>> Welcome back to the Federal Drive with Tom Temin, FederalNewsRadio.com in 1500 AM. Carolyn Colvin is one of the most experienced public officials in the field of government benefits. The Acting Commissioner of Social Security has served at the county, state, and federal levels for four decades. Lately, she's become something of a saleswoman. She's pushing “my Social Security,” something the agency launched in 2013 to move more people to managing their accounts online. She says, since then:

>> We have established a number of online services that we are now able to put behind that hub. To create an account, you have to be 18 years old, you have to have a valid email address, Social Security number, and a U.S. mailing address. People who are not yet receiving benefits, like you, can still view their Social Security statement, can check their earnings record – and this is so important, because benefits will be based on your earnings, and we want to make sure they’re accurate – and can also estimate future benefits. The Social Security statement, which is behind "my Social Security," as I mentioned before, really contains very valuable information based on a person's work history, and it really should be reviewed each year by the earner. We encourage everyone 18 years and older to get in the habit of checking their statements. The statement highlights your estimated benefit amount based on work history, potential benefits for family, and quarter yearly earnings. With a "my Social Security" account, which is the exciting thing, people who currently receive Social Security benefits can get a benefit verification letter, they can check their benefit and payment information, and they can check that against their earnings record. They can also update their address and phone number and spot or change direct deposit and get a replacement SSA-1099. Now, for people who are on Medicare, they can request a replacement Medicare card

through the "my Social Security" portal. The nice thing about this is they no longer have to come into the office and wait. They can do this in the privacy and convenience of their home or on their job. One of the things I really want to stress is that this is a secure, safe, online hub for doing business with us. And so for more than 23 million people have created an account. I have one. And so, we urge people who do not have one to really explore this and investigate it.

>> So what is specifically new? Because you were saying that this went live, in some degree, in 2013. So what are the new added things this time around?

>> One is that you will now be able to get the Social Security replacement card online. We generally have about 4 million people who come into our office annually to get a replacement card. Now, we have to roll this out carefully. So right now, we're in the District of Columbia, Iowa, Kentucky, Michigan, Nebraska, and New Mexico, and Washington State, and Wisconsin. We'll be rolling it out for three additional ones very soon. So we have seven states now, or eight, and they can use this portal for many of the online replacement – the Social Security number card request. We anticipate that we will have by the end of 2016 probably about half of the nation's population able to use this, and then of course we'll continue to roll it out and complete it in 2017. But this service really means shorter wait times for the public in the field offices and also will allow staff to have more time to work with customers who have more extensive service needs. So we're excited about this.

>> Let's talk about ID replacement. So, this is what you mean as a new Social Security card. I guess the question is, how do you know that the person applying online is really the person that is deserving of that card with that number on it?

>> Well, we have a very strong authentication process. When we developed the application, you know, we coordinated with a variety of other external stakeholders, including federal agencies, private advocates, and, you know, domestic violence partners. We wanted to ensure that it would be secure, so we require individuals to go through a very secure authentication protocol. They have to answer out of pocket questions to which only they should know the answers. I remember being in an activity and a gentleman signed himself up and he was so excited, and he said, well, I want to sign my wife up. And I said, no, you can't do that, because we will be asking her questions that you should not have, because she has her own account. We currently also partner with –

>> Like, who was the name of that lady you took to Las Vegas last month, that type of thing?

[laughter]

>> Not that question. I don't think we would ask that question. But we would ask a question that only the person that we're talking to should have the answer to. We also, Tom, partner with Equifax to verify the information. It’s really similar to online banking. Also, I think it's important to mention that we also work with the American Association of Motor Vehicle Administrators to further authenticate the applications. So, you know, we would have the information that would be on their driver's license, and we’d be able to

verify that. We will also, of course, always have our fraud detection unit conducting integrity reviews which would use the most sophisticated fraud detection models that are available. Our systems are more secure than other systems, like – I won't go into some of the others, but we're comfortable that this is a secure application.

>> We're speaking with Carolyn Colvin, the Acting Commissioner of the Social Security Administration. So by partnering with, say, a place like Equifax, you could ask a person, for example, what color and make of car did you buy two years ago, and only that person would know that. And even if someone had your Social Security number, they may not know that fact.

>> Absolutely. And we urge people to sign up, because if they do, that's going to prevent other fraudsters and others from, you know, actually signing up and trying to get, you know, a number or an account that really does not belong to them. So, of course, we believe that it's even more secure, the information we have, when someone signs up for a "my Social Security" account.

>> Now, earlier I mentioned the PEBES statements, which comes in the mail. As more people – and you say there's 23 million now that have signed up online for this. As more and more people do this, does that mean that you can get away from mailing physical paper copies of all those PEBES, which would, I would think, you know, help you go green somewhat?

