



THE ADVISOR

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Organizational Transformation at the Social Security Administration

BY EDWARD CATES, CHAIRMAN, TSCL

Since the Trump administration assumed leadership at the start of 2025, it has pushed for a sweeping transformation of the federal government. That extends to the Social Security Administration (SSA), which has announced that it will undergo a major organizational transformation. According to a press release from the SSA, the transformation will aim to “implement efficiencies and reduce costs, with a renewed focus on mission-critical work for the American people.”



Streamlining the Organizational Chart

As part of its transformation, the SSA plans to reduce the resources it allocates to non-mission-critical functions. This can include reducing certain functions’ staffing, moving functions to another part of the organization to streamline management, or abolishing them entirely.

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One example is the Office of Civil Rights and Equal Opportunity, which the SSA has closed. The SSA moved the office's statutory responsibilities, which included processing Equal Employment Opportunity complaints and reasonable accommodations requests, to other agency components.

Another example is the Office of Analytics, Review, and Oversight (OARO). In late February, SSA announced that it had broken this office up and reallocated its functions to other parts of the agency. According to an SSA press release, realigning the function's responsibilities will streamline layers of management, increase data sharing, and accelerate opportunities to uncover fraud, waste, and abuse.

The SSA will also take steps to reduce redundancies in its regional offices. According to an agency press release, the agency no longer sees its current operating model with 10 regional offices as sustainable. As a result, SSA will shift to a four-region administrative structure. According to the agency's X (formerly Twitter) account, this will not include closing any of the agency's field offices, where the public can directly interact with field representatives.

Reducing the Workforce

The SSA's transformation efforts will include a targeted reduction in the agency's workforce, from 57,000 employees to 50,000. The SSA aims to achieve these cuts primarily through two programs that incentivize staff to leave with one-time payments that range from \$15,000 to \$25,000, depending on their level of seniority:

- **Voluntary Early Retirement Authority (VERA):** The agency will allow employees with 20 or more years of service above age 50 (and all employees with at least 25 years of service) the option to retire early in exchange for a one-time payment. Eligible employees have until December 31, 2025, to accept the offer.
- **Voluntary Separation Incentive Payments (VSIP):** This program extended the buyout payments to employees who were not eligible for VERA. Employees had until March 14th to accept the offer, and separations occurred by April 19th. The agency had to approve individual separations for them to go through.

Although the SSA has yet to release figures on the number of employees who accepted these offers, it anticipated that enough people would take them to cover most of its workforce reduction goal. If not, the agency has said that it will use reductions in force (RIFs) to achieve its goal by prioritizing functions and positions not mandated by legal statutes.

The SSA will also work to shift its workforce toward mission-critical work through reassigning staff to customer service positions. It has offered employees worried about being affected by staffing cuts and other organizational restructuring efforts to undergo voluntary reassignment, and it has indicated that any RIFs it issues may involve reassigning employees. Positions that employees can be reassigned to include field offices, teleservice centers, and processing centers.

TSCL's Take

At TSCL, we are 100 percent on board with the idea of cutting waste from the SSA, improving its operational efficiency, and renewing efforts to

strengthen the agency's customer service capabilities. However, we want this done with surgical cuts, not a sledgehammer. That's why we're working on Capitol Hill to encourage

the administration to work with us, on seniors' behalf, to make cuts that align with the priorities you share with us through our polls and surveys.



COLA Watch

What will your benefits look like next year?

Average Social Security Benefit:

as of May 2025

\$1,856



All Beneficiaries

\$2,000



Retired Workers

The 2026 COLA will be announced in

4 Months

2.5%



2025
COLA

2.4%



Predicted 2026
COLA

Here is how your COLA would look

if it were calculated today

2.3%



CPI-W Avg.
(Current Method)
Feb–Apr 2025

2.7%



CPI-E Avg.
(TSCL Preferred)
Feb–Apr 2025

Take a deep dive [here](#).

Congressional Corner: We Must Protect—and Expand—Social Security for Today and Tomorrow

BY CONGRESSWOMAN VAL HOYLE (OR-04)

In Oregon's 4th Congressional District, we have more Social Security recipients than 87 percent of Congressional districts nationwide. When I was back home in Oregon, I held nine town halls where I heard from seniors sharing the same message over and over again: they are scared about losing their Social Security benefits.

They're scared because Social Security is not a luxury. It pays for essentials like housing, prescriptions, and groceries. In America, no senior should have to choose between paying rent or buying the medications they need to survive.

But what I heard most from seniors was not just their fears—it was a sense of betrayal.

