(a) In General.—Not later than September 30, 2017,

SEC. 826. ELECTRONIC REPORTING OF EARNINGS.

2

3	the Commissioner of Social Security shall establish and im-
4	plement a system that—
5	(1) allows an individual entitled to a monthly
6	insurance benefit based on disability under title II of
7	the Social Security Act (or a representative of the in-
8	dividual) to report to the Commissioner the individ-
9	ual's earnings derived from services through electronic
0	means, including by telephone and Internet; and
1	(2) automatically issues a receipt to the indi-
2	vidual (or representative) after receiving each such re-
3	port.
4	(b) Supplemental Security Income Reporting
5	System as Model.—The Commissioner shall model the
6	system established under subsection (a) on the electronic
7	wage reporting systems for recipients of supplemental secu-
8	rity income under title XVI of such Act.
9	Subtitle C—Protecting Social
20	Security Benefits
21	SEC. 831. CLOSURE OF UNINTENDED LOOPHOLES.
22	(a) Presumed Filing of Application by Individ-
23	UALS ELIGIBLE FOR OLD-AGE INSURANCE BENEFITS AND
24	FOR WIFE'S OR HUSBAND'S INSURANCE BENEFITS.—
25	(1) In General.—Section 202(r) of the Social
26	Security Act (42 U.S.C. 402(r)) is amended by strik-
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1 ing paragraphs (1) and (2) and inserting the fol-2 lowing:

"(1) If an individual is eligible for a wife's or husband's insurance benefit (except in the case of eligibility pursuant to clause (ii) of subsection (b)(1)(B) or subsection (c)(1)(B), as appropriate), in any month for which the individual is entitled to an oldage insurance benefit, such individual shall be deemed to have filed an application for wife's or husband's insurance benefits for such month.

"(2) If an individual is eligible (but for section 202(k)(4)) for an old-age insurance benefit in any month for which the individual is entitled to a wife's or husband's insurance benefit (except in the case of entitlement pursuant to clause (ii) of subsection (b)(1)(B) or subsection (c)(1)(B), as appropriate), such individual shall be deemed to have filed an application for old-age insurance benefits—

"(A) for such month, or

"(B) if such individual is also entitled to a disability insurance benefit for such month, in the first subsequent month for which such individual is not entitled to a disability insurance benefit.".

1	(2) Conforming amendment.—Section 202 of
2	the Social Security Act (42 U.S.C. 402) is amended—
3	(A) in subsection $(b)(1)$, by striking sub-
4	paragraph (B) and inserting the following:
5	" $(B)(i)$ has attained age 62, or
6	"(ii) in the case of a wife, has in her care (indi-
7	vidually or jointly with such individual) at the time
8	of filing such application a child entitled to a child's
9	insurance benefit on the basis of the wages and self-
10	employment income of such individual,"; and
11	(B) in subsection $(c)(1)$, by striking sub-
12	paragraph (B) and inserting the following:
13	" $(B)(i)$ has attained age 62, or
14	"(ii) in the case of a husband, has in his care
15	(individually or jointly with such individual) at the
16	time of filing such application a child entitled to a
17	child's insurance benefit on the basis of the wages and
18	self-employment income of such individual,".
19	(3) Effective date.—The amendments made
20	by this subsection shall apply with respect to individ-
21	uals who attain age 62 in any calendar year after
22	2015.
23	(b) Voluntary Suspension of Benefits —

1	(1) In General.—Section 202 of the Social Se-
2	curity Act (42 U.S.C. 402) is amended by adding at
3	the end the following:
4	"(z) Voluntary Suspension.—(1)(A) Except as oth-
5	erwise provided in this subsection, any individual who has
6	attained retirement age (as defined in section 216(l)) and
7	is entitled to old-age insurance benefits may request that
8	payment of such benefits be suspended—
9	"(i) beginning with the month following the
10	month in which such request is received by the
11	Commissioner, and
12	"(ii) ending with the earlier of the month
13	following the month in which a request by the
14	individual for a resumption of such benefits is so
15	received or the month following the month in
16	which the individual attains the age of 70.
17	"(2) An individual may not suspend such benefits
18	under this subsection, and any suspension of such benefits
19	under this subsection shall end, effective with respect to any
20	month in which the individual becomes subject to—
21	"(A) mandatory suspension of such benefits
22	under section $202(x)$;
23	"(B) termination of such benefits under section
24	202(n):

1	"(C) a penalty under section 1129A imposing
2	nonpayment of such benefits; or
3	"(D) any other withholding, in whole or in part,
4	of such benefits under any other provision of law that
5	authorizes recovery of a debt by withholding such ben-
6	efits.
7	"(3) In the case of an individual who requests that
8	such benefits be suspended under this subsection, for any
9	month during the period in which the suspension is in ef-
10	fect—
11	"(A) no retroactive benefits (as defined in sub-
12	section $(j)(4)(B)(iii))$ shall be payable to such indi-
13	vidual;
14	"(B) no monthly benefit shall be payable to any
15	other individual on the basis of such individual's
16	wages and self-employment income; and
17	"(C) no monthly benefit shall be payable to such
18	individual on the basis of another individual's wages
19	and self-employment income.".
20	(2) Conforming Amendment.—Section
21	202(w)(2)(B)(ii) of the Social Security Act (42)
22	$U.S.C.\ 402(w)(2)(B)(ii))$ is amended by inserting
23	"under section 202(z)" after "request".
24	(3) Effective date.—The amendments made
25	by this subsection shall apply with respect to requests

1 for benefit suspension submitted beginning at least 2 180 days after the date of the enactment of this Act. 3 SEC. 832. REQUIREMENT FOR MEDICAL REVIEW. 4 (a) In General.—Section 221(h) of the Social Secu-5 rity Act (42 U.S.C. 421(h)) is amended to read as follows: 6 "(h) An initial determination under subsection (a), (c), (g), or (i) shall not be made until the Commissioner 8 of Social Security has made every reasonable effort to en-9 sure-10 "(1) in any case where there is evidence which 11 indicates the existence of a mental impairment, that 12 a qualified psychiatrist or psychologist has completed 13 the medical portion of the case review and any appli-14 cable residual functional capacity assessment; and 15 "(2) in any case where there is evidence which 16 indicates the existence of a physical impairment, that 17 a qualified physician has completed the medical por-18 tion of the case review and any applicable residual 19 functional capacity assessment.". 20 (b) Effective Date.—The amendment made by sub-21 section (a) shall apply with respect to determinations of disability made on or after the date that is 1 year after the

date of the enactment of this Act.