

**COMPUTER MATCHING AGREEMENT
BETWEEN
THE SOCIAL SECURITY ADMINISTRATION
AND
THE RAILROAD RETIREMENT BOARD**

Match #1006

I. Purpose

This computer matching agreement (Agreement) sets forth the terms, safeguards, and procedures under which the Railroad Retirement Board (RRB), as the source agency, will disclose RRB annuity payment data to the Social Security Administration (SSA), the recipient agency. SSA will use the information to verify Supplemental Security Income (SSI) and Special Veterans Benefits (SVB) eligibility and benefit payment amounts. SSA will also record the railroad annuity amounts RRB paid to SSI and SVB recipients in the Supplemental Security Income Record (SSR).

II. Legal Authority

This Agreement is executed in compliance with the Privacy Act of 1974 (5 U.S.C. § 552a), as amended by the Computer Matching and Privacy Protection Act of 1988, and the regulations and guidance promulgated thereunder.

Legal authority for the disclosure under this Agreement for the SSI portion are sections 1631(e)(1)(A) and (B) and 1631(f) of the Social Security Act (Act) (42 U.S.C. §§ 1383(e)(1)(A) and (B) and 1383(f)). The legal authority for the disclosure under this Agreement for the SVB portion is section 806(b) of the Act (42 U.S.C. § 1006(b)).

III. Definitions

- A. "Annuity payment data" means information pertaining to benefit payments issued by RRB on the basis of an individual's railroad employment.
- B. "Disclose" and "disclosure" mean the release of information or data, with or without the consent of the individual or individuals to whom the data pertain, by either RRB or SSA.
- C. "Recipient Agency," as defined by the Privacy Act (5 U.S.C. § 552a(a)(9)), means SSA, the agency receiving the records for use in this computer matching program.
- D. "Source Agency," as defined by the Privacy Act (5 U.S.C. § 552a(a)(11)), means RRB, the agency disclosing records for the purposes of this computer matching program.
- E. "SSI" means the Federal Program of Supplemental Security Income for the Aged,

Blind, and Disabled established under Title XVI of the Act.

- F. “SSR” means the Supplemental Security Income Record, which consists of individual records, which contain data needed to administer the SSI program.
- G. “SVB” means the Federal Program of Special Veterans Benefits under Title VIII of the Act (42 U.S.C. §§ 1001-1013).

IV. Responsibilities of the Parties

A. SSA Responsibilities

1. SSA will use RRB’s annuity payment data to verify SSI and SVB eligibility and benefit payment amounts.
2. SSA will record the railroad annuity amounts RRB paid to SSI and SVB recipients in the SSR.
3. SSA will publish a notice of this matching program in the Federal Register (Fed. Reg.).

B. RRB Responsibilities

RRB will disclose RRB annuity payment data to SSA on a monthly basis via an electronic file.

V. Justification and Anticipated Results

A. Justification

Sections 1631(e)(1)(B) and 806(b) of the Act require SSA to verify the statements of applicants for and recipients of SSI payments and SVB benefits, respectively, before making a determination of eligibility or payment amount. Section 1631(f) of the Act requires Federal agencies to furnish SSA with information necessary to verify eligibility for or the correct amount of SSI benefits. With respect to railroad annuity amounts paid by RRB, the most cost-effective and efficient way to determine eligibility, entitlement, or amount of benefits for applicants for SSI payments and recipients of SVB benefits is via this matching program.

B. Anticipated Results

SSA projects that it will receive more than 6 million records from RRB each year. Based on the latest SSA evaluation of this match (see Attachment), the estimated benefit where there is unreported or under reported income that, after correction results in a decrease in SSI monthly payment amount, would yield a total savings of \$826,860. The costs are estimated to be \$24,670. The benefit to cost ratio is 33.5:1.

RRB does not anticipate any program savings as a result of the matching program and its costs are nominal. The SVB related matching activity will have minimal improvement on payment accuracy and will not have significant impact on the cost or anticipated results.

