YOUR 2027 BENEFITS CHECKLIST

Find your next step.

Not sure where to start? Check what fits your life, find the right help, and take one useful step.

Dr. Ed Weir
Former Social Security District Manager | 20 years at SSA

Have a notice with a deadline? Start there.

Follow the date on your notice. Asking a question, watching a video or booking an appointment does not extend a filing or appeal deadline.

Choose where to begin

Notice or deadline? Page 9. Health care costs? Pages 6-7.
Not sure? Scan the topics below and check what fits.

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Phone or screen reader? Read online: 24help.org/help

A checkmark means “worth asking about,” not “you qualify.” You do not need to complete every topic. Linked guides may use earlier-year figures. Save this PDF after filling it in; reopen your saved copy to check it.

Retirement and working

Check your own Social Security record before deciding when to start benefits or change your work.

☐ **I'm thinking about starting Social Security.**

Compare your estimates at different claiming ages. Starting early usually lowers your monthly retirement benefit. Your health, work, savings and family benefits matter too. There is no single best age for everyone.

24help.org/when

☐ **I work, or want to work, while receiving benefits.**

Before full retirement age, work can cause retirement, spouse or survivor payments to be withheld. For 2027, the annual earnings limit is $25,560 if you are under full retirement age all year; SSA withholds $1 for each $2 above it. If you reach that age in 2027, the limit is $67,920 for earnings before that month; SSA withholds $1 for each $3 above it. No earnings limit applies starting that month. First-year rules can differ. SSDI and SSI have separate rules.

24help.org/rwork | 24help.org/work-and-retirement

☐ **My earnings record may be wrong, or I need to check credits.**

Compare your Social Security earnings record with your work records. Ask about missing or incorrect years. Work credits help determine eligibility; they are not the same as your benefit amount. Disability has different work-history rules from retirement.

24help.org/earnings-record | 24help.org/work-credits

☐ **I may take money from an IRA, 401(k) or pension.**

These payments generally aren't work earnings for Social Security's retirement earnings test. They can still affect taxes, income-related Medicare premiums or needs-based assistance. Check each program before a large withdrawal.

24help.org/retirement-withdrawals

Start with Social Security

Have your benefit estimate, planned work earnings and questions ready.

1-800-772-1213 | Start with Social Security - official website

Words you can use: I'm considering retirement and may keep working. Please help me compare my own estimates and explain which earnings rules apply to me.

Want help thinking through your options? An optional paid consultation can help you prepare questions about retirement and work. Free SSA help remains available. 24help.org/experts

SSA retirement | SSA working while retired | SSA 2027 earnings limits

Spouses, ex-spouses and family

Tell Social Security about your marriage history and family situation. Your own work record may not be the only one to check.

☐ **I'm married, or was married before.**

Ask about spouse benefits as well as your own retirement benefit. A divorced-spouse claim generally requires a marriage of at least 10 years and other conditions. A living ex-spouse and a deceased ex-spouse are different situations; remarriage rules differ too.

24help.org/spouse | 24help.org/ex-spouse

☐ **My spouse, former spouse or a child's parent died.**

Ask promptly about survivor benefits. Age, disability, caring for a child and marriage history can change the rules. Your own retirement and survivor benefits may have different claiming options. Do not assume you receive two full benefits together.

24help.org/spouse

☐ **A child or adult child may qualify on a parent's record.**

Ask about family or survivor benefits. An adult whose qualifying disability began before age 22 may qualify on an eligible parent's record, subject to other rules. This is different from qualifying for SSDI on the adult child's own work record or for SSI.

Official SSA guide to family benefits

Ask Social Security about family benefits

Have marriage dates, relevant notices and your questions ready. Ask how to protect your filing date.

1-800-772-1213 | Ask Social Security about family benefits - official website

Words you can use: Please check every type of benefit that may fit my family situation, and explain how one benefit affects another. What should I do now to protect my filing date?

Want help with a spouse or survivor question? Review your situation with an experienced Social Security consultant. Optional paid help; check current services and prices before booking. 24help.org/experts

SSA family benefits | SSA survivor benefits

Disability and your next step

SSDI is disability insurance based on work history. SSI is a separate program based on financial and other rules. Some people qualify for both.

