



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. The agency will pay approximately one trillion dollars in Social Security benefits to roughly 65 million individuals in 2020. Almost eight million people will receive Supplemental Security Income (SSI), on average, each month during 2020. Beyond those who receive Social Security benefits, about 178 million people will pay Social Security taxes in 2020 and will benefit from the program in the future. That means nearly every American has an interest in Social Security, and we're committed to protecting their investment in these vital programs.

Because the agency's 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

Social Security aggressively investigates allegations of fraud and is steadfast in its pursuit and prosecution of people who commit fraud. Our message to those who attempt to defraud Social Security is clear: We will find you; we will prosecute you; we will seek the maximum punishment under the law; and we will fight to restore the money you've stolen from the American people.

Moreover, we will continue pursuing additional anti-fraud initiatives, because Social Security has zero tolerance for fraud. We believe any level of fraud is unacceptable.

Tools we use to fight fraud

The OIG works closely with our frontline employees to identify fraud, root out offenders, and bring them to justice. In close coordination with the OIG, Social Security uses 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 Social Security's anti-fraud initiatives.

- The **Cooperative Disability Investigations (CDI)** program is one of Social Security's 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 46 units covering 40 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.
- **Social Security fraud prosecutors** work with offices of the U.S. Attorney around the country to bring federal criminal charges against individuals who defraud Social Security programs. These prosecutors obtain criminal sanctions to include imprisonment, and funds recovery for the agency through criminal restitution and forfeiture.
- 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 Social Security. 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 \$8,457 for each occurrence and 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.

- Social Security's **Office of Anti-Fraud Programs (OAFP)** 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.

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. Social Security has a number of safeguards in place to ensure we pay people the right benefit amount at the right time. For example, Social Security periodically reviews 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, Social Security regularly conducts 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 Social Security 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 Social Security.

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 Social Security, 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.
- Do not provide personal information, money, or retail gift cards.
- Report details of the call to <https://oig.ssa.gov>.

You can also report suspected fraud, waste, and abuse related to Social Security programs and operations at <https://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.socialsecurity.gov/antifraudfacts.

Contacting Social Security

The most convenient way to contact us from anywhere with any device is to visit www.socialsecurity.gov to get information and use basic services. We offer additional services when you create a secure online *my* Social Security account.

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 7 a.m. to 7 p.m., weekdays. Or use our automated services via telephone, 24 hours a day. We look forward to serving you.



Securing today
and tomorrow

Social Security Administration

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