

Social Security Troubleshooting Guide

Answers to four common challenges when you call the agency

You may have already tried calling the Social Security Administration to learn about your benefit or make a claim. Did you run into any issues?

Given the amount of information the agency manages, it's not uncommon for confusion or a mistake to arise. Remember that you are your own best advocate when trying to resolve a problem prior to finalizing your benefit filing. Here are four common issues you may run into, with tips on how to navigate the red tape.

1 The benefit values don't match your most recent summary.

Variations in statements can occur depending upon the date printed, but significant discrepancies like gaps in earning years or amended tax returns can result in inconsistencies. If your amounts don't reconcile with the representative helping you, you might not be able to reach a successful resolution.

What to do: Don't be afraid to ask to speak to a supervisor. Oftentimes, you'll find that someone with more authority is better empowered to help you.

2 You're hearing terms and acronyms you don't understand.

Large-scale programs and the staff that support them often develop a language of their own (e.g., nicknames or shorthand for things like key terminology or necessary forms).

What to do: If a representative uses terms you don't understand, ask them to slow down and clarify. If things are still unclear, ask for a supervisor.



Before you call, remember:

Representatives **can**:

- Estimate individual benefits.
- Tell you the amount you are entitled to now.

Representatives **cannot**:

- Project future benefits through scenario planning.
- Provide strategies designed to maximize benefits.
- Provide advice on when and how to take your benefits.

To learn more and get an estimate about your benefits, visit www.ssa.gov.

3 Social Security's information does not match your personal information.

While uncommon, a mismatch between your personal information and official Social Security records can happen. The risk for misinformation increases when there's a common name involved, or you—or the person with whom you share a name—has been a past victim of identity theft.

What to do: Request to speak to a supervisor if the representative cannot validate or reconcile your identity using other information.

4 The response doesn't really answer your question.

Due to federal regulations, call center workers at the Social Security Administration are not allowed to offer financial advice and likely do not possess the appropriate licenses to do so. Their objective is to provide fact-based responses to your program questions. Sometimes responses can seem terse and become a source of frustration for callers who don't know what they don't know.

What to do: Pre-writing your questions can be a helpful tactic to answers to all of your questions. Give some thought to the information you're really after before you make the call.