VI. Description of Matched Records

A. Systems of Records

1. RRB will provide SSA with an electronic data file containing annuity payment data from RRB's system of records, RRB-22 Railroad Retirement, Survivor, and Pensioner Benefits System, last published on 80 Fed. Reg. 28018 (May 15, 2015).
2. SSA will match RRB's data with data maintained in the SSR, Supplemental Security Income Record and Special Veterans Benefits, (60-0103) last fully published at 71 Fed. Reg. 1830 (January 11, 2006) and updated at 72 Fed. Reg. 69723 (December 10, 2007), 83 Fed. Reg. 31250-31251 (July 3, 2018), 83 Fed. Reg. 54969 (November 1, 2018), 89 Fed. Reg. 825 (January 5, 2024), and 89 Fed. Reg. 14554 (February 27, 2024). SVB data also resides in the SSR.

The information in these systems of records may be updated during the effective period of this Agreement as required by the Privacy Act. The systems of records involved in this computer matching program have routine uses permitting the disclosures needed to conduct this match.

B. Number of Records

The monthly electronic data file provided by RRB will contain approximately 560,000 records.

C. Specified Data Elements

SSA will match the Social Security number (SSN), name, date of birth, and RRB claim number on the RRB file and the SSR.

D. Frequency of Matching

SSA and RRB will conduct this match monthly.

VII. Accuracy Assessments

Previous matches with the same files indicate that the SSNs on RRB records are 99 percent accurate. Periodic accuracy assessments indicate that RRB's annuity payment data are virtually 100 percent accurate at the time of creation. According to Fiscal Year 2023 Title XVI Payment Accuracy Report, Office of Analytics, Review, and Oversight (June 2024), SSA's SSI overpayment accuracy rate was 90.8 percent, and the

underpayment accuracy was 98.6 percent, when they are created. The Stewardship review assesses payment accuracy related to the non-medical aspects of SSI's payments made in a given fiscal year. SSA does not have a SVB accuracy assessment specific to the data elements listed in this Agreement.

VIII. Procedures for Individualized Notice

SSA must advise individuals that SSA will match their records against those of other agencies. SSA will notify individuals at the time of application for SSI and SVB benefits. SSA will notify recipients at the time of their redetermination of eligibility for SSI and SVB benefits, or at least once during the period of the match. SSA will publish a notice of this matching program in the Federal Register, as required by the Privacy Act. In addition, SSA provides notice through annual mailings, which provide information about SSA's verification of records through data matching programs.

RRB's notice to applicants consists of appropriate language printed on its application forms or a separate handout with appropriate language when necessary. RRB's notice to annuitants will consist of notifications followed by a periodic mailing to all annuitants describing its matching activities.

IX. Verification Procedure and Opportunity to Contest

A. Verification Procedures

SSA will determine if RRB's data, other than current payment data, are consistent with SSA's data. If the data are not consistent, SSA will contact the individual, if necessary, to confirm the data in the RRB's file.

B. Opportunity to Contest

Before taking any adverse action based on the information received from the match, SSA will provide written notice to each individual for whom SSA decides such adverse action may be necessary. The notice will inform the individual of the match findings and provide the following information:

1. SSA has received information pertaining to receipt of an annuity payment, which indicates that a specified adverse action may be necessary.
2. As established for the SSI and SVB programs by regulation (20 C.F.R. §§ 416.1336 and 408.820), the individual has to contest the adverse decision while maintaining payments at the previously established level.
3. The effective date of any adjustments or overpayment that may result.
4. Unless the individual responds to contest the proposed adverse action in the required period of time, SSA will conclude that the information provided by RRB

is correct and will make the necessary adjustment to the individual's payment.

X. Procedures for Retention and Timely Destruction of Identifiable Records

SSA will retain the electronic files received from RRB only for the period of time required for any processing related to the matching program and then will destroy all such data by electronic purging, unless SSA is required to retain the information in order to meet evidentiary requirements. In case of such retention for evidentiary purposes, SSA will retire the retained data in accordance with applicable Federal Records Retention Schedules (44 U.S.C. § 3303a). SSA will not create permanent files or a separate system of records comprised solely of the data provided by RRB.

