

Report Summary

Social Security Administration Office of the Inspector General

February 2011



Objective

To determine whether individuals entitled to disabled widow's benefits (DWB) were receiving benefits based on the correct month of entitlement (MOET).

Background

Certain surviving spouses and divorced spouses of fully insured deceased workers may receive DWB.

We obtained a file of all disability allowances for Calendar Years 2003 through 2005 and 2007 through 2009 processed by the disability determination services.

Through analysis of this file, we identified 3,749 DWB claims that appeared to be processed using an incorrect MOET. These individuals should have started receiving benefits (cash payments and/or Medicare) earlier than they did. We randomly selected 50 cases for detailed review.

To view the full report, visit
http://www.ssa.gov/oig/ADO_BEPDF/A-01-10-20115.pdf

Underpaid Disabled Widows (A-01-10-20115)

Our Findings

Some claims for DWB were processed using an incorrect MOET. Based on our review, we estimated that approximately 3,000 DWB claims were processed using an incorrect MOET from 2003 through 2005 and 2007 through 2009. As a result, approximately 2,400 of these beneficiaries were underpaid about \$14 million. Additionally, we estimate that approximately 2,800 beneficiaries were delayed in receiving Medicare entitlement. SSA's policies related to determining MOET are rather complex, and many beneficiaries would not recognize that their MOET was determined incorrectly.

For example, a widow from Georgia filed for DWB in April 2006. The date of her disability onset was January 11, 2004. When the Agency processed her claim in February 2007, she was given a MOET of April 2006, and this is when her benefits began. We referred this case to SSA in July 2010, and, after reviewing the case, the Agency corrected her MOET to April 2005 because she was due 12 months of retroactive benefits. As a result, she received a check for \$13,504 in September 2010. Additionally, she originally became entitled to Medicare in April 2008, but her entitlement would have begun in April 2007 had this claim been processed correctly.

Our Recommendations

We found that some beneficiaries' DWB claims were not processed using the correct MOET. Therefore, we recommend SSA:

1. Review the remaining cases in our population in which it appears the wrong MOET was used and take appropriate corrective action.
2. Remind employees of the proper procedures to follow when manually processing DWB claims.

SSA agreed with the recommendations.