



**MRTA** Missouri Retired Teachers Association  
& Public School Personnel

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## **MRTA FAQ: H.R. 82- Social Security Fairness Act and Its Impact**

### **1. What is the status of H.R. 82?**

H.R. 82 has passed the House, Senate and was signed by President Biden to become law.

At 3:00 p.m., President Joe Biden signed H.R. 82, the Social Security Fairness Act of 2023, into law at the White House. Initially, the bill was scheduled to be signed on January 6, 2025, but the President's schedule was adjusted to allow him to visit New Orleans on Monday. This adjustment was made so he could grieve with the families of recent victims and meet with local officials to address the situation. Unfortunately, due to adjusting the date the bill was signed and weather conditions, the Missouri Retired Teachers Association (MRTA) was unable to attend the signing ceremony.

### **2. How did the Senate vote on H.R. 82?**

The Senate took eight votes on H.R. 82, including the final passage vote on December 21, 2024. (December 20, 2024, central time) The necessary votes to advance the bill and achieve final passage were successfully agreed to or rejected where required.

The House voted on H.R. 82 on and passed H.R. 82 on November 12, 2024, by a vote of 327-75, 1 present.

### **3. Where can I find the voting record of H.R. 82?**

H.R. 82 passed the House on November 12, 2024, by a vote of 327-75. To see the details of the vote, visit the official roll call here: [Click Here](#).

H.R. 82, the Social Security Fairness Act, has successfully passed the Senate early morning of December 21, 2024, by a vote of 76-20. To see the details of the vote, visit the official roll call here: [Click Here](#).

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MRTA, a 501(c)(4) not-for-profit corporation, is a grassroots advocacy association with over 30,000 members. MRTA is independent, nonpartisan, and does not endorse political candidates.

Please send a thank you note to our Representatives and Senators who voted in support of this monumental legislation. Please send a note to President Biden thanking him for signing the bill.

**4. When did President Biden sign the bill?**

President Biden signed H.R. 82 on January 5, 2025, at 3:00 p.m. central standard time at the White House.

**5. When will we see changes to our benefit payments?**

It is uncertain when the changes will reflect in benefit payments. The process might involve either:

- A simple adjustment to the Social Security Administration (SSA) algorithm, which would automatically remove WEP and GPO and calculate new payment amounts.
- A more complex process that may take additional time to implement. Members could be required to submit paperwork for adjustment.
- Similar to cost-of-living adjustments, changes could go into effect with the January payment or be staggered based on various factors.

**6. Will retroactive payments be made, and how?**

The effective date of the bill specifies that amendments apply to benefits for months after December 2023. However, details of retroactive payments for underpayments remain unclear. Retroactive sums could be:

- Paid in installments for larger amounts.
- Paid as a lump sum for smaller amounts.

All payments are dependent on individual circumstances and other variables.

**Effective Date (Section 4):**

“The amendments made by this Act shall apply with respect to monthly insurance benefits payable under title II of the Social Security Act for months after December 2023. Notwithstanding section 215(f) of the Social Security Act, the Commissioner of Social Security shall adjust primary insurance amounts to the extent necessary to take into account the amendments made by section 3.”

**7. What is the 2025 income cap for Social Security contributions?**

In 2025, the income cap threshold for Social Security contributions will increase to \$176,100.

**8. Where can I find more detailed information?**

For further discussion and official guidance, you can refer to:  
20 CFR §416.538.

Please call our office if you have any questions at 573-634-4300, visit our website at [www.mrta.org](http://www.mrta.org) or our Facebook at [Missouri Retired Teachers Association Facebook](#).

**9. Current Status/ Thank You**

H.R. 82, The Social Security Fairness Act, has passed the House and the Senate and was signed by President Biden on January 5, 2025, at 3:00 p.m. at the White House!

We extend our heartfelt gratitude to our incredible members for sharing their powerful personal stories. In 2023, MRTA changed our tactic and started telling your personal stories on how you were impacted by WEP/GPO. Your voices made a tremendous impact and played a vital role in getting this bill passed. Thank you for answering the call to action with such dedication.

A special thank you to our Board, region VPs, committee chairs and leaders for their unwavering support and exceptional leadership, ensuring our members understood the importance of this issue.

Finally, we deeply appreciate our amazing staff, who have been tirelessly lobbying Congress for change since this legislation was enacted. This victory belongs to all of us!

Together, we made a difference. Thank you!