XI. Records Usage, Duplication, and Redisclosure Restrictions

SSA will adhere to the following limitations on the use, duplication, disclosure of the electronic files, and data provided by RRB.

- A. SSA will use and access the data only for the purposes described in this Agreement.
- B. SSA will not use the data to extract information concerning the individuals therein for any purpose not specified in this Agreement.
- C. SSA will not duplicate or disseminate the data RRB provides, within or outside SSA without the written permission of RRB, except as required by law. RRB will not give such permission unless the law requires disclosure or the disclosure is essential to the matching program. For such permission, SSA must specify in writing what data it is requesting be duplicated or disseminated and to whom, and the reason that justify such duplication or dissemination.
- D. If RRB data is maintained in an SSA system, SSA may be required to disclose such data if requested by the Congressional Budget Office (CBO) pursuant to 2 U.S.C. § 601(d) or the Government Accountability Office (GAO) pursuant to 31 U.S.C. § 716. Both the CBO and GAO are required by Federal law to maintain the same level of confidentiality as applicable to SSA. See 2 U.S.C. § 601(e); 31 U.S.C. § 716(e).

XII. Security Procedures

SSA and RRB will comply with the requirements of the Federal Information Security Management Act (FISMA), 44 U.S.C. Chapter 35, Subchapter II, as amended by the Federal Information Security Modernization Act of 2014 (Pub. L. 113-283); related Office of Management and Budget (OMB) circulars and memoranda, such as Circular A-130, *Managing Information as a Strategic Resource* (July 28, 2016); and Memorandum M-17-12 *Preparing for and Responding to a Breach of Personally Identifiable Information* (January 3, 2017); National Institute of Standards and Technology (NIST) directives; and the Federal Acquisition Regulations, including any applicable

amendments published after the effective date of this Agreement. These laws, directives, and regulations include requirements for safeguarding Federal information systems and personally identifiable information (PII) used in Federal agency business processes, as well as related reporting requirements. Both agencies recognize and will implement the applicable laws, regulations, NIST standards, and OMB directives including those published subsequent to the effective date of this Agreement.

FISMA requirements apply to all Federal contractors, organizations, or entities that possess or use Federal information, or that operate, use, or have access to Federal information systems on behalf of an agency. Both agencies are responsible for oversight and compliance of their contractors and agents.

A. Breach Reporting

If either SSA or RRB experiences an incident involving the suspected or confirmed breach (i.e., loss) of PII provided by SSA or RRB under the terms of this Agreement, they will follow the reporting guidelines issued by OMB. In the event of a suspected or confirmed PII breach, the agency experiencing the breach is responsible for following its established procedures, including notification to the proper organizations. In addition, the agency experiencing the breach will notify SSA's Office of Privacy and Disclosure Breach Contact or RRB's Systems Security Contact named in this Agreement. If RRB is unable to speak with the SSA Breach Contact within one hour or if for some other reason notifying the SSA Breach Contact is not practicable (e.g., it is outside of the normal business hours), RRB will call SSA's National Network Service Center at 1-877-697-4889. If SSA is unable to speak with RRB's Systems Security Contact within one hour, SSA will contact the RRB Computer Security Incident Response Team (CSIRT) at CSIRT@rrb.gov.

B. Breach Notification

SSA and RRB will follow PII breach notification policies and related procedures issued by OMB. If the agency that experiences the breach determines that the risk of harm requires notification to potentially affected individuals or other remedies, that agency will carry out these remedies without cost to the other agency.

C. Administrative Safeguards

SSA and RRB will restrict access to the data matched and to any data created by the match to only those authorized users, e.g., employees and contractors, who need it to perform their official duties in connection with the uses of the data authorized in this Agreement. Further, SSA and RRB will advise all personnel who have access to the data matched and to any data created by the match of the confidential nature of the data, the safeguards required to protect the data, and the civil and criminal sanctions for noncompliance contained in the applicable Federal laws.

