \$595 per month*
  - Not applicable*

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5. Will you pay income taxes on a portion of your Social Security benefits for the 2020 tax year?  
 Yes       No       Not sure       Not applicable
6. In 2020 did you, or a spouse contract COVID-19?  
 Yes       No       Not sure  
 Both myself and spouse have contracted COVID-19.
7. Did your household lose earnings in 2020 due to COVID-19 illness, or business shut-downs?  
 Yes       No       Not applicable
8. In 2020 did you file a claim for Social Security benefits earlier than you originally planned due to a COVID-19 related job loss?  
 Yes       No       Not applicable  
 I'm planning to file for benefits in 2021 due to a COVID-19 related job loss.
9. During 2020 have you gone without essential items (such as food items, toilet paper, disinfecting cleaning products, hand sanitizer, face masks) due to shortages or high price?  
 Yes       No
10. During 2020 did you postpone filling one or more prescriptions due to high cost or shortages?  
 Yes       No       Not applicable
11. How has the coronavirus-caused recession affected your retirement savings in value as of 12/31/20?  
 Stayed about the same as the value on December 31, 2019.  
 Down by more than 25%  
 Down by 10%–25%  
 Down by less than 10%  
 Increased by less than 10%  
 Increased by 10%–25%  
 Increased by more than 25%  
 Not applicable, no retirement savings
12. The Medicare Part A Hospital Trust Fund, which is funded primarily by payroll taxes, is forecast to become insolvent by as early as 2023 or 2024 due to the impacts of COVID-19. The government fiscal year for 2023 starts on October 1, 2022. Of the general approaches listed below, which do you think Congress should focus on as a way of improving Part A funding? Please check all that you would support.  
 Establish a new Part A premium to be paid by all beneficiaries, that would be deducted from Social Security benefits in addition to the Part B premium.  
 Require higher income workers to pay a slightly higher rate of Medicare tax on all earnings.  
 Increase the tax rate of non-retirement account investment income that is earmarked for Medicare.  
 Establish stronger anti-fraud and abuse measures to audit hospital claims and recover overpayments.

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13. To strengthen the finances of the Social Security Trust Fund, which of the following approaches would you most support? Please check only one.
- Very gradually increase the Social Security payroll tax rate paid by workers and matched by employers.*
  - Apply the Social Security payroll tax to all earnings instead of just the first \$142,800.*
  - Apply the Social Security payroll tax to earnings from investment income not held in retirement accounts.*
  - I would not support any of these choices.*
  - Uncertain.*
14. To strengthen Social Security benefits, which of the following approaches do you support? Check all that apply.
- Provide a boost of 2% in benefits (about \$30/month on average) for all retirees.*
  - Tie the annual cost-of-living adjustment (COLA) to the Consumer Price Index for the Elderly (CPI-E) which grows about 0.25% more quickly.*
  - Guarantee that the Social Security COLA will never be lower than 3%.*
  - I would not support any of these choices.*
  - Uncertain.*
15. Do you feel adults age 60 to 64 should have the option to “buy in” or enroll in Medicare?
- Support*     *Oppose*     *Uncertain*
16. Do you support allowing Medicare to negotiate drug prices by tying U.S. prices to prices paid in other industrialized countries, such as Great Britain, Canada, and Japan where prices are lower?
- Support*     *Oppose*     *Uncertain*
17. Currently, Medicare has no annual out-of-pocket limit on spending for prescription drugs. Do you support capping out-of-pocket spending for prescription drugs at no more than \$250 per month (\$3,000 per year)?
- Support*     *Oppose*     *Uncertain*
18. Are you a military retiree?
- Yes*     *No*

**You're almost finished.**

**TSCL's 2021 Senior Survey may be taken online at [SeniorsLeague.org/2021survey](https://SeniorsLeague.org/2021survey). Or you may print and complete the survey. Put it in an envelope, add first-class postage and mail your responses directly to us at:**

The Senior Citizens League, 1800 Diagonal Road, Suite 600, Alexandria, VA 22314.

*How Has the Recession Affected Funding for Your Social Security and Medicare Benefits? continued from page 1*

have moved forward due to the impacts of COVID-19 and the coronavirus-caused recession.

Even prior to the pandemic, the finances of both programs were under pressure for well-known reasons—the aging of the U.S. population, and the gap between the cost of benefits paid versus the revenues received by each program. In April of 2020, the Social Security Trustees projected that Social Security reserves would be depleted in 2034. But the Bipartisan Policy Center recently released a series of models estimating that Social Security reserves may run low as early as 2028.

Most of the money used to pay Social Security benefits and Medicare claims comes from payroll taxes. Some additional income comes from the taxation of Social Security benefits, and interest earned on the non-marketable U.S. bonds held by the trust funds. All three of these funding sources have been reduced by the 2020 coronavirus recession.

