



# Social Security Protects Your Investment

## The risk of fraud in a far-reaching, complex system

Social Security provides benefits to about one-fifth of the American population and serves as a vital protection for working men and women, children, people with disabilities, and the elderly. That means nearly every American has an interest in us, and we're committed to protecting their investment in these vital programs.

Because our benefit programs are so far reaching and complex, we face the ongoing challenge of protecting the programs from fraud. To meet this challenge, we work closely with our Office of the Inspector General (OIG), which Congress has designated the agency lead for fraud detection and prevention.

## Zero tolerance

We have zero tolerance for fraud. We diligently work at the national, regional, and local level to combat fraud that undermines our mission to serve the American public.

To meet this challenge, we work closely with the OIG who investigates allegations of fraud and seek to bring offenders to justice. They refer cases to U.S. attorneys within the Department of Justice, among other state and local prosecuting authorities, for prosecution as a federal crime.

## Tools we use to fight fraud

The OIG works closely with our frontline employees to identify fraud, root out offenders, and bring those offenders to justice. In close coordination with the OIG, we use a variety of proven techniques that identify fraud and help investigators analyze suspicious or questionable claims. We are successful at combating fraud by using data analytics, collaborating with various agencies to pool investigative resources, and employing technology to prevent fraud. Below are a few examples of our anti-fraud initiatives.

- The **Cooperative Disability Investigations (CDI)** program is one of our most successful anti-fraud initiatives. CDI units bring together personnel from Social Security, OIG, state Disability Determination Services (DDS), and state and local law enforcement agencies to investigate suspicious or questionable Social Security disability claims. Currently, we have

49 units covering 47 states, the District of Columbia, the Commonwealth of Puerto Rico and the territories of American Samoa, Guam, the Northern Mariana Islands, and the U.S. Virgin Islands. The efforts of the CDI units help ensure payment accuracy, generate significant taxpayer savings, and recover fraud losses for both federal and state programs.

- In addition to criminal charges and restitution, federal law (Section 1129 of the *Social Security Act*) gives us the authority to impose a **civil monetary penalty** against people who defraud us. When the OIG's investigators find evidence that someone provided false information or withheld information that could affect eligibility for benefits, we can impose a civil monetary penalty of up to \$8,708 for each occurrence. We can also impose an assessment in lieu of damages of up to double the amount of benefits paid as a result of the fraud. We may also impose a civil monetary penalty and assessment against representative payees or joint bank account holders who misuse payments.
- We are also authorized to impose **administrative sanctions** (Section 1129A of the *Social Security Act*) when a person knowingly provides false or misleading information to us or fails to report information relevant to eligibility or benefit amount. During a sanction period, benefits stop. The sanction periods are 6 months for the first occurrence, 12 months for the second occurrence, and 24 months for each additional occurrence.
- Our **Office of Program Integrity (OPI)** and **fraud prevention units** identify potential fraud and fraud trends that we can apply to cases nationwide. Using specialized experience and data analytics, experts detect and prevent fraud at the earliest possible point in the decision-making process.
- One of the leading reasons people receive SSI payments for which they are not due is because they fail to properly notify us that they have more money in their financial accounts than allowed while collecting payments. The **Access to Financial Institutions (AFI)** program allows us to identify undisclosed financial accounts that have large amounts of money that would preclude the individual from receiving SSI payments. Learn more about AFI at [www.ssa.gov/improperpayments/afi.html](http://www.ssa.gov/improperpayments/afi.html).

## The right amount at the right time

Not all improper payments occur due to fraud. That doesn't mean we don't try to recover those payments or prevent them from happening. We have a number of safeguards in place to ensure we pay people the right benefit amount at the right time. For example, we periodically review cases of those receiving disability benefits to ensure they are still eligible to receive them. We conduct a **continuing disability review** on each person receiving disability benefits approximately every three to seven years.

For people receiving SSI payments, we regularly review a person's income, resources, and living arrangements to make sure they still meet the eligibility requirements. We conduct a **redetermination** on most SSI recipients about once every one to six years.

When we find that a person has been paid money that they shouldn't have received, we work to collect any amount of benefits paid incorrectly. If the person continues to receive benefits, we withhold a portion of the person's monthly payment until the debt, or overpayment, is paid.

In addition to these safeguards, we regularly conduct quality assurance and performance reviews to make sure decisions and payments are correct for people applying for and receiving benefits. It's another way we strive to make sure we pay the right amount at the right time.

## Join us in protecting your investment — Report scams, fraud, waste, and abuse

While our employees remain one of our best lines of defense against fraud, we also rely on you to let us know when you suspect someone is committing fraud against us.

Recently, scams — misleading victims into making cash or gift card payments to avoid arrest for Social Security number problems — have skyrocketed. The caller says they are calling from our offices, and may use threatening language in these calls. Our employees will never threaten you for information or promise a benefit in exchange for personal information or money.

If you receive a suspicious call or are unsure of the identity of someone alleging to be from Social Security:

- Hang up or ignore it.
- Do not provide personal information or make payment of any kind.
- Report the call to ***oig.ssa.gov***.

You can also report suspected fraud, waste, and abuse related to Social Security programs and operations at ***oig.ssa.gov***. For more information on our anti-fraud efforts, and to find a more comprehensive list of the tools and initiatives we use to combat fraud, visit ***www.ssa.gov/fraud***.

## Contacting Social Security

The most convenient way to do business with us is to visit ***www.ssa.gov*** to get information and use our online services. There are several things you can do online: apply for benefits; get useful information; find publications; and get answers to frequently asked questions.

When you open a personal *my* Social Security account, you have more capabilities. You can review your *Social Security Statement*, verify your earnings, and get estimates of future benefits. You can also print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, get a replacement SSA-1099/1042S, and request a replacement Social Security card (if you have no changes and your state participates). Access to your personal *my* Social Security account may be limited for users outside the United States.

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week, so you do not need to speak with a representative. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing.

A member of our staff can answer your call from 8 a.m. to 7 p.m., Monday through Friday. **Wait times to speak to a representative are typically shorter Wednesdays through Fridays or later in the day.**



Securing today  
and tomorrow

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