



**SOCIAL SECURITY**  
Office of the Inspector General

April 22, 2011

The Honorable Xavier Becerra  
Ranking Member, Subcommittee on  
Social Security  
Committee on Ways and Means  
House of Representatives  
Washington, D.C. 20515

Dear Mr. Becerra:

On April 15, 2010, at a Social Security Subcommittee oversight hearing on Social Security Administration (SSA) field office service delivery, you asked my office to review the Internet claim (iClaim) application. Specifically, you expressed concern about whether individuals filing for benefits using the iClaim application were receiving an appropriate level of service from SSA. To address this concern, we initiated four reviews of the iClaim application. Specifically, these reviews evaluated the iClaim application process and obtained individuals' perceptions of the iClaim application process for both Retirement and Disability Insurance Benefits.

Enclosed is the report for the second of our four reviews. This review presents our examination of the iClaim application process for Retirement Insurance Benefits. I appreciate the opportunity to share our insights on this important matter. To ensure SSA is aware of the information provided to your office, we are forwarding a copy of this report to the Agency.

If you have any questions concerning this matter, please call me or have your staff contact Misha Kelly, Congressional and Intra-Governmental Liaison, at (202) 358-6319.

Sincerely,



Patrick P. O'Carroll, Jr.  
Inspector General

Enclosure

cc:  
Michael J. Astrue

# **CONGRESSIONAL RESPONSE REPORT**

*Internet Claim Applications  
for Retirement Insurance Benefits*

**A-07-10-20165**



April 2011

## Mission

By conducting independent and objective audits, evaluations and investigations, we inspire public confidence in the integrity and security of SSA's programs and operations and protect them against fraud, waste and abuse. We provide timely, useful and reliable information and advice to Administration officials, Congress and the public.

## Authority

The Inspector General Act created independent audit and investigative units, called the Office of Inspector General (OIG). The mission of the OIG, as spelled out in the Act, is to:

- Conduct and supervise independent and objective audits and investigations relating to agency programs and operations.
- Promote economy, effectiveness, and efficiency within the agency.
- Prevent and detect fraud, waste, and abuse in agency programs and operations.
- Review and make recommendations regarding existing and proposed legislation and regulations relating to agency programs and operations.
- Keep the agency head and the Congress fully and currently informed of problems in agency programs and operations.

To ensure objectivity, the IG Act empowers the IG with:

- Independence to determine what reviews to perform.
- Access to all information necessary for the reviews.
- Authority to publish findings and recommendations based on the reviews.

## Vision

We strive for continual improvement in SSA's programs, operations and management by proactively seeking new ways to prevent and deter fraud, waste and abuse. We commit to integrity and excellence by supporting an environment that provides a valuable public service while encouraging employee development and retention and fostering diversity and innovation.

# *Background*

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## **OBJECTIVE**

The objective of our review was to evaluate the Internet claim (iClaim) application process for Retirement Insurance Benefits (RIB).

## **BACKGROUND**

In response to customer requests for more Internet services and the requirements of the *Government Paperwork Elimination Act of 1998*,<sup>1</sup> the Social Security Administration (SSA) allows individuals to complete and electronically sign an online application for certain Title II Social Security benefits.<sup>2</sup> Specifically, individuals can use the Internet to file for RIB, aged spouse's benefits, and Disability Insurance benefits.<sup>3</sup> In December 2008, SSA implemented the iClaim application, which modified prior versions of the Internet application.<sup>4</sup>

After an individual submits an iClaim application, it is sent to a nearby field office (FO) or Immediate Claims Taking Unit (ICTU).<sup>5</sup> At the FO or ICTU, an SSA employee verifies the application is valid<sup>6</sup> and resolves discrepancies between data in SSA systems and information entered on the iClaim application.<sup>7</sup> After reviewing the application, the employee may need to re-contact the individual to obtain additional information or develop other issues.<sup>8</sup>

In Fiscal Year (FY) 2010, SSA received approximately 2.5 million RIB applications, with approximately 920,000 (37 percent) received via iClaim. SSA's goal is to have 50 percent of RIB applications submitted using the iClaim application by FY 2012.

