

Solutions, Strategies, Answers

Newsletter of the 18 Social Security Administration offices in
Bucks, Chester, Delaware, Lehigh, Monroe, Montgomery, Northampton, and Philadelphia counties



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my Social Security

Sign in with **ID.me**

Sign in with **LOGIN.GOV**

If you haven't used your online Social Security account in a while, you may not be aware that we made some changes to the process recently. As of June 7, we removed the option to sign in using only a Social Security username and password. Now, the only sign in option to access our online services is by using either **ID.me** or **Login.gov**. You must have an account with at least one of these two credential service providers.

ID.me or Login.gov ... What's the Difference?

ID.me is a private company that is a single sign-on provider that meets the federal government's online identity proofing and authentication requirements. Twenty federal agencies use ID.me. If you already have an account there, you do not need to create a new account for Social Security. You can use one ID.me account to access both government and private services. For more information, go to [Social Security Administration and ID.me – ID.me Help Center](#)

Login.gov is run by the General Services Administration (GSA). It is your one government account for simple, secure, and private access to participating government agencies. You can use your account to access all Social Security online services. You can use that same Login.gov account to manage other government benefits and services. Go to their website for more information: [Help | Login.gov](#)

Any questions about the interaction between SSA and these two credential service providers, go to our website at [Learn about changes we're making to your personal my Social Security account | SSA](#)

Happy Birthday, Medicare ... But Sorry, You're Not Yet Old Enough to Go on Medicare

This month marks the 60th anniversary of the signing of the Medicare bill. On July 30, 1965, President Lyndon Johnson signed both Medicare and Medicaid into law. The first two Medicare cards went to Former President Harry Truman and his wife, Bess, shown below with LBJ, his wife Lady Bird, and Vice President Hubert Humphrey.



Here's a few tidbits about the program:

Eligibility age for most people is 65, though people on Social Security disability benefits or those with renal failure can receive sooner.

Medicare went into effect in July 1966. The monthly premium for Part B Medical Insurance then was ... ready? \$3.00! Today's standard premium is \$185.00 monthly.

In 1972 Medicare expanded to cover the disabled and people with renal failure.

Part D prescription drug coverage began in 2006.

When Medicare started in 1966, over **19 million people enrolled**. Today, over 68 million receive benefits.

Getting ready to go on? See [Plan for Medicare | SSA](#)



“Independence” in Its Many Forms

So once again it's the familiar - fireworks and cookouts, parades and fancy hats, as we celebrate our 249th birthday. Yet, “independence” as a concept can mean different things to different people. For those of us who are employed, a job can bring a degree of financial “independence.” But for people with a disability, work especially can be a “freeing” agent that allows them to reach goals, to achieve all they can.

The Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) programs include a number of employment support provisions commonly referred to as “work incentives.” The work incentives provisions provide the assistance people need to move from benefit dependency to independence. These incentives help people to enter, re-enter, or stay in the workforce by protecting their eligibility for cash payments and/or health care until they achieve certain goals.

One of the best ways to learn about work incentives is **The Red Book**. It's a general reference tool designed to provide a working knowledge of these provisions. Find out about the Trial Work Period, the Extended Period of Eligibility, the Student Earned Income Exclusion, Medicaid While Working, and a lot more.

You can see **The Red Book** on our website at [The Red Book - A Guide to Work Incentives | SSA](#)

And one more thing ... Happy Independence Day to All!

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Some Things You May Have Missed in the Trustees Report

Last month we released the 2025 Trustees Report. You probably are aware that the report projected that by 2034 we would only be able to pay 81 percent of benefits if no changes are made to the program. Although that was the big news, there are some other interesting tidbits you may have missed ... until now.

2.7 – The number of workers paying into Social Security for each person receiving benefits. The projection is that by the year 2035 that number will drop to 2.3.

\$72,256 – The current average wage index. By 2035 it is projected to be \$106,494.

1.64 – The average number of children per woman. It is expected to rise to 1.8 by 2035. Higher fertility rates generally are a positive for the program.

76.7 and 81.6 – Life expectancy for boys and girls born in 2025, respectively. In the year 2100, the numbers are projected to be 83.7 and 87.4

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Numbers, We Got (More) Numbers

In line with the Trustees Report, we thought it a good time to provide a snapshot of Social Security's benefit programs. So here are all manner of numbers:

69.6 million – number of people receiving benefits. That figure represents 20 percent of the U.S. population.

\$2,002 – average monthly benefit for a retired worker.

\$1,864 – average benefit for a widow(er)

\$1,582 – average benefit for a disabled worker.

For more, see [Number of Social Security recipients by type of beneficiary](#)

We also administer the needs-based Supplemental Security (SSI) program, which provides cash benefits and Medicaid to older adults and the disabled.

7.4 million – number of SSI recipients. Eighty-four percent of the recipients receive based on a disability.