First, with large numbers of people unemployed, or only working part time, the payroll tax revenues received by Social Security are reduced or not collected at all. Second, less revenue from the taxation of Social Security benefits will be collected for the 2020 tax year, because the recession caused lower incomes for many retirees. Third, the Federal Reserve has responded to the economic crisis by cutting interest rates, which will mean that the non-marketable Treasury bonds held by the Social Security and Medicare Trust Funds will earn lower yields, reducing interest income.

Meanwhile, claims for both programs are growing faster than anticipated. Waves of unemployed older workers have been forced to file for benefits sooner than planned. Older Americans are at highest risk for contracting COVID-19, and Medicare outlays are expected to be twice as high as estimated prior to the pandemic.

Even prior to the pandemic, the finances of both [Social Security and Medicare] were under pressure for well-known reasons—the aging of the U.S. population, and the gap between the cost of benefits paid versus the revenues received by each program.

The Medicare Trustees estimated that Medicare would become insolvent by 2026, but last fall the Congressional Budget

Office estimated that Medicare's Hospital Insurance Trust Fund will be exhausted in fiscal year 2024 (which starts October 1, 2023).

The closer these depletion dates get, the greater the chance that measures to address financing will need to be drastic. Tax increases would need to be greater and, if action is not taken in time, benefits will have to be adjusted to match the amount of revenues received. Estimates from the Bipartisan Policy Center indicate that Social Security benefit cuts of as much as 25% may occur unless Congress acts to make changes.

There is something you can do. Please take our annual 2021 Senior Survey at [SeniorsLeague.org/2021survey](https://SeniorsLeague.org/2021survey). Tell us a little more about your costs, how COVID-19 is affecting you, and how you think our new Congress should address Social Security and Medicare funding shortfalls. ■

*Emergency 3% COLA, Social Security and Medicare Issues Land on the Congressional Priority List; continued from page 3*

the hard part which depends heavily on how quickly we can get our economy up and running full speed again and get people back to work.

Please take time to participate in TSCL's much anticipated Senior Survey. TSCL's surveys have helped burst the all too common perception that Social Security benefit cuts are inevitable in order to achieve program solvency. TSCL surveys indicate that there is little support among older adults for proposals that would cut Social Security or Medicare benefits, or to replace these programs with private versions. TSCL will fight attempts to cut benefits, and that includes cutting COLAs reducing Social Security benefits or increasing Medicare costs.

Your responses to our annual Senior Surveys are a key means to helping us convince Congress to move forward on key issues. Please take our 2021 Senior Survey, here: [SeniorsLeague.org/2021survey](https://SeniorsLeague.org/2021survey). ■

*How Much of Your Social Security is Taken by Medicare Costs? continued from page 1*

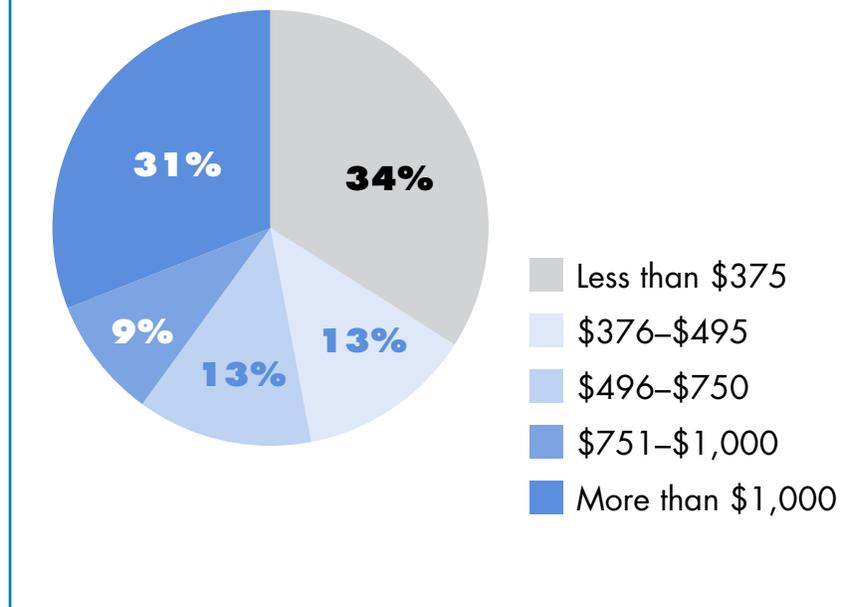
average Social Security benefit! These findings are particularly troubling considering that the Government Accountability Office estimated in 2019 that almost half of households with people aged 55 and older have no retirement savings or other form of pension outside of Social Security.

The 2021 Part B increase comes at the same time beneficiaries are receiving one of the lowest COLAs ever paid. The annual inflation adjustment will increase the average Social Security benefit by only \$20.00 per month. Because Medicare Part B premiums and out-of-pocket costs grow several times faster than the annual COLA, healthcare costs take a rapidly growing share of Social Security benefits in retirement. The situation can leave older households without adequate income and dwindling savings just a few years after retiring.