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<sup>1</sup> Pub. L. No. 105-277, 112 Stat. 2681-749.

<sup>2</sup> SSA, POMS, GN 00204.055 A.

<sup>3</sup> SSA, POMS, GN 00204.055 B.

<sup>4</sup> SSA, Teleservice Center Operating Guide, TC 31507.010 A.

<sup>5</sup> There are 1,297 FOs and 15 ICTUs nationwide. ICTUs assist FOs in processing RIB iClaim and telephone applications.

<sup>6</sup> Among other requirements, for an application to be valid, the individual must be alive when the application is filed unless before death there was a written statement of intent to claim benefits. SSA, POMS, GN 00204.001 C.1.

<sup>7</sup> A common discrepancy is the individual's name. For example, a name that changed after marriage may not have been reported to SSA or an individual may enter a middle name rather than the first name.

<sup>8</sup> SSA, POMS, GN 00204.055 G.7. Examples of other issues requiring development include, but are not limited to, allegation of disability and possible eligibility for Supplemental Security Income or Medicare.

At an April 15, 2010 hearing before the House of Representatives' Committee on Ways and Means, Subcommittee on Social Security, Congressman Xavier Becerra asked the Office of the Inspector General (OIG) to review the iClaim application to ensure individuals filing for benefits using the iClaim application were receiving an appropriate level of service from SSA.

To address Congressman Becerra's request, we selected a random sample of 250 RIB iClaim applications filed in May 2010.<sup>9</sup> We surveyed the SSA employees who processed the RIB iClaim applications to determine the number of times the Agency had to re-contact individuals for additional information or clarification and the reasons for the re-contacts. We also obtained the employees' perceptions of the iClaim application process. Finally, we reviewed 50 of the RIB iClaim applications from our sample to determine whether the information provided by the individuals in their iClaim applications corresponded with the information recorded in SSA's system that was used to determine individuals' eligibility for benefits and their benefit amounts.

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<sup>9</sup> See Appendix B for a detailed discussion of the scope and methodology of our review.

# *Results of Review*

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To process some iClaim applications, SSA must re-contact individuals to obtain additional information or clarification regarding their iClaim applications. The majority of individuals in our review was re-contacted by an SSA employee after filing an iClaim application. The most common reasons employees re-contacted individuals were to discuss the month they wanted to begin receiving benefits and address inconsistencies in their earnings records.

SSA employees were generally positive regarding the amount of time it took to process an iClaim application. However, employees expressed concerns about the difficulty in re-contacting individuals.

In addition, we found that the information provided by individuals in their iClaim applications corresponded with the information recorded in SSA's system. The information in SSA's system was used to determine individuals' eligibility for benefits and their benefit amounts.

## **REASONS FOR RE-CONTACT**

Re-contacts with individuals are a necessary and important part of processing some iClaim applications. In fact, of the 245 individuals in our review who filed a RIB iClaim application, SSA re-contacted 144 individuals (59 percent) to obtain additional information or clarification.<sup>10</sup> SSA employees re-contacted individuals predominantly for two issues (see Table 1). Specifically,

- 64 individuals (44 percent) were re-contacted regarding the month they chose to begin receiving benefits; that is, their month of election (MOEL) and
- 52 individuals (36 percent) were re-contacted regarding inconsistencies in their earnings records.

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<sup>10</sup> Although we selected a sample of 250 RIB iClaim applications for review, 5 employees did not respond to our request to review the iClaim applications for 5 individuals.