☐ **A health condition limits my ability to work.**

Ask about SSDI and SSI. Adult disability generally must last, or be expected to last, at least 12 months or result in death. You do not need to wait a year to apply. If you are 62 or older but below full retirement age, also ask how early retirement could affect your disability claim.

24help.org/ssdi

☐ **I receive SSDI and want to try working.**

Ask which work incentives apply and how to report work. Trial-work rules, later earnings rules and self-employment rules are different. A trial-work dollar amount is not a general safe earnings limit. SSI does not have an SSDI trial work period. The linked 24Help work guide is a 2026 edition. Use SSA's current-year tables for dollar amounts.

24help.org/dwork | SSA current SGA amounts | SSA trial-work amounts

☐ **I received a review notice or confusing back-pay letters.**

For a medical review, organize treatment and daily-function records and follow the notice's deadline. For back pay, ask for a month-by-month explanation. Asking for an explanation does not replace an appeal or protect its deadline.

24help.org/cdr | 24help.org/back-pay

☐ **I'm getting close to full retirement age on SSDI.**

SSDI generally converts automatically to retirement at full retirement age. Check what happens to work rules, Medicare and any other household benefits. Do not assume every related benefit changes in the same way.

24help.org/ssdi-retirement

Check your notice and contact Social Security

Have the notice, relevant work dates and your questions ready. Do not wait for a consultation to meet a deadline.

1-800-772-1213 | Check your notice and contact Social Security - official website

Words you can use: Which benefit do I receive or need to apply for: SSDI, SSI, or a benefit on someone else's record? What should I report, and what deadline applies?

Denied a disability claim? An appeal consultation is $199 for 30 minutes. Booking does not file an appeal, extend a deadline or establish representation. Filing help and representation are separate services. 24help.org/experts

SSA disability | SSA work and disability

SSI, savings and support

A small Social Security check does not automatically mean you receive SSI. Check the name of the benefit on your notice.

☐ **My income and savings are limited.**

Ask about Supplemental Security Income (SSI) if you are 65 or older, blind, or have a qualifying disability. Children can qualify under separate rules. SSI considers income, resources and living arrangements, along with other eligibility requirements.

24help.org/ssi-guide (2026 edition)

☐ **I receive SSI and have work, gifts or help with housing.**

Report changes as required, including work and financial help. Money can count as income when received and as a resource if kept. What counts depends on the rules; do not hide cash or assume help from family is ignored. Keep proof of your reports.

24help.org/ssi-money | 24help.org/ssi-guide (2026 edition)

☐ **Could an ABLE account help me save for disability costs?**

Beginning in 2026, the disability-onset age requirement is before age 46. Other eligibility rules apply. Ask how an ABLE account affects SSI and Medicaid, which expenses qualify, and what limits apply. An ordinary savings account is not an ABLE account.

Official SSA explanation of ABLE accounts

☐ **I or my child need health care or support at home.**

Ask your state about Medicaid and services for the person's age and disability. A cash benefit decision does not answer every health-coverage or support question. State programs and application routes vary.

24help.org/medicaid

Ask SSA about SSI; ask your state about Medicaid

Have notices and a list of income, resources and household changes ready. Keep proof of reports.

1-800-772-1213 | Ask SSA about SSI; ask your state about Medicaid - official website

Words you can use: Please explain what income and resources count in my situation, what I need to report, and whether there is help with health care or support at home.

SSA SSI eligibility | SSA ABLE accounts

Choose and keep Medicare coverage

Compare your doctors, medicines, pharmacy and total yearly costs. A low premium alone does not tell you whether a plan fits.

☐ **I'm turning 65, leaving work coverage or receiving SSDI.**

Check your own enrollment dates. Medicare based on SSDI usually starts after 24 months of disability-benefit entitlement, not after applying. ALS and kidney disease have different rules. Check personal deadlines now.

24help.org/new-to-medicare

☐ **I want to compare my Medicare coverage for 2027.**

Read your plan's Annual Notice of Change. The Annual Enrollment Period (AEP), also called Medicare Open Enrollment, is October 15-December 7, 2026, for January 1, 2027 coverage. You do not have to change plans. Medicare Advantage and Medigap are different paths. December 7 is not a universal deadline for Parts A/B enrollment or Medigap.

24help.org/vs | 24help.org/aep

☐ **My plan is ending or my coverage may change.**

Keep the notice. Ask about replacement choices, special enrollment rights and Medigap protections. Check your deadline and confirm replacement coverage before canceling.