D. Physical Safeguards

SSA and RRB will store the data matched and any data created by the match in an area that is physically and technologically secure from access by unauthorized persons at all times (e.g., door locks, card keys, biometric identifiers, etc.). Only authorized personnel will transport the data matched and any data created by the match. SSA and RRB will establish appropriate safeguards for such data, as determined by a risk-based assessment of the circumstances involved.

E. Technical Safeguards

SSA and RRB will process the data matched and any data created by the match under the immediate supervision and control of authorized personnel in a manner that will protect the confidentiality of the data, so that unauthorized persons cannot retrieve any data by computer, remote terminal, or other means. Systems personnel must enter personal identification numbers when accessing data on the agencies' systems. SSA and RRB will strictly limit authorization to those electronic data areas necessary for authorized personnel to perform their official duties.

F. Application of Policies and Procedures

SSA and RRB will adopt policies and procedures to ensure that each agency uses the information contained in their respective records or obtained from each other solely as provided in this Agreement. SSA and RRB will comply with these guidelines and any subsequent revisions.

G. Security Assessments

NIST Special Publication (SP) 800-37, as revised, encourages agencies to accept each other's security assessments in order to reuse information system resources and/or to accept each other's assessed security posture in order to share information. NIST SP 800-37 further encourages that this type of reciprocity is best achieved when agencies are transparent and make available sufficient evidence regarding the security state of an information system so that an authorizing official from another organization can use that evidence to make credible, risk-based decisions regarding the operation and use of that system or the information it processes, stores, or transmits. Consistent with that guidance, the parties agree to make available to each other upon request system security evidence for the purpose of making risk-based decisions. Requests for this information may be made by either party at any time throughout the duration or any extension of this Agreement.

XIII. Comptroller General Access

The Government Accountability Office (Comptroller General) may have access to all RRB and SSA data it deems necessary in order to monitor or verify compliance with this Agreement, including those contained and covered by an SSA and RRB system of

records disclosure pursuant to 5 U.S.C. § 552a(b)(10).

XIV. Reimbursement

RRB's costs for providing this service are nominal and it will not require reimbursement by SSA. Due to the nominal costs of services associated with providing data to SSA under this Agreement, RRB waives recovery of the costs pursuant to the Economy Act (31 U.S.C. § 1535). Should RRB determine in the future that the cost of providing services is significant; it may adjust the reimbursement terms by means of an amended reimbursable agreement between the two agencies.

Nothing contained herein shall be construed to violate the Anti-Deficiency Act, 31 U.S.C. § 1341, by obligating the parties to any expenditure or obligation of funds in excess or in advance of appropriations.

XV. Duration, Modification, and Termination

A. Effective Date

The effective date of this Agreement is March 2, 2026, provided that SSA reported the proposal to re-establish this matching program to the Congressional committees of jurisdiction and OMB in accordance with 5 U.S.C. § 552a(o)(2)(A) and OMB Circular A-108 (December 23, 2016), and SSA published notice of the matching program in the Fed. Reg. in accordance with 5 U.S.C. § 552a(e)(12).

B. Duration

This Agreement will be in effect for a period of 18 months.

C. Renewal

The Data Integrity Boards (DIBs) of RRB and SSA may, within 3 months prior to the expiration of this Agreement, renew this Agreement for a period not to exceed 12 months if RRB and SSA can certify to their DIBs that:

- 1) The matching program will be conducted without change; and
- 2) RRB and SSA have conducted the matching program in compliance with the original agreement.

If either agency does not want to continue this program, it must notify the other agency of its intention not to continue at least 3 months before the end of the period of this Agreement.

D. Modification

The parties may modify this Agreement at any time by a written modification, agreed to by both parties and approved by the DIB of each agency.

E. Termination

The parties may terminate this Agreement at any time with the consent of both parties. Either party may unilaterally terminate this Agreement upon written notice to the other party requesting termination, in which case the termination shall be effective 90 days after the date of such notice or at a later date specified in the notice.