**Table 1: Issues Causing Re-contact<sup>11</sup>**

<b>Re-contact Issue<sup>12</sup></b>	<b>Number of iClaims with Re-contact</b>	<b>Percent of iClaims with Re-contact (Of 144 iClaims with Re-contact)</b>
MOEL	64	44%
Earnings Records	52	36%
Auxiliaries	40	28%
Work Issues	36	25%
Documentation	27	19%
Military	16	11%
Windfall Elimination Provision/ Government Pension Offset	13	9%
Incomplete Information	9	6%
Supplemental Security Income, Medicare, Medicaid	8	6%
Other Issues	8	6%
Disability Allegation	6	4%

We did not determine whether the agency made all necessary re-contacts with the individuals in our review. However, our review did provide evidence that SSA was following up with individuals to obtain additional information or clarification regarding the iClaim application.

### **Month of Election**

As previously stated, SSA employees re-contacted 64 individuals in our sample regarding the month they chose to begin receiving benefits. Further, of the 64 individuals re-contacted regarding MOEL, 42 (66 percent) changed their MOEL after being re-contacted. The predominant reasons individuals were re-contacted follow.

- Individuals did not fully understand the effect working would have on their benefits if they were under full retirement age (FRA).<sup>13</sup> For example, one individual in our sample selected an MOEL of May 2010, a month when he was still working. An SSA employee re-contacted and told him he would not receive a payment in

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<sup>11</sup> The numbers do not equal 144 and the percentages do not total 100 because some iClaim applications required re-contact for more than 1 issue.

<sup>12</sup> See Appendix C for a description of each issue and enhancements to the iClaim process provided by SSA employees that address some of these issues.

<sup>13</sup> Individuals may begin receiving RIB as early as age 62. SSA, POMS, RS 00201.001 A. However, individuals who elect to receive benefits before their FRA will receive reduced benefits. SSA, POMS, RS 00201.002 A. Furthermore, before reaching FRA, individuals are limited in the amount of earnings they are allowed to receive before a reduction in benefits applies. If individuals have earnings above the limit, their benefits will be further reduced or eliminated altogether. SSA, POMS, GN 00204.039 C.2.a. Individuals above FRA do not have an earnings limitation. SSA, POMS, RS 02501.021 B.5.a.

May 2010. Therefore, the individual changed his MOEL to June 2010. By changing from May to June 2010, he received a higher monthly benefit payment.

- Individuals did not know they were eligible for retroactive benefits when they were over FRA.<sup>14</sup> For example, one individual in our sample selected an MOEL of June 2010, the month the individual filed for RIB. However, the individual reached FRA in April 2008. Therefore, the individual was eligible for retroactive benefits from November 2009, which was 6 months before the individual filed for RIB. An SSA employee re-contacted the individual, who changed his MOEL to November 2009. Although the individual received a lower monthly benefit payment by selecting November 2009, he received 7 months of retroactive benefits that he would not have received had he selected June 2010.
- Individuals believed SSA needed additional time to process the claim. For example, one individual in our sample who filed on May 14 selected an MOEL of June 2010 because he thought it was too late in the month to select May 2010 as his MOEL. An SSA employee re-contacted the individual to inform him that SSA did not need additional time to process the claim, and the individual changed his MOEL to May 2010. Although the individual received a lower monthly benefit payment by selecting May 2010, he received an additional payment that he would not have received had he selected June 2010.
- Individuals thought they needed to be FRA for the entire month to receive full benefits. For example, one individual in our sample selected an MOEL of September 2010 and stated he wanted to begin receiving benefits at FRA. However, the individual reached FRA in August 2010. An SSA employee re-contacted the individual, who changed his MOEL to August 2010. Although the individual received a lower monthly benefit payment by selecting August 2010, he received an additional payment that he would not have received had he selected September 2010.

### Inconsistencies in Earnings Records

As we noted earlier, SSA employees re-contacted 52 individuals regarding inconsistencies in their earnings records. Examples of inconsistencies in earnings records include

- 1 or 2 years with zero wages posted from an employer when wages were posted in the prior and subsequent years from the same employer,
- a year or years with multiple postings from one employer, and

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<sup>14</sup> When an individual files for RIB in a month after reaching FRA, the individual is eligible to receive retroactive benefits back to the month of FRA, but no more than 6 months before filing. SSA, POMS, GN 00204.030 B.1.