24help.org/plan-ending

Compare coverage with the right help

Have your plan changes letter, doctors, medicines, dosages and preferred pharmacy ready.

1-800-633-4227 | Compare coverage with the right help - official website

Words you can use: Which enrollment deadline applies to me? Please compare my doctors, medicines, pharmacy and total costs before I decide whether to change coverage.

Medicare questions? Talk it through for free.

Talk with a licensed Chapter advisor at no charge. Review your doctors, prescriptions and coverage costs, including whether your current plan still fits. Have your medicine list ready. No obligation to enroll.

352-841-0632 | 24help.org/chapter

Changing Medigap policies may require health questions and insurer approval unless federal or state protections apply.

Chapter is a private insurance agency, not affiliated with Medicare or any government agency. It does not offer every plan in every area. 24Help may receive referral compensation. For all options, contact Medicare.gov, 1-800-MEDICARE or SHIP. Savings are not guaranteed.

Medicare enrollment dates | Medicare enrollment | Medigap buying rights

Get help with health care costs

Medicaid, Medicare Savings Programs and Extra Help are different. Ask about each one that fits.

☐ **I need health coverage or help paying Medicare costs.**

Ask your state about Medicaid and Medicare Savings Programs (MSPs). These programs can help with premiums and other costs; state and program rules differ. With Qualified Medicare Beneficiary (QMB) coverage, you do not owe Medicare Part A or B deductibles, copays or coinsurance for Medicare-covered care. If billed, ask the provider to correct the bill; contact Medicare if it is not resolved.

24help.org/medicaid

☐ **My prescriptions are hard to afford.**

Ask about Extra Help for Medicare Part D; some people qualify automatically and others apply through Social Security. In 2027, the out-of-pocket cap is $2,400 for covered Part D drugs. Premiums and noncovered drugs are not included. The Medicare Prescription Payment Plan spreads covered-drug bills through the year; it does not lower the cost. Ask your current plan about it.

24help.org/drug-costs | Official Extra Help application and information

☐ **My Medicare premium is higher because of income.**

The extra charge, IRMAA, usually uses tax information from two years earlier. If a qualifying life change reduced income, ask Social Security for a new decision. Lower income alone does not meet every rule. A different insurance plan does not by itself remove this extra charge.

24help.org/calculators/irmaa-guide

☐ **I'm renewing Medicaid for 2027.**

From January 2027, certain adults ages 19-64 in expansion or similar Medicaid coverage face work or community-engagement rules. Medicare coverage and medical, caregiving and other exemptions matter; some states may start earlier. Separately, most expansion adults move to six-month renewals during 2027, even if exempt from work rules. State transition schedules vary. Ask your state which rules and dates apply; follow your own renewal notice.

24help.org/medicaid

Match the problem to the right office

Medicaid/MSPs: your state. Extra Help and IRMAA: Social Security. Payment plan: your current drug plan.

1-800-633-4227 | Match the problem to the right office - official website

Words you can use: Which programs and exemptions fit me? What documents are missing, and what are my renewal, appeal and continued-coverage deadlines?

Medicare Savings Programs | Medicaid state contacts | CMS work rules | CMS six-month renewals | Part D costs | Payment plan | QMB billing protection

Food, housing and support

You may need more than one program. A denial for one type of help does not decide whether you qualify for another.

☐ **Food or utility bills are hard to pay.**

Ask about SNAP for food and LIHEAP for home energy costs. Deductions, household rules and funding matter. If food or a utility shutoff is urgent, tell the local agency and ask about immediate help.

Official benefits finder: food and energy help

☐ **Housing costs take too much of my income.**

Ask your local public housing agency about vouchers, public housing and open waiting lists. Keep your contact information current. Homeowners can also ask their local tax office about property-tax relief. High housing costs alone do not establish eligibility.

Official rental-assistance starting point

☐ **Someone needs help at home, or I'm a caregiver.**

Ask about home and community services, respite care and caregiver support. Some state Medicaid programs may pay eligible family caregivers, but covered relatives, assessments, availability and waiting lists vary.

24help.org/care | Official caregiver assistance | 24help.org/medicaid

☐ **I'm a veteran or a veteran's family member.**

VA compensation, pension, survivor benefits and health coverage have different requirements. Ask how VA benefits fit with SSI, SSDI and Medicare. Do not drop Medicare Part B just because you have VA health care.