XVI. Integration Clause

This Agreement constitutes the entire agreement of the parties with respect to its subject matter and supersedes all other data exchange agreements between the parties that pertain to the disclosure of the specified RRB annuity payment data between SSA and RRB for the purposes described in this Agreement. SSA and RRB have made no representations, warranties or promises made outside of this Agreement. This Agreement takes precedence over any other documents that may be in conflict with it, including any conflicting terms in any Interconnection Security Agreement (ISA) entered into in accordance with NIST SP 800-47 governing the interconnections between information technology systems that will be utilized for the transfer of information under this Agreement.

XVII. Persons to Contact

A. The RRB contacts are:

Agreement Issues

Shauna Eubanks
Supervisory Analyst
Office of Programs-Policy and Systems
844 North Rush Street
Chicago, IL 60611-2092
Telephone: 312-751-4551
Email: Shauna.Eubanks@rrb.gov

Computer Systems Issues

Lavette Fargo
Chief of RRA Application and Calculation
Office of Programs-Policy and Systems
844 North Rush Street
Chicago, IL 60611-2092
Telephone: 312-751-4617
Email: Lavette.Fargo@rrb.gov

Program Issues

Stephanie Swilley
Chief of Payment Analysis and Systems
Office of Programs-Policy and Systems
844 North Rush Street
Chicago, IL 60611-2092
Telephone: 312-751-4362
Email: Stephanie.Swilley@rrb.gov

Information Security Issues

Jerry L. Gilbert
Chief Information Security Officer
Bureau of Information Services
844 North Rush Street
Chicago, IL 60611-2092
Telephone: 312-751-3365
Cell: 312-505-3604
Email: Jerry.Gilbert@rrb.gov

B. The SSA contacts are:

Agreement Issues

Neil Etter
Government Information Specialist
Electronic Interchange, Liaison & Breach Division
Office of Privacy & Disclosure
Office of Law and Policy
Social Security Administration
6401 Security Boulevard
Baltimore, MD 21235
Telephone: 410-965-8208
Email: Neil.Etter@ssa.gov

Breach Contact

Andrea Huseth
Division Director
Electronic Interchange, Liaison & Breach Division
Office of Privacy and Disclosure
Office of Law and Policy
6401 Security Boulevard
Baltimore, MD 21235
Telephone: 410-608-9675
Email: Andrea.Huseth@ssa.gov

Systems Security Issues

Robert Muffoletto

Division Director
Division of Compliance and Assessments
Office of Information Security
Office of Chief Information Officer
Social Security Administration
6201 Security Boulevard
Baltimore, MD 21235
Telephone: 410-966-5248
Email: Robert.Muffoletto@ssa.gov

Project Coordinator
Jamillah Jackson
Branch Chief
Federal Agreements Branch
Office of Income Security Programs
Office of Law and Policy
Social Security Administration
6401 Security Boulevard
Baltimore, MD 21235
Telephone: 410-965-3747
Email: Jamillah.N.Jackson@ssa.gov

Computer Systems Issues
Angil Escobar
Branch Chief
OEIS/DDE/Verifications and Exchanges Analysts Branch
Enterprise Information Systems
Office of the Chief Information Officer
Social Security Administration
6401 Security Boulevard
Baltimore, MD 21235
Telephone: 410-965-7213
Email: Angil.Escobar@ssa.gov

Supplemental Security Income Policy
Scott Logan
Team Leader
Office of SSI & Program Integrity Policy
Office of Income Security Programs
6401 Security Boulevard
Robert M. Ball Building
Baltimore, MD 21235
Telephone: 410-966-5927
Email: Scott.Logan@ssa.gov

Claims Policy

Michael Bittinger
Program Analyst
Office of Applications & Electronic Services Support Policy
Office of Income Security Programs
Social Security Administration
6401 Security Boulevard
Baltimore, MD 21235
Telephone: 410-966-0457
Email: Michael.Bittinger@ssa.gov

XVIII. Signatures of Authorized Officials

A. RAILROAD RETIREMENT BOARD:

Source Agency Certification:

As the authorized representatives of the source agency named above, I certify that I have competent authority on behalf of RRB to enter into the obligations set forth in this Agreement.

Electronic Signature Acknowledgement: The signatories may sign this document electronically by using an approved electronic signature process. By signing this document electronically, the signatories agree that the signature they provide has the same meaning and legal validity and effect as a handwritten signature.