>> Well, I don't think the 23 million number is the number of people who have gotten earnings statement. The 23 million may sign up for any reason. We are still sending out paper earnings statements. We urge people to go online and get them, but there are

many people who have chosen so far not to. Remember now, we have about 170 million-plus wage earners, and so 23 million wage earners who signed up is a great number, but it’s nowhere near the universe. But with the earnings statements, we have modified it somewhat. We still send out earnings statements every five years. We send them to people who are 60 and older every year, but we really want to get away from the paper mailing, because it's a cost issue, and the same information is available online.

>> When you are rolling out all of these online types of services, I imagine it's something that even if you had the technical capability to do 15 or 20 years ago, probably wouldn't have the level of sign up, because the people that are reaching the age now are more likely to have been familiar with online and email and all of this than people that came of age 20 years ago when it wasn't all that ubiquitous.

>> Well, interestingly enough, we have a broad spectrum of age group using the online services. I think that the general public may think that if you're older, you tend not to use online services, but we find that many older people are on the Internet, because they talk to their grandchildren through the Internet, et cetera. And so, we have a significant number of the agéd population who are, in fact, our online customers. It's not just the retired professional or the young person. It's a pretty broad spectrum.

>> And I guess some of the very elderly may have people operating on their behalf, and they would do it online, anyhow.

>> That's correct. That's correct, also. What we have tried to do, Tom, is to continue to focus on customer choice. We certainly see our field offices being the bedrock of what

we do. We're in the communities. We have around 1,400 field offices throughout the country. And so, people walk in and get the service they need, and certainly there are vulnerable populations, like the disabled and homeless and others, who just may not be able to go online. And then there's some people who will never feel comfortable going online. We hope with our online services that we will make it so safe and so easy to do and so convenient, that their first choice will be to go online. But for those individuals who have not gotten to that point yet, we will still make services available on the 800 number, as well as in the offices.

>> And how are you getting the word out about these things? Because often online – you need to see it on TV or something to be able to know that it's there.

>> Well, yes, we are working with the various media outlets, as well as we're working with local and state organizations that serve these same customers. Whenever someone comes to us for service in the office or on 800 number, we mention to them that that service can, in fact, be received online, with the hope that they will use that as a choice. We think that the response has been very good, that many people are taking us up on this. So, we're excited.

>> Tell us about some of the plans for online. What are you looking for down the line a few years that could enhance all of this?

>> Right now, we are not able to talk to people who want additional information when they come to us online. We want to be able to have a click and chat where we can actually answer their questions while they are there, and so we're looking at developing that. We cannot quite do that yet.

>> I would think the online chat would be a great option. A lot of high tech companies are using that as a customer service option, because one operator can probably handle five or six chats at one time, even though the person that they're chatting with, the individuals, can't really tell.

>> That's true, and so we will certainly look at that. As you know, it takes us a while. We also always work with our customers to make sure what we're developing is going to meet their needs. So we have to do research and look at some preferences, et cetera. But, you know, we are really excited. Just the fact that we have our retirement application online, our disability application online, that's a huge plus for us. Now, it does not mean that a human being will still not have to touch that case, but it certainly will eliminate much of the routine kind of information that folk would have to provide when they come into the offices.

>> I was going to ask, what do you think is the future of the local Social Security office?

>> I think it's bright. Certainly, we're having demographic changes, so we're always evaluating the viability of an office. In some areas where we're seeing large migration, we would expect that we may have to expand. In some areas we've already had to either co-locate or, in fact, close some offices, because the population usage was just down. In areas where you have a heavy utilization of the Internet, you may need less staff. In some areas we had offices that were very, very close together, and so we had to look at the viability. We recently came up with a very comprehensive plan that we shared with Congress at their request that would have community involvement before we close offices. So, I expect that we will always have offices because of the vulnerable

populations that we serve. We have high SSI, Supplemental Security Income, populations. You know, that's a needs-based program. We also have the disabled. We also try to work very closely with other federal agencies that serve the same populations, like VA and Labor, et cetera. So, we always look at co-location for those kinds of things. But for anyone who is concerned about the field office going away, I don't see that at all.

>> I want to zoom out a little bit and look at Social Security in the larger picture, not the program so much, but the agency, and looking at workforce and so forth and information technology. What do you see are the biggest challenges facing Social Security, the agency, in the next several years?

>> That's interesting, because you just mentioned that. The biggest is going to be our workforce. We have an aging workforce. I'm giving out a lot of 40- and 50-year pins this year for people who have provided services to the American public for more than 40 years. So, we're going to constantly have to look at employee development, employee engagement. So, we try to get our employees involved, because a happy employee is a productive employee. But our biggest challenge is having an adequate and sustained budget. We have 10,000 people per day turning 65 years of age and older, so our services are in even greater demand, and we must have a budget that would allow us to replace these losses. When I was here in ‘94, we had about 70,000 employees with, certainly, a much smaller workload. We now have about 62,000 employees, so we are really going in the wrong direction. Because even with IT, it doesn't replace employees. It just helps us to work more intelligently, more smartly. And we have pendings that we're not happy with. So one of our priorities under our Vision 2025 document that we

