NARSSA Helping Americans Receive Millions of Dollars in Denied and Unapplied Social Security Benefits

Registered Social Security Analyst Helps Woman Recover Previously Denied Social Security Benefits

Registered Social Security Analysts

NEW YORK CITY, NY, UNITED STATES, August 26, 2025 /EINPresswire.com/ -- The National Association of Registered Social Security Analysts, NARSSA (RSSA®), the nation's leading professional organization that educates and certifies an elite group of Social Security advisors, has announced that its nationwide network of Registered Social Security Analysts (RSSAs) is helping Americans recover millions of dollars in denied and unapplied for benefit payments from the Social Security Administration (SSA). RSSA helps all individuals, whether single, married, divorced or widowed, to secure real money (benefits) that can substantially change a person's life. To validate these situations, RSSA will begin sharing real-world case studies of Americans who have requested RSSAs to help plan, file for, and/or receive Social Security benefits. The first in this series is a divorcee, who an RSSA helped to secure retroactive spousal benefits after the SSA previously denied her request.

For decades, a recent divorcee, named Pat, who had been married for over 30 years, believed she was ineligible for Social Security spousal benefits due to the Government Pension Offset (GPO) rule, which she thought would have eliminated any spousal benefit payments because she was receiving a non-covered pension. Therefore, she never filed for spousal benefits.

The Policy Shift: HR82
In late December of 2024, Congress passed the Social Security Fairness Act (HR82), which repealed the GPO rule that applied to spousal and survivor benefits, and also the Windfall Elimination Provision (WEP) rule that applied to retirement benefits. HR82 was signed into law in January of 2025 with a retroactive effective date of January 1, 2024. For the first time, Pat was eligible for full spousal and survivor benefits—without an offset due to her non-covered pension.

Pat's ex-husband passed away in October 2024. On January 5, 2025, she applied for, and was awarded, survivor benefits retroactive to October 2024. However, the SSA denied spousal benefits for the period of January 2024 to September 2024, stating that she had never filed for those while her ex-husband was alive.

RSSA's Role:
· An RSSA helped Pat navigate her options and fight for the benefits she was now entitled to under HR82.

The RSSA took the following actions:
· Reviewed HR82 provisions and confirmed the divorcee's retroactive spousal eligibility beginning January 2024.

· Explained the survivor benefit rules and the impact of filing after the ex-spouse's death.

· Advised filing a Reconsideration form (SSA-561) to challenge the denial of spousal benefits for January 2024 through September 2024.

· Cited the Social Security Administration's (SSA's) own policies on protective filing and equitable relief due to changes in law.

· Helped draft the language emphasizing that passage of HR82 had created new eligibility and the divorcee had no reason to file earlier under the old (pre-HR82) rules.

The Outcome
· Pat was approved for full survivor benefits without any GPO reduction.

· SSA also reversed their initial decision and granted retroactive spousal benefits dating back from January 2024 through September 2024.

· Pat received a total of over $16,000 in back benefits and is now receiving $4,000/month in ongoing survivor payments.

Key Takeaways
· Legislative changes like HR82 can drastically alter eligibility for previously excluded individuals.

· Americans may not know when eligibility changes, but RSSA professionals are uniquely positioned to advocate for them.

· Proper interpretation, claiming strategies, and appeals can result in substantial back benefits and financial relief.

About NARSSA
Founded in 2017, the National Association of Registered Social Security Analysts (NARSSA) is transforming the way Americans approach Social Security. Often described as the “TurboTax Live for Social Security,” NARSSA offers an integrated platform combining software, education, and professional support. The organization helps individuals and families make informed Social Security decisions, improving retirement outcomes and financial resiliency.

For advisors, RSSA provides training, certification, and technology to enhance client services, build trust, and expand their practices. Our mission is simple: to ensure every American gets every dollar in Social Security benefits they deserve. For more information, visit www.narssa.org or www.rssa.com.

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David Splivalo
National Association of Registered Social Security Analysts
+ +1 6504489737
david.splivalo@rssa.com
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LinkedIn
Instagram
Facebook
X