RANDOLPH H HAYDEN
Digitally signed by
RANDOLPH HAYDEN
Date: 2025.05.21
12:07:42 -05'00'

Date _____

Randolph J. Hayden
Director of Policy and Systems
Office of Programs
Railroad Retirement Board

RRB Data Integrity Board Certification:

Date _____

Bob DeLuca
Chief Information Officer
Data Integrity Board
Railroad Retirement Board

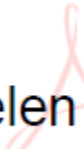
B. SOCIAL SECURITY ADMINISTRATION:

Recipient Agency Certification:

As the authorized representatives of the recipient agency named above, I certify that I have competent authority on behalf of SSA to enter into the obligations set forth in this Agreement.

Electronic Signature Acknowledgement: The signatories may sign this document electronically by using an approved electronic signature process. By signing this document electronically, the signatories agree that the signature they provide has the same meaning and legal validity and effect as a handwritten signature.

Jennifer
Karangelen



Digitally signed by
Jennifer Karangelen
Date: 2025.06.11
10:18:33 -04'00'

Date _____

Jennifer Karangelen
Acting Deputy Executive Director
Office of Privacy and Disclosure
Office of Law and Policy
Social Security Administration

SSA Data Integrity Board Certification:

Date _____

Matthew D. Ramsey
Chair
Data Integrity Board
Social Security Administration

Attachment: Cost Benefit Analysis

**Cost Benefit Analysis (CBA) for the
Computer Matching Agreement (CMA)
between
Social Security Administration (SSA)
and
The Railroad Retirement Board (RRB), Combined Health Insurance and Check
Writing Operation (CHICO) (Match #1006)**

Objective

The object of this CBA is to determine the cost effectiveness of the computer matching operation between SSA/Supplemental Security Record (SSR) and the RRB's CHICO file.

Background

When RRB began sharing their payment data with SSA in January 1977, RRB sent annual files. At some point, RRB began sending the file bi-monthly, and in October 1999, RRB began sending monthly files.

Each month, the RRB provides SSA with electronic payment files; i.e., the CHICO file. SSA then matches the RRB data with the SSR using identifying data such as Social Security number, name, date of birth, sex, and railroad claim number. If the system determines that the railroad record and the SSR are definitely not for the same person, it removes the record from further processing. If the system determines that the RRB record and the SSR are for the same person (match), the SSR is automatically updated to reflect the railroad payment amount in effect as of the month of the interface.

The system automatically processes cases requiring only a payment adjustment by SSA. SSA makes payment adjustments after due process notices are sent to the recipient. No field resources are required for these adjustments.

Methodology

The Office of Systems (OS) provides the Office of Data Exchange and International Agreements (ODXIA) with a monthly report of the number of records received from the RRB. The report contains counts and total payment adjustment amounts for those alerts that have a corresponding SSR, as well as the dispositions of these alerts. SSA limits this report to the costs and benefits derived from automated payment adjustments made as a result of the RRB/SSR matching operation. As a part of the study, ODXIA reviews the monthly-automated reports to identify the number of cases with payment changes (suspended, decreased, or increased) for October 2023 through September 2024.

Findings

Between October 2023 and September 2024, SSA received 48,876 records from RRB; 8,971 of

which matched SSA's SSR records. The system made 1,864 automatic payment adjustments. From these 1,864 payment adjustments, we suspended 170 monthly benefit payments, decreased 447 monthly benefit payments, and increased 81 monthly benefit payments. SSA had no prior report of RRB income in 162 of the 170 cases in which we suspended monthly benefit payments, and in 31 of the 447 cases we decreased the monthly benefit payments.

Benefits

This report focuses on benefits associated with automated adjustment due to RRB benefit payments.

Over the 12-month period between October 2023 and September 2024, we suspended 170 monthly payments averaging \$574. The total adjustment in suspended monthly payment amount was \$97,580. We conservatively predict that these incorrect payments would have continued without this matching operation for an additional 6 months; therefore, the overpayment avoidance is \$585,480. We also decreased 447 benefit payments averaging \$90. The total payment adjustment, due to decreased SSI payments, was \$40,159. We conservatively predict that these incorrect payments would have continued without this matching operation for an additional 6 months; therefore, the overpayment avoidance benefit is \$240,953.