developed is succession planning. And so, we're really looking at what are our critical jobs, when do we expect people to be retiring, and what do we need to do to get people prepared to go into those jobs? So, that's one of eight critical priorities that we developed. The second is, just looking at the whole way of, how do we make SSA an innovative and flexible agency? So, we're doing a number of things with our IT investments to ensure that we are maximizing the dollars that are available to us and that we're developing these programs on time and within budget. So, we have a number of IT initiatives that we will certainly be monitoring and looking at over the years to come. A lot of our resources go into IT, because one, we've got to continue to meet the changing expectations of the public, as well as the customers and our employees. We also are very concerned about educating the public more about the program. I'm just amazed that more people don't understand that Social Security is both a retirement program, a disability program, it's an insurance program for survivors. And when President Roosevelt established this program, then he was looking at retirement, but over the years, Congress has recognized the need to include other provisions. And so, we're very excited that we have all these other phases of a worker's life being addressed.

>> We're speaking with Carolyn Colvin, the Acting Commissioner of the Social Security Administration. I wonder if you can update us on progress in your strategic plan for the disability claims backlog issue that's been kind of hanging around a while.

>> Well, that's one of the great challenges. We have over a million cases pending that people are waiting for a decision. This is not something that happened overnight. You may be aware that in our agency, we use administrative law judges to hear these cases

and over the years, we've had significant challenges around being able to hire an adequate number of ALJs. We're working, I think, very effectively now with OPM to help us in getting a register of qualified individuals that we can hire. Last year, we were only able to hire 70 because we did not have an adequate register. This year, we're looking at the ability to hire about 250. Now, we have a high attrition rate with ALJs, because again, of the aging of our workforce. So, we come up with a net loss each year. My goal is to try to get to a point where we can continue to increase and have a net increase. But we're not just trying to staff our way out. The leadership there, as in that component, has developed a plan that will look at the entire operation from top to bottom and see if there are policies and procedures that we can implement, other changes that would help us to reduce the backlog. That's not something that's going to happen in 2016. We also have an opportunity in the future to have our agency talk to you about the kinds of things that we are going to be doing.

>> Sure. I wanted to ask you just briefly, tell us what a day in the life of the Acting Commissioner is like.

>> A day in the life of an Acting Commissioner. Well, it's decisions, decisions, decisions. We start at 8:30 in the morning with a briefing of our senior staff to discuss any issues that need to be brought to the attention of all of us here. And then we have various decision meetings. I also have a number of groups that I meet with on an intermittent basis, the various advocacy groups, the retirement community, the advocates for the disability program. I also believe in collaborating with other federal agencies. The President's concept is one government, so we do a lot with VA, and HHS, and CMS, and Labor. So, we have meetings to look at common issues that cut across the

organizations that would allow us to be more efficient. We also have a lot of performance meetings. I believe what gets measured gets done. So we spend a great deal of time looking at what our goals are, and are we on target, and what type of mid-course corrections we need to make. We know the transition is coming up, but we plan to work right on through the transmission. So, we have a vision document that developed three principles, and out of that came eight critical priorities, and we stayed focused on those to make sure that staff don't feel that they can let up because the administration is changing. And I'm excited to see all that they have achieved. But when I meet with them, I say, what's next? So it's an exciting time. I meet with the staff. I have brown bag lunches, town hall meetings. I try to visit our sites around the country so the employees can hear firsthand what our goals are, but also so that I can hear from them. We have a challenge committee where employees are able to send in recommendations relative to what they would do if they were commissioner, and we got some outstanding recommendations that we're implementing. So, exciting time.

>> And just one final question in the minute we have left. A lot of the issues revolve around hiring, whether it's administrative law judges, or IT people, or actuaries, or whatever you need. How would you summarize the appeal of working for Social Security? What's the best proposition you can give as to why people should go work there?

>> Well, first of all, it's the mission. People come to this agency because they believe in the mission and they're excited and enthusiastic about it. And I've not had the privilege of working with a greater, more competent, more dedicated, and committed core of public service than we find here at SSA. You have to wonder why someone would come

in and stay for 40, 50 years. It's not the money. It certainly is not the money. So it's because of their desire to serve. Because we are a 65,000 employee organization, I tell individuals who are looking at the potential of coming here that there are promotional opportunities. They can work in any part of the country that they're interested in. We simply ask that they be committed to public service and that they deliver. And we try to have a work environment here where people receive gratification. One of my mantras is that I want them to balance their life with their work, work hard while they're here, but also take time for their families. And I believe they get a lot of reward and gratification. I know I do, and I enjoy working with this team here. I think they're outstanding.

>> Carolyn Colvin is Acting Commissioner of Social Security. Share both parts of this interview with colleagues. Go to FederalNewsRadio.com/FederalDrive and click "Share with friends." Still to come on Federal News Radio, why the next presidential transition less than a year away should be smoother than the ones you might be used to. It's the Federal Drive with Tom Temin. FederalNewsRadio.com in 1500 AM.