24help.org/va-medicare

Ask about the need you cannot manage

Have the bill or notice and your question ready. Tell the agency if you have no food, a shutoff notice or an urgent housing problem.

Official starting point | Ask about the need you cannot manage - official website

Words you can use: Here is the bill or daily need I cannot manage. Which programs should I apply for, where do I apply, and is any immediate help available?

Also check your tax help If you are 65 or older, ask whether the additional federal senior deduction applies to you. For 2025-2028 it is up to $6,000 per eligible person, with income limits. It is separate from the standard deduction; it does not make all Social Security benefits tax-free. IRS guidance

Government benefits finder | VA benefits

Protect your benefits. Check the facts.

Start with your actual notice and the program it names. A headline or social-media post does not change your individual benefit.

☐ **Social Security says I was overpaid.**

Read the reason, amount and deadlines. Challenging the decision, asking for a waiver and arranging repayment are different options. Ask which fits your situation and what you must file. Keep a copy and proof of submission.

24help.org/overpayment-options

☐ **I heard the law changed my benefits.**

Find out which program changed, who is affected and when the change starts. Do not assume a rule for one program applies to all your benefits. Follow your own notices and check current agency information.

24help.org/bbb

☐ **I have a pension from work not covered by Social Security.**

The Social Security Fairness Act repealed WEP and GPO reductions for benefits payable for January 2024 or later. Ask SSA about your own, spouse or survivor benefit. If you never applied, ordinary application rules still limit how far payments can go back. The repeal does not create an extra payment for everyone.

24help.org/ssfa

☐ **A claim about Social Security worries me.**

Check the source before changing your plans or sharing the claim. For a suspicious call or message, contact the agency using an independently verified number. Do not send money, a password or a benefit number to an unexpected caller.

24help.org/myths | Official SSA scam information

Protect the deadline on your notice

Keep the notice and envelope. Ask which request or appeal you must file and how to keep proof. A question alone does not extend a deadline.

1-800-772-1213 | Protect the deadline on your notice - official website

Words you can use: What exactly changed, which rule applies to me, and where is the official explanation? If this is a decision about my benefits, how do I challenge it on time?

Want help understanding an overpayment notice? An optional paid consultation can help you understand your options. Follow the notice deadline even while arranging help. 24help.org/experts

SSA overpayments | SSA Fairness Act

My next step

Choose one topic. Put any notice deadline first. Keep a copy of what you send and a record of what happens next.

Keep your completed worksheet private.

Do not enter Social Security or Medicare numbers, passwords or medical details. Share sensitive records only through the appropriate secure agency or service route.

The topic or question I want to work on

My next action and the office or person to contact

My notice deadline / the date I plan to act

Date and time contacted / name / what I was told

Documents requested / proof or confirmation number

My next follow-up date / what I will do if there is no reply

Before you close: Save a copy of this PDF and reopen it to check that your entries are there. If you print it, keep your completed copy in a safe place.

You have options.

Use the free official route. Choose additional help if it is useful to you.

Free official help

Social Security: 1-800-772-1213

Medicare: 1-800-633-4227

VA benefits: 1-800-827-1000

SHIP: free Medicare counseling | State Medicaid contacts

Optional expert consultations

The four Social Security experts offer $199, 30-minute consultations. Filing help and representation are separate. Check current services and prices before booking. A booking does not extend a deadline.

24help.org/experts

Optional Medicare plan help

Chapter: 352-841-0632 | 24help.org/chapter

Chapter is a private insurance agency, not affiliated with Medicare or any government agency. It does not offer every plan in every area. 24Help may receive referral compensation. For all options, contact Medicare.gov, 1-800-MEDICARE or SHIP. Savings are not guaranteed.

Learn with Dr. Ed

Watch plain-English benefits explanations and live Q&A. Subscribe on YouTube if you would like to follow along: youtube.com/@MyGovExpert

For guide requests and email updates: 24help.org/guides. The existing request form explains permission for updates and occasional newsletters. You can unsubscribe.

Know someone who could use this?

Share the blank checklist with a friend, relative or community group. Do not share your completed private worksheet. Use the same short address to find the current edition.

24help.org/help

Scan for the latest checklist at 24help.org/help.

24Help is independent, not a government agency. This is education, not an eligibility or coverage decision. Confirm your situation with the responsible agency.