- a year with the same earnings posted from two different employers.

SSA employees are notified of an inconsistency in an individual's earnings record through an earnings alert query (EARQ), which is automatically generated by SSA's system. When an EARQ is generated for an individual or the individual indicates on the iClaim application that he or she either disagrees with his or her Social Security Statement or does not have a Social Security Statement, SSA must re-contact the individual.<sup>15</sup>

In August and December 2010, SSA updated its system to reduce the number of earnings records inconsistencies that cause EARQs. As a result, SSA estimates the policy changes have decreased EARQs by 40 percent. Therefore, re-contacts related to EARQs should be declining.

To further reduce the number of re-contacts regarding EARQs, SSA employees suggested enhancing the iClaim application to include questions that would cause individuals to address the earnings record inconsistencies that cause EARQs. For example, individuals with 1 year of multiple postings from one employer on their records would be asked to explain the multiple postings. Therefore, the individuals could resolve the EARQs while completing the iClaim application and would not have to be re-contacted by SSA. SSA staff stated that the Agency is unable to disclose individual records, including earnings information, to iClaim users because the iClaim application does not contain a high enough level of authentication. However, SSA is working on enhanced levels of authentication.<sup>16</sup>

## **EMPLOYEE PERCEPTIONS OF INTERNET CLAIM APPLICATIONS**

While SSA employees had both positive and negative comments about the iClaim application, employees were generally positive about the amount of time it took to process an iClaim application.<sup>17</sup> For example, one employee stated, "I am very pleased with the RIB iClaim application process. It has greatly reduced the amount of time it takes to process a[n] RIB claim." In fact, most employees responded iClaim applications were faster to process than in-person or telephone applications. Specifically, 62 percent of employees in our review stated iClaim applications were typically the fastest application type to process.<sup>18</sup> Furthermore, 54 percent of employees responded an iClaim application with re-contact takes an average of

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<sup>15</sup> SSA, POMS, GN 00204.055 I; RS 01404.100 B.1.b.

<sup>16</sup> We are conducting a review of *The Social Security Administration's eAuthentication Process* (A-14-11-11115).

<sup>17</sup> We obtained the perceptions of 220 SSA employees regarding the RIB iClaim application process. These 220 employees reviewed the 245 RIB iClaim applications in our sample.

<sup>18</sup> Of the 220 employees in our review, 168 employees processed in-person and/or telephone applications in addition to iClaim applications. Of the 168 employees, 62 percent stated iClaim applications were the fastest application type to process.

20 minutes or less to process (see Table 2). In contrast, 67 percent of employees responded an in-person application takes more than 20 minutes, on average, to process.

**Table 2: SSA Employees' Estimates of RIB Application Processing Times**

Minutes	Percent of Employees			
	iClaims Without Re-contact <sup>19</sup>	iClaims with Re-contact <sup>20</sup>	Telephone Application <sup>21</sup>	In-person Application <sup>22</sup>
<b>1-20</b>	89%	54%	49%	33%
<b>21-40</b>	11%	37%	44%	57%
<b>More than 40</b>	0%	9%	7%	10%

Although iClaim applications generally take the least amount of time to process, employees were concerned about the difficulty with re-contacting individuals. To fully develop the claim, we found employees had to re-contact individuals in our sample up to five times, for an average of two times per individual. This included at least 1 unsuccessful re-contact attempt for 54 percent of the 144 iClaim applications with a re-contact in our sample.<sup>23</sup> In fact, employees stated it can take days or weeks to have a successful re-contact. Furthermore, SSA employees stated individuals are often unavailable because they typically only provide a home telephone number but are not home during daytime hours. For example, one employee stated,

My main complaint is that [individuals] are almost impossible to reach for re-contacts. They indicate on their application the best time to call. For example, they will select 9:00 AM [to] noon as the best time to call. But our office opens at 9:00, so I'm always away from my desk...taking claims. I usually try to reach them earlier, sometime between 7:30 AM and 8:45 AM, but they often do not answer, [so] I leave a voicemail. They call me back, [but] I'm not at my desk.

