

# Social Security



Social security services are in charge of:

- the **Department of Health** which, through the National Health Service, is in charge of health care and social services;
- the **Department for Work and Pensions**, in charge of National Insurance, Social Assistance and Employment. The services are provided by national agencies such as the Pension Service, Disability and Career Service, Jobcentre Plus, and the local government;
- the **Department for Communities and Local Government**, which is responsible for housing policies.

The **National Health Service** (NHS) covers everything, including antenatal and routine screenings, treatments for long-term conditions, transplants, emergency treatment and end-of-life care. With few exceptions, the NHS is free for all UK residents. Parallel to NHS, there is also private health, paid largely by private insurance, and used by less than 8% of the population.

Social care services help people who are in need of practical support due to illness, disability, old age or a low income. Social care services are available to everyone, regardless of their background. Local councils assess needs and finances and provide the services for those who are in need and are eligible.

As regards state pensions, there are two types:

- **Basic State Pension** (BSP), also called Old Age Pension, a basic provision intended to prevent poverty in old age and paid to people when they reach a certain age;
- **Additional Pension**, an extra provision above BSP for employees who have paid National Insurance Contributions.

All workers have to pay their contribution to the National Insurance provided they have a minimum income and when they start working they are assigned a NI number.

To increase their income as retirees, employees can pay for a private pension:

- a company pension plan, i.e. a formal arrangement between a company and its employees, or the employees' union, that provides funding for the employees' retirement;
- a private pension plan with a bank or insurance company.



A Social Security Act was first passed as part of President Roosevelt's New Deal program in 1935. It established a federal-state program of unemployment compensation and a federal program of old-age retirement insurance.

Today, the **Social Security Administration** (SSA) is an independent agency of the federal government which administers a social insurance program for retirement, disability, and survivor's benefits. To qualify for these benefits, people pay social security taxes on their income.

As regards pensions, there are both federal social insurance old-age pensions and various types of private pension plans offered by employers, trade unions and insurance companies. Private pension plans have to follow federal statutes and regulations.

Contributions are collected by the Internal Revenue Service, while the preparation of benefit checks and the management of trust funds are the responsibility of the Department of the Treasury.

The **Department of Health and Human Services** (HHS), or simply, the Health Department, is a cabinet-level department of the federal government with the goal of protecting citizens' health and providing essential human services. This means that the department does not provide health care services.

Health care services are in fact provided by different organizations and the hospitals are largely privately owned, although 58% of them are non-profit and 21% are owned by the government. About 60% of health care provision and spending come from programs such as Medicare or Medicaid administered by Centers for Medicare and Medicaid Services of the Department of HHS. The government provides health insurance for the public sector, but the other people have to acquire insurance through a family member's employer or by buying a policy. Unfortunately, some people are uninsured.

However, with the **Patient Protection and Affordable Care Act** (PPACA) of 2010, access to Medicaid was expanded. All Americans should have health insurance by 2014 or pay a monthly fee, i.e. a tax, without a fixed minimum. In 2022, 294 insurers were offering coverage through the Obamacare exchanges.



**1** Read the text and decide for which type of allowance you can apply: contribution-based, income-based or both.

### How to get a Jobseeker's Allowance

Jobseeker's Allowance (JSA) is a benefit for people who are unemployed but capable of work. It involves weekly or fortnightly meetings with an advisor at the Job Centre and you have to prove that you are actively seeking employment. This involves filling in a jobseeking diary and letting them know about applications and interviews. There are two types of Jobseeker's Allowance:

#### Contribution-based

When you apply, the Jobcentre Plus office will work out which type you are entitled to receive. Sometimes you can get a mixture of the two types.

A contribution-based allowance depends on your national insurance contributions. If you have been working and paying the contributions for the last two years, you are qualified to receive it. However, if you have a part-time job, this will affect how much you will get. This contribution is paid for a maximum of 182 days, after that you can get income-based allowance depending on your income and savings.

You may apply for an income-based allowance if you do not have enough national insurance contributions to get a contribution-based allowance. You can also get it on top of your contribution-based allowance if you have a partner, if you are disabled, caring for a disabled person, or having housing costs, i.e. a rent or mortgage. Whether you can get income-based allowance depends on the amount of your income and capital.

#### Income-based

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| 1. You have been working and paying contributions for the last two years. .... | 5. You are disabled or caring for a disabled person. .... |
| 2. You can prove that you are actively looking for a job. ....                 | 6. You are capable of work. ....                          |
| 3. You are unemployed. ....  | 7. You have a partner. ....                               |
| 4. You do not have enough contributions. ....                                  | 8. You have a part-time job. ....                         |
|  | 9. You have a mortgage. ....                              |



**2** Read the article and decide what these people/institution did or said.

### Obama Budget Extends Social Security Benefits To All Married Same-Sex Couples

02/02/2015, Amanda Terkel, Huffington Post  
WASHINGTON — President Barack Obama's budget for fiscal year 2016 includes a major change for legally married same-sex couples, making them eligible to receive Social Security spousal benefits regardless of where they live.

"This means that for a couple that marries in one state where same-sex marriage is recognized and then moves to another state where it is not, the protection that Social Security spousal benefits provides to families is unavailable," says the budget proposal, which was released on Monday. "This proposal, will grant such married couples access to these benefits." said Evan Wolfson, President of Freedom to Marry. "President Obama's effort to bring the freedom to marry to all Americans will be a shining part of this president's legacy." "Of course," Evan added, "same-sex couples will have all the protections of marriage only if the Supreme Court ends marriage discrimination throughout the United States."

In October 2014, Kathy Murphy sued the Obama administration over this issue. Murphy was a widow in Texas who was unable to access Social Security benefits after the death of her wife, Sara Barker, in 2012. The couple had been legally married in Massachusetts.

Murphy applied for survivor benefits shortly after the Supreme Court ruled in *United States v. Windsor* recognized that same-sex couples were eligible for federal benefits. So Kathy applied to SSA [Social Security Administration] for the same Social Security benefits commonly granted to other widows and widowers," Murphy's lawsuit said. However, Murphy was turned down by SSA. Even though married same-sex couples received federal benefits after the Windsor decision, SSA maintained that it had to respect the laws of the states where the individuals lived, not where they had been married.

*Adapted from: <http://www.huffingtonpost.com>*

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|---------------------------|-----------------|----------------------|
| 1. President Barack Obama | 3. Kathy Murphy | 5. Mr/Ms Windsor     |
| 2. Amanda Terkel          | 4. Evan Wolfson | 6. The Supreme Court |