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# Social Security Local Bulletin

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Social Security Administration

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## Medicare Part B Open Season Is Closing Soon

If you are eligible for Medicare Part B medical insurance, but you didn't sign up for it when you first became eligible for Medicare, you have another opportunity to apply. Open season for Medicare Part B runs from January 1 until March 31, 2010. Better to act early than late — if you miss the deadline, you will have to wait until 2011 to apply.

Medicare Part B covers some medical expenses not covered by Medicare Part A (hospital insurance), such as doctors' fees, outpatient hospital visits, and other medical services and supplies.

When you first become eligible for hospital insurance (Part A), you have an initial enrollment period of seven-months in which to sign up for medical insurance (Part B). After that, you have to pay a higher premium — unless the reason you declined Part B was because you were covered through an employer's group health plan or a group health plan based on a spouse's employment.

You are given another opportunity to enroll in Part B during the general enrollment period, from January 1 to March 31 of each year. But each 12-month period that you are eligible for Medicare Part B and do not sign up, the amount of your monthly premium increases by 10 percent.

Medicare is made up of four parts:

- Hospital insurance (Part A) that helps pay for inpatient care in a hospital or skilled nursing facility (following a hospital stay), some home health care and hospice care;
- Medical insurance (Part B) that helps pay for doctors' services and many other medical services and supplies that are not covered by hospital insurance;
- Medicare Advantage (Part C) plans are available in many areas. People with Medicare Parts A and B can choose to receive all of their health care services through one of these provider organizations under Part C; and
- Prescription drug coverage (Part D) that helps pay for prescription medications.

In addition, some people with limited income and resources may qualify for extra help to pay for the costs — monthly premiums, annual deductibles and co-pays — related to their Medicare prescription drug plan (Part D). You can learn more about the extra help at [www.socialsecurity.gov/prescriptionhelp](http://www.socialsecurity.gov/prescriptionhelp).

You can learn more about Medicare by reading our electronic booklet, *Medicare* at [www.socialsecurity.gov/pubs/10043.html](http://www.socialsecurity.gov/pubs/10043.html). You also can call us toll-free at 1-800-772-1213 (TTY 1-800-325-0778) to ask for a copy. Or visit the Medicare website at [www.medicare.gov](http://www.medicare.gov). You also can call

Medicare at 1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048).

Just remember the Medicare Part B open season runs from January 1 to March 31.

## Social Security Showcases History in 75th Year

What you may not have realized when you rang in 2010 was that you also were ringing in the 75th anniversary of Social Security.

On August 14, 1935, President Franklin D. Roosevelt signed the Social Security Act into law. Since then, Social Security has been a cornerstone of our nation, touching the lives of almost every American at one time or another — for 75 years.

When President Roosevelt signed Social Security into law, he said, “The civilization of the past hundred years, with its startling industrial changes, has tended more and more to make life insecure. Young people have come to wonder what would be their lot when they came to old age. The man with a job has wondered how long the job would last. This law, too, represents a cornerstone in a structure which is being built but is by no means complete. It is, in short, a law that will take care of human needs and at the same time provide the United States an economic structure of vastly greater soundness.”

Change and economic insecurity were regular parts of everyday life in those days, just as they are today. Social Security is our nation’s most successful domestic program and has a rich history. We will be commemorating the anniversary throughout the year by showcasing milestones in Social Security’s 75-year history on our website. We encourage you



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to learn more by visiting Social Security’s History Page at [www.socialsecurity.gov/history](http://www.socialsecurity.gov/history).

## To Tax or Not To Tax: A Social Security Question

When it comes to Social Security benefits, you may be wondering who must pay taxes on them and who does not. Let’s look at the numbers.

If you file a federal tax return as an "individual" and your total income is more than \$25,000, then the answer for you is yes: you’ll have to pay federal taxes on your benefits. If you file a joint return and you and your spouse have a total income more than \$32,000, you’ll be expected to pay federal taxes as well. If your taxable income is below those thresholds, there is no need to pay taxes on your Social Security benefits.

If you need to pay taxes on a portion of your benefits, you will need your SSA-1099. This form shows the total amount of benefits received in the previous year and is used to find out whether any benefits are subject to tax. You will need to submit it when you complete your federal income tax return.

You already should have received your SSA-1099 for tax year 2009 in the mail — they were automatically mailed to all beneficiaries by January 31, 2010. If you receive Social Security and have not yet received a Form SSA-1099 for 2009, you can request a replacement online at [www.socialsecurity.gov/onlineservices](http://www.socialsecurity.gov/onlineservices). Or you can call Social Security’s toll-free number, 1-800-772-1213 (TTY, 1-800-325-0778) and ask for a replacement SSA-1099 to be mailed to you.

If you would like more information about paying taxes on your Social Security benefits, visit [www.irs.gov](http://www.irs.gov) and read Publication Number 915, *Social Security and Equivalent Railroad Retirement Benefits*. You also can call the

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Internal Revenue Service toll-free at 1-800-829-3676 (TTY, 1-800-829-4059).

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