While time-consuming, re-contacts are sometimes a necessary part of the iClaim application process. Therefore, SSA's ability to limit the number of re-contacts is a challenge. However, SSA employees provided us with suggestions that may limit the number of re-contacts for some iClaim applications. For example, employees suggested that the Agency enhance the iClaim application to accept multiple telephone

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<sup>19</sup> These responses were from 213 employees. The remaining seven employees responded that all iClaim applications required at least one re-contact.

<sup>20</sup> These responses were from 219 employees. The remaining employee chose not respond when asked about the amount of time to process an iClaim application with re-contact.

<sup>21</sup> These responses were from 166 employees. The remaining 54 employees did not process telephone applications.

<sup>22</sup> These responses were from 116 employees. The remaining 104 employees did not process in-person applications.

<sup>23</sup> We defined an unsuccessful re-contact attempt as occurring when the individual does not answer the telephone or the employee must leave a message for the individual.

numbers, such as a cellular telephone number, since it only provides space for an individual to leave one telephone number. In addition, employees suggested adding wording to the iClaim application informing individuals that SSA might contact them in the very near future to clarify issues necessary to process the claim. SSA stated it will consider these enhancements in the future, but it has no current plans to implement them.<sup>24</sup>

## VERIFICATION OF INTERNET APPLICATIONS

As an individual completes an iClaim application, the information is stored in SSA's Internet Database. Once the iClaim application is complete, an SSA employee establishes a claim in SSA's Modernized Claims System (MCS),<sup>25</sup> and the information from the Internet Database is automatically entered into MCS.<sup>26</sup> If the SSA employee determines changes to the individual's application are needed based on re-contact with the individual, the employee will make those changes in MCS. The information in MCS is used to determine whether the individual is eligible for benefits and, if so, the benefit amount.

We reviewed 50 of the RIB iClaim applications from our sample and found the information provided by individuals in their iClaim applications corresponded with the information recorded in SSA's system.

In addition, SSA's Office of Quality Performance (OQP) conducts biannual reviews to measure the compliance of FOs and Payment Service Centers with SSA's policies. As part of the review, OQP redevelops claims to determine whether SSA's standards were met. For the first half of FY 2010, OQP found that the accuracy rate for claims initiated over the Internet was almost 99 percent.<sup>27</sup>

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<sup>24</sup> SSA stated that individuals can list other telephone numbers in the remarks section of the iClaim application if they so choose.

<sup>25</sup> MCS is also the system employees use to record individuals' information obtained during in-person and telephone applications for benefits.

<sup>26</sup> SSA, POMS, GN 00204.055 D.2.

<sup>27</sup> SSA OQP, *Transaction Accuracy Review Report*, October 2009 – March 2010, p. 3.

## **Conclusions**

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During our review of RIB iClaim applications, there were no indications that individuals filing for RIB using the iClaim application did not receive an appropriate level of service from SSA. In fact, SSA employees re-contacted more than half the individuals in our sample to obtain additional information or clarification. While employees raised concerns regarding some difficulty in re-contacting individuals, they also recognized that iClaim applications were typically faster to process than in-person or telephone applications. In addition, we found that the information individuals provide on their iClaim applications corresponded with the information in SSA's system used to determine benefit eligibility and amount.