Social Security is a benefit seniors have earned. They've contributed to Social Security with every paycheck over a lifetime of hard work. Now as they count on those benefits to retire with dignity, they're facing the possibility that those promises might be broken. Why? Because DOGE-led staff cuts and system tampering are breaking the Social Security Administration's infrastructure, leading to missed payments and creating obstacles for beneficiaries to get through to anyone to fix the problems. All the while lies are being peddled to undermine faith in the program by the general public.

This is wrong and unacceptable.

Representative Jan Schakowsky, Senator Bernie Sanders, Senator Elizabeth Warren and I believe it is our duty to fight to protect this earned benefit, and that's why we have introduced the Social Security Expansion Act (H.R. 170 and

S.770). This bill increases benefits by at least \$2,400 a year for all recipients, and it extends the solvency of the Social Security Trust Fund by 75 years without asking 91 percent of Americans to pay a single cent more in taxes.

How? By finally requiring millionaires and billionaires to pay their fair share into the system. Right now, someone earning \$176,100 a year pays the same amount into Social Security as someone making \$1.5 million. That's not fair. And it's not sustainable.

We owe it to every senior who played by the rules, worked hard, and contributed to this country to protect what they've earned. But we also owe it to future generations—to our kids and grandkids—who deserve the same basic promise: that after a lifetime of work, they won't be left behind.



This is about more than policy. It's about values. In America, we take care of our own—especially those who have taken care of us. Seniors who built this country should not be treated as burdens; they are the foundation of our communities, and they deserve respect, security, and peace of mind in retirement.

The Social Security Expansion Act is a step toward restoring that promise. I will keep fighting until it's law.

Because our promises are worth keeping. Because dignity in retirement should never be up for debate.



Veterans and Medicare

BY SUSAN STEWART, LICENSED INSURANCE AGENT

Many veterans are unaware that they can be eligible for Medicare Advantage benefits, provided they have both Medicare Part A and Part B. This is important because while the Department of Veterans Affairs (VA) offers healthcare coverage, in my experience as a licensed insurance agent working with veterans, the care it provides is highly variable. Some veterans have access to nearby facilities with stellar care. In contrast, others must use facilities far from home or receive care so minimal (due to eligibility or the facility itself) that using the VA isn't logical.

Here are a few potential disadvantages of relying only on the VA for care:

- Your closest VA is too far away, or getting an appointment is difficult.
- Providers rotate, so you may not always see the doctor you prefer.
- The VA formulary for drugs is narrower than Medicare formularies.
- Very few people on VA coverage can get dental, vision, and hearing care.
- You may face copays for doctors or specialists.
- Hospital charges can vary.
- There's no maximum out-of-pocket limit.

Medicare Advantage plans can be a resource to mitigate some of these limitations. Although Medicare Advantage plans are county-specific and vary widely across the country, some potential benefits for veterans include:



- More convenient access to a network of doctors, specialists, and facilities.
- Larger variety and lower cost of medication.
- Dental, vision, and hearing benefits.
- Lower copays.
- Transportation to and from medical facilities.
- Maximum out-of-pocket limits.
- \$0 basic gym memberships.
- Over-the-counter drug benefits.

I frequently help veterans when they receive all their medication through the VA. Medicare Advantage plans are intended for veterans who do not need RX coverage. They can include some level of Part B giveback; provide dental, vision, and hearing coverage, provide over-the-counter benefits, and offer a second and separate option for healthcare when the VA isn't convenient.

VA benefits and Medicare benefits do not coordinate, so veterans on Medicare must choose whether to use the VA or their Medicare plan. The veteran needs awareness of how their VA coverage works to decide whether to use their VA coverage

or Medicare. This isn't something an insurance agent can know or find out, so it's always a good idea to inform the VA when you add a Medicare Advantage plan.

Veterans should also factor whether they're part of the CHAMPVA and TRICARE for Life programs into their decision-making. While part of the VA, these programs are very different from each other and from standard

VA benefits. A Medicare Advantage plan can still offer additional benefits for people enrolled in these programs, but this requires a thorough understanding of the challenges and advantages. An insurance agent must be well-trained, knowledgeable, and experienced to adequately assist those with CHAMPVA and TRICARE for Life.

If you are a Veteran, thank you for your service, sacrifice, and family sacrifice. May God bless and keep you.



Social Security Administration Announces New Identity Verification Requirements

BY ALEX MOORE

Starting April 14th, the Social Security Administration (SSA) requires individuals who cannot access their online **my Social Security** accounts to complete an in-person identity verification process at a Social Security office. This applies to those applying for retirement, survivor, or auxiliary (spouse or child) benefits, but not to those applying for Medicare, disability, or Supplemental Security Income (SSI). Additionally, individuals who cannot access their **my Social Security** accounts will need to visit a Social Security office in person to update their direct deposit information.