The problem is well known, but so far Congress has taken no action to address it. The Medicare Trustees have for years described in their annual report how rising Medicare costs will take an ever-growing portion of Social Security benefits. They estimate that Medicare Part B and Part D premiums, as well as cost sharing for both programs, currently equals just 24 percent of the level of the average Social Security benefit. But that estimate does not include many of the typical Medicare costs that most retirees actually have, and thus understates the scope of the problem. The findings based on your participation in TSCL's annual Senior Survey is proof of that.

TSCL's annual Senior Survey asks how much you spend per

### Monthly Healthcare Costs Consume Major Portion of Social Security Benefits



Source: *The Senior Citizens League 2020 Senior Survey*

month on *all* healthcare costs. Participants are asked to include not only premiums for Medicare Part B, and Part D as well as out of pocket costs for each, but also premiums for Medigap or Medicare Advantage plans, as well as all out-of-pocket spending on doctor visits and services, as well as dental and optical exams, glasses and hearing aids.

The chart, above, illustrates how survey participants responded a year ago.

This issue gets considerable attention from Members of Congress and the media. These findings are a huge red flag that the standard of living of older Americans is eroding, and this is true not only for lower income households, but for all retirees, because healthcare costs are growing much more rapidly than COLAs. To provide greater retirement security, Social Security benefits need to be boosted, and

Medicare cost increases need to be slowed in a way that saves billions without cutting benefits. The Senior Citizens League is supporting the Emergency Social Security COLA for 2021 Act, which would replace the 1.3 percent COLA with a more adequate 3 percent COLA in 2021. How were you affected by healthcare costs in 2020? Please take TSCL's 2021 Senior Survey at [SeniorsLeague.org/2021survey](https://SeniorsLeague.org/2021survey). ■

## SOCIAL SECURITY & MEDICARE QUESTIONS

# Can I Work and Receive Social Security Benefits at the Same Time?

**Q:** I lost my job a few months ago and at age 64, recently started Social Security retirement benefits. I just found out that I can work and still receive benefits at the same time. Can you tell me how this works? I thought you could lose your Social Security check?

**A:** That's correct, you can work while receiving a Social Security retirement, or survivors' benefit. The Social Security Administration even says it could eventually mean a higher benefit for you, but it could also mean that your Social Security benefits may be reduced—at least temporarily—when you earn more than the annual limit. In addition, your earnings may subject a portion of your Social Security benefits to taxation.

Here's how it works: Because you are under your full retirement age in 2021, you are subject to Social Security's earnings restriction rules. The Social

Security Administration will deduct \$1 from your benefits for every \$2 you earn above the annual exempted amount, which is \$18,960 (\$1,580 per month) in 2021.

In the year you reach your full retirement age (66 years and 6 months old), you may earn a little more. The Social Security Administration will deduct \$1 in benefits for every \$3 earned above a slightly higher annual exempted amount. For example, in 2021 beneficiaries who reach full retirement age may earn \$50,520 or \$4,210 per month. The good news is that in the years following your attaining full retirement age, you may earn as much as you want without reduction to your benefits.

Here's an example of how it might work in 2021, assuming you start work on February 1, 2021. Let's assume you are entitled to a Social Security benefit of \$900 per month (\$10,800 for the year). You

work and earn \$35,200 (\$16,240 over the \$18,960 exempted amount) during the year. Your Social Security benefit would be reduced by \$8,120 (\$1 for every \$2 that you earned over the limit). You would receive only \$2,680 of your \$10,800 for the year. (\$10,800 – \$8,120 = \$2,680.)

It's important to note that Social Security would completely suspend payment of your benefits until the withholding of benefits due to excess earnings (the amount over \$18,960) are accounted for. If you do start to work, you will need to contact the Social Security Administration as soon as possible and report what you expect to earn in 2021.

You can use the Social Security Administration's earnings test calculator to see how earnings could affect your benefit payments. ■

*My Husband Had a Stroke at 62. Would He Qualify for Social Security Disability?*  
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By the time your husband might be found eligible for disability benefits, he may only receive them for a year or two before he would age into his full retirement benefit.

Thus, if you need to replace lost income right away, and you don't have a lot of savings or other resources to finance a waiting period for benefits, your husband may be better off simply filing a claim now for Social Security retirement benefits. While those

benefits would be reduced due to starting benefits prior to his full retirement age, the application process is straightforward and can be accomplished easily online. Benefits could be started on the effective date you choose.

In addition, should your husband improve and regain the ability to work, he would be allowed to earn \$1,580/month in 2021 before his benefits would be temporarily reduced due to Social Security's earnings restriction rules. Under disability rules, your husband could not earn more than \$1,310/month

without losing eligibility for disability benefits altogether. Should your husband continue to improve, he could earn more by the year he attains full retirement age.

You can learn more about Social Security disability benefits at <https://www.ssa.gov/benefits/disability/>. Find information about when to start retirement benefits here: <https://www.ssa.gov/benefits/retirement/learn.html#h3>. ■