# Appendices

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APPENDIX A – Acronyms

APPENDIX B – Scope and Methodology

APPENDIX C – Issues Causing Re-contact

### **Acronyms**

AET	Annual Earnings Test
EARQ	Earnings Alert Query
FO	Field Office
FRA	Full Retirement Age
FY	Fiscal Year
GPO	Government Pension Offset
iClaim	Internet Claim
ICTU	Immediate Claims Taking Unit
MCS	Modernized Claims System
MET	Monthly Earnings Test
MOEL	Month of Election
OIG	Office of the Inspector General
OQP	Office of Quality Performance
POMS	Program Operations Manual System
Pub. L. No.	Public Law Number
RIB	Retirement Insurance Benefits
SSA	Social Security Administration
SSI	Supplemental Security Income
WEP	Windfall Elimination Provision

# Scope and Methodology

To address Congressman Becerra's request related to the Internet claim (iClaim) application process, we:

- Reviewed applicable Federal laws and regulations and sections of the Program Operations Manual System related to the iClaim application process.
- Reviewed prior Office of the Inspector General reports related to the Social Security Administration's (SSA) electronic services.
- Reviewed the Office of Quality Performance's *Transaction Accuracy Report*.
- Obtained a data extract from SSA of 64,785 Retirement Insurance Benefits (RIB) iClaim applications filed in May 2010.<sup>1</sup>
- From the data extract, we selected a random sample of 250 RIB iClaim applications.<sup>2</sup> For each sampled RIB iClaim application, we contacted the SSA employee who adjudicated the claim or another employee in the office where the claim was adjudicated.<sup>3</sup> We asked each employee:
  - To provide information specific to the application, such as whether the individual was re-contacted, why the individual was re-contacted, and the number of re-contacts needed to develop the application.
  - To provide information regarding general experiences developing RIB applications, such as the average amount of time needed to fully develop an iClaim application and other types of applications, the average length of a re-contact, and whether there were any enhancements SSA could make to the iClaim application to reduce the number of re-contacts.
- From the randomly sampled 250 RIB iClaim applications, we reviewed 50 RIB iClaim applications to determine whether the information provided by the individuals in their applications corresponded with information in SSA's Modernized Claims System.

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<sup>1</sup> SSA's Management Information Report for May 2010 reported 67,502 RIB iClaim applications were filed in May 2010. Therefore, the data extract contained 2,717 applications fewer than SSA identified. However, we considered this 4-percent difference immaterial.

<sup>2</sup> Although we selected a sample of 250 RIB iClaim applications for review, 5 employees did not respond to our request to review the iClaim applications for 5 individuals.

<sup>3</sup> If the employee who adjudicated the claim was no longer working for SSA or in the office where the claim was adjudicated, we sent the sampled iClaim application to another employee in the office or to a manager in the office for assignment to another employee.

- Provided possible enhancements to the iClaim application to SSA to determine which, if any, were either feasible to implement into the iClaim application or already being implemented in an upcoming version of the iClaim application (see Appendix C).

Our work was conducted at the Office of Audit in Kansas City, Missouri, from May 2010 through February 2011. The entity reviewed was the Office of Operations. We determined that the data used in this review were sufficiently reliable given our objective and their intended use. We conducted our review in accordance with the Council of Inspectors General on Integrity and Efficiency's *Quality Standards for Inspection and Evaluation*.

### Issues Causing Re-contact

Of the 245 individuals in our sample of Retirement Insurance Benefits (RIB) Internet claim (iClaim) applications, 144 individuals (59 percent) were re-contacted.<sup>1</sup> Social Security Administration (SSA) employees suggested enhancements to improve the iClaim application process that could result in fewer re-contacts. SSA has few plans to implement any of these enhancements into the iClaim application.

Issue Causing Re-contact	Employee Suggestions	SSA's Response
<b>Month of Election (MOEL):</b> Employees re-contacted individuals regarding MOEL to clarify the individual's MOEL decision. <sup>2</sup>	When individuals select the month for benefits to start, provide an explanation that individuals will receive their first check the month following the month selected. Some individuals believe the MOEL they choose is the month they will receive their check.	This information is shown in a "More Info" link in the iClaim application. <sup>3</sup>
	Provide information to the individuals that unreduced retirement benefits begin the month they reach full retirement age (FRA).	This information is shown in a "More Info" link in the iClaim application.
	Provide an estimated monthly benefit amount after the individual has selected an MOEL.	SSA is unable to disclose individual records, including earnings information, to iClaim users because the iClaim application does not contain a high enough level of authentication. However, SSA is working on enhanced levels of authentication. SSA does provide a link to the Retirement Estimator page. <sup>4</sup>

<sup>1</sup> Although we selected a sample of 250 RIB iClaim applications for review, 5 employees did not respond to our request to review the iClaim application.