The agency says the new policy's purpose is to prevent bad actors from stealing current and future benefits. The agency also says that existing beneficiaries will continue to receive their benefits on schedule to the bank account in Social Security's records without needing to prove their identity.

How can I avoid in-person identity proofing requirements?

If you're applying for retirement, survivors, spouse, or child benefits, having an online Social Security account through the SSA is the key to avoiding in-person identity proofing. Creating an account is free for anyone, and it provides personalized tools for both people who already claim Social Security benefits and those who haven't claimed their benefits yet.

These include ordering a replacement Social Security card, uploading documents, setting up direct deposit, checking the status of your benefits application, and managing your benefits.

If you don't have a **my Social Security** account and want to set one up, you can do so at this [SSA webpage](#). You can do so with a Login.gov account or an ID.me account. If you have neither of these, the webpage will redirect you to set them up.

What steps should I take if I'm required to complete in-person identity proofing?

First, set up an appointment. While the SSA does take walk-ins at its field offices, the agency recommends calling 1-800-772-1213 to set up an in-person appointment. The agency says that, with an appointment, it's possible to begin and complete a claim for retirement, survivors, or spouse or child benefits in one interaction.

Second, make sure to bring all the documentation you might need to prove your identity (in addition to any documentation needed for your specific appointment). According to the SSA, U.S. citizens should bring at least one piece of what SSA calls "primary evidence," which can include a driver's license, a state-issued ID other than a driver's license, a passport, or a passport card. If you don't have any of these documents or are not a U.S. citizen, you can also fulfill the identity proofing requirement with other documents, which the SSA details on [this webpage](#).

Social Security Administration to Stop Mailing Paper Checks

BY ALEX MOORE

On March 25th, President Trump issued a new executive order that requires the Federal government to stop issuing paper checks for Federal payments, including benefits payments. The change will take effect on September 30, 2025, and it will affect Social Security beneficiaries.

In the executive order's text, the administration highlighted several benefits of the change. It claims that eliminating paper checks will reduce "unnecessary costs, delays, and risks of fraud, lost payments, theft, and inefficiencies." Additionally, the executive order states that mail theft has risen substantially since the COVID-19 pandemic and that Department of the Treasury checks (which include Social Security checks) are 16 times more likely to be reported lost or stolen, returned undeliverable, or altered than an electronic funds transfer.

The change will not affect the vast majority of Social Security's 68.8 million beneficiaries. According to the Social Security Administration (SSA), 99.3 percent of them already received their monthly checks via direct deposit as of May 2025.

However, while the percentage of beneficiaries who may be affected might be small, the overall number isn't. According to the SSA, about 485,000 people still receive their monthly checks in the mail. That's almost half a million people who may see their benefits affected.

So, what should you do if you still receive a paper Social Security check?

It depends. Do you have a bank account? If not, that's where you should start. Either go to a local bank yourself or ask someone you trust to take you so you can set up an account.

If you do have a bank account, then you can move on to the next steps. The Department of the Treasury already has steps for existing beneficiaries to set up direct deposit into a bank account posted online at [this page](#). It provides instructions to set up direct deposit online through your **my Social Security** account, and it also says you can set up direct deposit by contacting your financial institution or visiting your local Social Security field office.

However, if none of these options work for you, the SSA provides the Direct Express card as an alternative. The Direct Express card is a debit card that you can use to access your benefits without needing a bank account. It works for making purchases, paying bills, and getting cash at thousands of locations. If you choose this option, your monthly benefits will be deposited directly into the card's account on your monthly payment day. To get your Direct Express card, you can call the Direct Express hotline toll-free at 1-800-333-1795.



Take Our 2025 Lifestyle Survey

Do you want to show the world how American seniors live, the picture that you don't see covered in the media or in government statistics? Then take TSCL's 2025 Lifestyle Survey by clicking on the link or button below.

This research will be completely anonymous and will take approximately 15 minutes. We will publish the results in a free report that we distribute to the media, Congress, and of course, you. It will help TSCL and the world answer key questions like:

- **What is seniors' quality of life like?**
- **How do they spend their time?**
- **How are their relationships with their family, friends, and community?**
- **Do they have access to the resources they need to thrive?**

This research will only be possible if we get enough people to participate. We need at least 1,000 people to take it to publish. So, we implore you: Please take the 2025 Lifestyle Survey by clicking this [link](#) or the button below.

**CLICK [HERE](#) TO
TAKE THE SURVEY!**