



# Social Security Protects Your Investment

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

We provide benefits to about one-fifth of the American population. These benefits serve as vital protection for working adults, children, people with disabilities, and the elderly. That means many Americans have 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. Also, we must protect the public from scams that use Social Security and its vital programs as bait to harm unsuspecting consumers. 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 levels to combat fraud that undermines our mission to serve the American public.

To meet this challenge, we work closely with the OIG, which investigates allegations of fraud and seeks to bring offenders to justice. They refer cases to U.S. Attorneys within the Department of Justice for prosecution as federal crimes, and, when appropriate, to state and local prosecuting authorities.

## 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 proven techniques that identify fraud and help investigators analyze suspicious or questionable claims. We combat 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, the OIG, state Disability Determination Services (DDS), and state and local law enforcement agencies. Together, we investigate suspicious or questionable Social Security disability claims. There are 50 CDI units that cover all 50 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 prevent fraud losses for both federal and state programs, such as food and nutrition assistance, housing assistance, Medicare, and Medicaid.

- We are authorized to impose **administrative sanctions** (Section 1129A of the *Social Security Act*) when a person knowingly provides false or misleading information to us. We can impose sanctions when a person fails to report information relevant to an eligibility or benefit amount. During a sanction period, benefits stop. The sanction periods are six months for the 1<sup>st</sup> occurrence, 12 months for the 2<sup>nd</sup> occurrence, and 24 months for each additional occurrence.
- Federal law (Section 1140 of the *Social Security Act*) authorizes us to impose a **civil monetary penalty** against any person or any company that engages in misleading Social Security-related communications.
  - The law also prohibits the reproduction and sale of Social Security publications and forms without our authorization. It also places restrictions on the charging for services that we provide to the public without charge.
  - The OIG uses this consumer protection tool to keep the public safe from a variety of scams, including imposter scams. In these scams, the perpetrator fraudulently claims to be with Social Security, the OIG, or to be otherwise authorized or endorsed by or affiliated with Social Security. The OIG can impose civil monetary penalties against violators, which can include people and entities that allow their services to be used for fraudulent purposes. For example, the OIG imposes civil monetary penalties against companies that engage in misleading Social Security disability related telephone solicitations.
  - Section 1140 authorizes a civil monetary penalty of up to \$13,132 for each misleading Social Security-related communication or unauthorized sale of a Social Security publication, form, or the charging for services. When the violation is in the form of a broadcast or telecast, a penalty of up to \$65,653 may be imposed for each airing.
- 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 main reasons people receive Supplemental Security Income (SSI) payments 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 people from receiving SSI payments.

## 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 several 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 who receives disability benefits approximately every three to seven years.

For people who receive 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 who apply for and receive 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 of committing fraud against our programs and operations. Recently, scams — misleading victims into making payments to avoid arrest or legal action for Social Security-related problems — have skyrocketed. Scammers often require payment by retail

gift card, cash, wire transfer, digital currency, prepaid debit card, or even gold bars. These scams primarily use the telephone, but some scams also use email, text messages, social media, or the U.S. mail. 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 suspected fraud, waste, abuse, and misconduct related to our programs and operations at **[oig.ssa.gov/report](https://www.ssa.gov/report)**. For more information about 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](https://www.ssa.gov/fraud)**.

## Contacting Us

The most convenient way to do business with us is to visit **[www.ssa.gov](https://www.ssa.gov)** to get information and use our online services. There are several things you can do online: apply for benefits; start or complete your request for an original or replacement Social Security card; 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 (Social Security beneficiaries only), and get a replacement SSA-1099/1042S. If you live outside the United States, visit **[www.ssa.gov/foreign](https://www.ssa.gov/foreign)** to access our online services.

If you don't have access to the internet, we offer many automated services by phone, 24 hours a day, 7 days a week, so you may not need to speak with a representative.

If you need to speak with someone or if you need to make an appointment to come into an office, 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. We provide free interpreter services upon request. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. **We are less busy later in the week (Wednesday to Friday) and later in the month.**



Securing today  
and tomorrow

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