<sup>2</sup> See page 4 for a discussion of MOEL.

<sup>3</sup> "More Info" links are in the iClaim application to assist individuals in responding to questions. For example, a "More Info" link may provide an individual with information regarding why SSA is asking a particular question or how an individual's response will affect his or her benefits.

<sup>4</sup> The Retirement Estimator is an Internet application provided by SSA that produces retirement benefit estimates based on the user's actual Social Security record. However, the estimates are based on retiring at different ages (for example, age 62 as opposed to age 64) rather than retiring in different months (for example, age 62 and 1 month as opposed to age 62 and 3 months).

Issue Causing Re-contact	Employee Suggestions	SSA's Response
<b>Earnings Alert Queries (EARQ):</b> Employees re-contacted individuals when an EARQ appeared on the individual's record. <sup>5</sup>	Allow individuals to answer questions based on their EARQs in the iClaim application so the individual can resolve the EARQ while completing the application.	SSA is unable to disclose individual records, including earnings information, to iClaim users because the iClaim application does not contain a high enough level of authentication. However, SSA is working on enhanced levels of authentication.
<b>Auxiliaries:</b> Employees re-contacted individuals regarding auxiliaries when an individual listed a minor or disabled adult child or alleged a current or former marriage that was not already recorded in SSA's systems.	If an individual lists a child, ask for the child's Social Security number, date of birth or disability onset date (for disabled adult children), and current address (if not living with the individual).	SSA's system cannot accept this information. SSA will review this item as a possible future enhancement, but SSA has no plan in place.
	If the iClaim application determines a child is eligible for benefits, direct the individual to set up an appointment with an employee since children's claims cannot be filed online.	SSA will review this item as a possible future enhancement, but SSA has no plan in place.
	Ask individuals to provide additional information about former spouses (for example, addresses, telephone numbers) to assist SSA in locating the former spouses if they are eligible for benefits.	SSA's system cannot accept this information. SSA will review this item as a possible future enhancement, but SSA has no plan in place.
	For individuals who allege marriage, but proof of marriage is not recorded in SSA's systems, provide a Form SSA-3 ( <i>Marriage Certification</i> ) in the iClaim application for individuals to complete immediately.	SSA will review the possibility of providing a downloadable form as a possible future enhancement, but SSA has no plan in place.

<sup>5</sup> See page 5 for a discussion of EARQs.

Issue Causing Re-contact	Employee Suggestions	SSA's Response
<b>Work Issues:</b> Employees re-contacted individuals if the individual was subject to the Annual Earnings Test (AET) or Monthly Earnings Test (MET) or if the individual did not agree with or have his or her Social Security Statement. <sup>6</sup>	Allow individuals to view their Social Security Statements in the iClaim application. If an individual disagrees with his or her Social Security Statement, ask the individual to provide the dates and explanations of any discrepancies.	SSA is unable to disclose individual records, including earnings information to iClaim users because the iClaim application does not contain a high enough level of authentication. However, SSA is working on enhanced levels of authentication.
	If an individual enters earnings above the AET/MET threshold, alert the individual that he or she will not receive a benefit payment for the months earnings are above the threshold.	SSA is unable to disclose individual records, including earnings information to iClaim users because the iClaim application does not contain a high enough level of authentication. However, SSA is working on enhanced levels of authentication.
	Ask individuals below FRA the specific date they plan to stop working. This will assist SSA employees in understanding the MOEL selected by the individual and whether the individual is eligible for benefits for that month.	SSA will request that additional information be added to the "More Info" link in the iClaim application as a future enhancement.
	If the individual is a corporate officer or self-employed and below FRA, provide a Form SSA-4184 ( <i>Self-Employment/Corporate Office Questionnaire</i> ) in the iClaim application for individuals to complete immediately.	SSA provides a list of available MOEL options based on the individual's age and responses to questions in the iClaim application. If the individual does not select a month on the list, he or she must give a reason as to why they chose a different month.
	Clarify "net income from self employment" for individuals who have claimed self-employment.	SSA's system cannot accept this information. SSA will review the possibility of providing a downloadable form as a possible future enhancement, but SSA has no plan in place.
		SSA will review this item as a possible future enhancement, but SSA has no plan in place.

