

It's Your Money

A Simple Way To Protect Your Social Security Information

Many seniors worry about identity theft—and for good reason. Criminals are becoming more sophisticated, and a stolen Social Security number can lead to benefit theft, fraudulent accounts, and months of stress. Fortunately, the Social Security Administration (SSA) offers a powerful safety tool called **Block Electronic Access**, designed especially for people who want extra protection. It's simple, free, and can be turned on with a single phone call.

What Does "Block Electronic Access" Mean? When this feature is activated, SSA **blocks all automated online and telephone access** to your Social Security record. That means no one—**including you**—can view or change your information through the internet or SSA's automated phone system. This safeguard is especially helpful for seniors who do not use computers, have limited internet access, or simply want to prevent unauthorized changes to their benefits.

Importantly, blocking electronic access **does not stop your benefits**, your monthly payments, or your ability to speak with SSA directly. You can still handle your business by calling SSA or visiting a local office. The block only affects digital access.

Who Should Consider Using It? This option is ideal for seniors who:

- Have experienced identity theft or suspect their information has been compromised.
- Prefer to manage their Social Security matters by phone or in person.
- Want to prevent others—including well-meaning relatives—from accessing their online account.
- Do not use computers or feel uncomfortable with online accounts.

How to Turn 'Block Electronic Access' On You cannot activate this feature online. Instead, simply call SSA's national number at 1-800-772-1213 or the local Xenia Social Security Office at 1-866-755-5372. Tell the representative you want to "block electronic access" to your Social Security record. They will verify your identity and complete the request.

Can It Be Removed Later? Yes. If you later decide you want online access again—for example, to check your earnings record or download a benefit letter—you can call SSA and ask them to remove the block. You will again need to verify your identity.

Why This Matters For seniors, peace of mind is priceless. Blocking electronic access is one of the strongest protections SSA offers. It prevents unauthorized changes to your direct deposit, mailing address, or personal information—areas criminals often target. Combined with credit freezes and other safeguards, it forms a strong defense against identity theft.

If you want help accessing your online SSA account or setting up this 'Block Electronic Access' feature give us a call at your Council, 937-376-5486.

The Council's Financial Advocate is a volunteer who can help with financial matters. If you are in need of assistance, please contact the Council.

Greene County Council on Aging

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