



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

The work you do for a state or local government agency is covered by Social Security in certain cases. 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.

At one time, Social Security 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 us called "Section 218 agreements." Congress passed a law in July 1991 extending Social Security on a mandatory basis to most state and local employees. These are employees not covered by an agreement or a Social Security equivalent public pension system.

Except for workers excluded by law, employees hired after March 31, 1986, also have Medicare protection. State and local governments may also get Medicare coverage for certain workers. These are workers not covered by Social Security who have been continuously employed by the same 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. They 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 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.ncsssa.org/statessadminmenu.html](http://www.ncsssa.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 after you die and can provide monthly benefits when you retire or if you have a disability. Your employment under Social Security helps you and your family become eligible for those benefits. We base these benefit amounts on the earnings reported to us. Therefore, make sure your earnings record is correct.

If you have a personal *my* Social Security account, you can get your *Social Security Statement (Statement)* online. Your online Statement gives you estimates for retirement, disability, and survivor benefits that you and your family may be eligible for. It also shows your most recent earnings history. You should use your personal account to check your earnings record carefully and make sure it shows the correct amount you earned each year. If you don't have a personal *my* Social Security account, create one at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount).

## How earnings from work not covered by Social Security taxes affect you

There are 2 parts of the law that may affect your Social Security benefits. Starting in January 2024, if you receive a pension from work where you didn't pay Social Security taxes, your pension won't reduce your Social Security benefits.

The Social Security Fairness Act (SSFA), signed into law on January 5, 2025, has removed the reduction of Social Security benefits under the Windfall Elimination Provision and Government Pension Offset. This provision applies to people who are eligible for certain pensions from work that didn't pay Social Security taxes, starting in January 2024 and later. For more information visit our webpage *Social Security Fairness Act: Windfall Elimination Provision (WEP) and Government Pension Offset (GPO)* update.

## Contacting Us

The most convenient way to do business with us is to visit [www.ssa.gov](http://www.ssa.gov) to get information and use our online services. There are several things you can do online: apply for benefits; start or complete your request for an original or replacement Social Security card; get useful information; find publications; and get answers to frequently asked questions.

Or, you can call us toll-free at **1-800-772-1213** or at **1-800-325-0778** (TTY) if you're deaf or hard of hearing. We can answer your call from 8 a.m. to 7 p.m., weekdays. We provide free interpreter services upon request. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. **We are less busy later in the week (Wednesday to Friday) and later in the month.** You can also use our automated services via telephone, 24 hours a day, so you do not need to speak with a representative. If you need to visit an office, you must have an appointment.



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Social Security Administration

Publication No. 05-10051

February 2025 (Recycle prior editions)

How State and Local Government Employees are Covered by Social Security and Medicare  
Produced and published at U.S. taxpayer expense