



# How State and Local Government Employees are Covered by Social Security and Medicare

Do you work for an agency of a state or local government? Unlike workers in the private sector, not all state and local employees are covered by Social Security. Some only have their public pension coverage, some only have Social Security coverage, and other government employees have both a public pension and Social Security coverage.

When it began, the Social Security program didn't include any of these employees. Over the years, the law changed. Most employees have Social Security protection, because their states have special agreements with the Social Security Administration. They're called "Section 218 agreements." Congress passed a law in July 1991 extending Social Security on a mandatory basis to most state and local employees not covered by an agreement or a Social Security equivalent public pension system.

Except for workers specifically excluded by law, employees hired after March 31, 1986, also have Medicare protection. State and local governments may also get Medicare coverage for workers not covered by Social Security who have been continuously employed by the same state or local governmental employer since before April 1, 1986.

Workers covered by a Section 218 agreement automatically have both Social Security and Medicare.

State and local government employees who are covered by Social Security and Medicare pay into these programs and have the same rights as workers in the private sector.

## State Social Security Administrators

Each state has a designated official, called the State Social Security Administrator, who is responsible for the state's Section 218 agreement. The State Administrator can provide information and answer questions about Social Security and Medicare coverage under the agreement. You can find contact information for the administrator in your state by visiting the website, [www.ncssa.org/statessadminmenu.html](http://www.ncssa.org/statessadminmenu.html).

## Why your Social Security coverage is important

Social Security is more than a retirement program. Social Security benefits can help support your family when you die and can provide monthly benefits when you retire or if you become severely disabled. Your employment under Social Security helps you and your family qualify for those benefits. We base these benefit amounts on the earnings reported to Social Security. Therefore, make sure your earnings record is correct.

As a state or local worker, there are two parts of the law that may affect your Social Security benefit amount if you receive a retirement or disability public pension not covered by Social Security. One part, called the Windfall Elimination Provision, affects the way we calculate your Social Security retirement or disability benefits. The other, the Government Pension Offset, affects the Social Security benefit amount you get as a spouse, widow, or widower.

## Contacting Social Security

The most convenient way to contact us anytime, anywhere is to visit [www.socialsecurity.gov](http://www.socialsecurity.gov). There, you can apply for benefits; open a *my* Social Security account, which you can use to review your *Social Security Statement*, verify your earnings, print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, and get a replacement 1099/1042S; obtain valuable information; find publications; get answers to frequently asked questions; and much more.

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing.

If you need to speak to a person, we can answer your calls from 7 a.m. to 7 p.m., Monday through Friday. We ask for your patience during busy periods since you may experience higher than usual rate of busy signals and longer hold times to speak to us. We look forward to serving you.



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