In 81 cases, the system made the automated payment adjustments based on overstated unearned income. This resulted in an average increase of \$372 in the combined monthly payment amount for a total adjustment of \$30,094. Just as with the detected overpayments, we estimate that this underpayment also would have continued for an additional 6 months, the underpayment avoidance benefit is \$180,564.

The total benefit of this match, which is \$826,860, excludes the \$180,792 owed to SSI recipients in underpayments. The detection and payment of underpayments provide a customer service-related benefit to SSA but no cash-savings.

Costs

The matching agreement and operation

For each data exchange operation, we track the total salary and overhead dedicated to performing each matching operation. The FY 2024 Systems costs for the SSA and RRB matching operation totaled \$24,670 for direct services (salaries and programming).

Conclusion

The benefit to the United States Treasury of this matching operation is the correction of those cases in which SSA is required to take action to suspend, decrease, or increase monthly payment amount, based on unearned RRB benefit and compensation, and the prevention of future overpayments, as well as underpayments.

Because of this matching operation, SSA avoided issuing \$826,860 in overpayments, and

correctly adjusted 81 SSRs to pay SSI recipients \$180,792 in underpayments. The cost to SSA for this matching operation is \$24,670; thus, showing the matching operation to be cost-effective with a benefit-to-cost ratio of 33.5:1.

This matching operation is cost-effective, and we recommend continuing this matching operation.

CBA between SSA and RRB (Match #1006)

Based on the average totals from the monthly interface runs October 2023 – September 2024

Number of alerts matching SSA/SSR	8,971
Number of automated payment updates	1,864

Benefits

Suspended Monthly SSI Benefits	170
Average Suspended Benefit Amount (rounded)	\$574
Total Amount of Suspended Benefits	\$97,580
Projected for 6 Months	\$585,480

Decreased Monthly SSI Benefits

Cases with a decrease in payment amount	447
Average change in monthly payment amount (rounded)	\$90
Total change in monthly payment amount	\$40,159
Projected for 6 months	\$240,953

Increased Monthly SSI Benefits (excluded from cash benefit to SSA)

Cases with an increase in payment amount	81
Average change in monthly payment amount (rounded)	\$372
Total change in monthly payment amount	\$30,094
Projected for 6 months	\$180,564

Total benefits	\$826,860
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Costs

Systems Costs (Office of Systems, Budget Staff)	\$24,670
<u>Benefit-to-cost ratio</u>	33.5:1

Calculations

Suspended benefits

$\$97,580.02$ (total suspended benefits)/ 170 (number of cases with suspended benefits) = $\$574$
(avg. suspended benefit payment)

$\$574$ (avg. suspended benefit payment) x 170 (number of cases with suspended benefits) =
 $\$97,580$ (total amount of benefits suspended)

$\$97,580$ (total amount of suspended benefits payments) x 6 (number of months incorrect
payments expected to continue) = $\$585,480$

Decreased benefits

$\$40,158.82$ (total decreased benefits)/ 447 (number of cases with decreased benefits) = $\$89.84$
(avg. decreased benefit payment amount)

$\$90$ (avg. decreased benefit payment amount, rounded) x 447 (number of cases with decreased
benefits payments) = $\$40,159$ (total amount of benefits decreased)

$\$40,159$ (total amount of decreased benefit payments) x 6 (number of months incorrect payment
expected to continue) = $\$240,953$

Increase benefits

$\$30,093.72$ (total increased benefits)/ 81 (number of cases with increased benefits) = $\$371.53$
(avg. increased benefit payment amount)

$\$372$ (avg. increased payment amount, rounded) x 81 (number of cases with increased benefits)
= $\$30,094$ (total amount of increased benefits payments)

$\$30,094$ (total amount of benefits increased) x 6 (number of months incorrect payment expected
to continue) = $\$180,564$

END CBA