



## My SSA Accounts

If you sign up for MySSA accounts at <http://www.ssa.gov/myaccount/>, you will have access to a tremendous amount of information.

Before they receive benefits, claimants can see:

- Their Social Security statement, with information about annual earnings; estimated Medicare and Social Security taxes paid/ work credits earned; and the disability, retirement, and survivors' benefits for which they and their dependents would qualify.
- A benefit verification letter explaining either that they never received SSI, SSDI, or Medicare; that they received benefits in the past and the date on which the benefits stopped; or that a claim for benefits is pending.

Once people become beneficiaries, their MySSA account will allow them to:

- Print a benefits verification letter
- Check earnings records
- Obtain a history of the dates and amounts of benefit payments
- Change addresses and phone numbers
- Start direct deposit or change the account into which their benefits are deposited
- Track the status of requests for reconsideration or waivers if they are contesting an alleged overpayment or other SSA action

Signing up for MySSA account requires a significant amount of identity verification. SSA has contracted with Experian to provide this service and many of the questions they ask are similar to those used when requesting a credit report. Opening a MySSA account will cause a "soft inquiry" on an individual's credit; this does not change the credit score and does not appear on credit reports. People who do not have a substantial credit history (including those who recently changed their names), who have freezes or fraud alerts on their credit, or who do not remember the answers to the questions may be unable to enroll online. In this situation, they must visit an SSA field office to enroll in MySSA, and they will be given a verification code they can use to complete the sign up process afterwards.

SSA forbids third parties from opening MySSA accounts. The MySSA website says:

You cannot create or use an account on behalf of another person, even if you have that person's written permission. You can never share the use of your account with anyone else under any circumstances. Unauthorized use of this service is a misrepresentation of your identity to the federal government and could subject you to criminal or civil penalties, or both.

Given the amount of access a MySSA account provides to an individual's personal and financial information, it is safer for both client and representative if the only person who knows the MySSA password is the client, who can log into the system and show or print information for a representative as needed.