<sup>6</sup> The AET and MET apply to individuals who retire before FRA. The AET is used to measure whether any deduction needs to be made from the retired beneficiary's monthly benefits based on earnings. The MET is used to determine whether payments are allowed to a beneficiary even if the beneficiary had substantial earnings before the month of entitlement and will continue working after the month of entitlement. SSA, POMS, RS 02501.021.

Issue Causing Re-contact	Employee Suggestions	SSA's Response
<b>Windfall Elimination Provision (WEP)/Government Pension Offset (GPO):</b> Employees re-contacted individuals if they indicated receiving or anticipated receiving a non-covered pension.	Provide a downloadable Form CMS-L564 ( <i>Request for Employment Information</i> ) for individuals who allege enrollment in an employer group health plan.	SSA will review the possibility of providing a downloadable form as a possible future enhancement, but SSA has no plan in place.
	Ask for the pension dates, amounts, and names of annuities for individuals who fall under WEP/GPO.	This enhancement is planned for an upcoming version of the iClaim application. The release date is yet to be determined.

Employees did not provide specific enhancements to address the following issues that caused re-contacts for RIB iClaim applications.

- **Documentation:** Employees re-contacted individuals if they did not provide documents requested by SSA at the end of the iClaim application.
- **Military:** Employees re-contacted individuals if they reported military service before 1968.
- **Incomplete Information:** Employees re-contacted individuals if there was incomplete information on the iClaim application.
- **Supplemental Security Income (SSI), Medicare, Medicaid:** Employees predominately re-contacted individuals if they requested to file for SSI.
- **Disability Allegations:** Employees re-contacted individuals when they alleged disability.

## **DISTRIBUTION SCHEDULE**

Commissioner of Social Security

Chairman and Ranking Member, Committee on Ways and Means

Chief of Staff, Committee on Ways and Means

Chairman and Ranking Minority Member, Subcommittee on Social Security

Majority and Minority Staff Director, Subcommittee on Social Security

Chairman and Ranking Minority Member, Committee on the Budget, House of Representatives

Chairman and Ranking Minority Member, Committee on Oversight and Government Reform

Chairman and Ranking Minority Member, Committee on Appropriations, House of Representatives

Chairman and Ranking Minority, Subcommittee on Labor, Health and Human Services, Education and Related Agencies, Committee on Appropriations, House of Representatives

Chairman and Ranking Minority Member, Committee on Appropriations, U.S. Senate

Chairman and Ranking Minority Member, Subcommittee on Labor, Health and Human Services, Education and Related Agencies, Committee on Appropriations, U.S. Senate

Chairman and Ranking Minority Member, Committee on Finance

Chairman and Ranking Minority Member, Subcommittee on Social Security Pensions and Family Policy

Chairman and Ranking Minority Member, Senate Special Committee on Aging

Social Security Advisory Board

## **Overview of the Office of the Inspector General**

The Office of the Inspector General (OIG) is comprised of an Office of Audit (OA), Office of Investigations (OI), Office of the Counsel to the Inspector General (OCIG), Office of External Relations (OER), and Office of Technology and Resource Management (OTRM). To ensure compliance with policies and procedures, internal controls, and professional standards, the OIG also has a comprehensive Professional Responsibility and Quality Assurance program.

### **Office of Audit**

OA conducts financial and performance audits of the Social Security Administration's (SSA) programs and operations and makes recommendations to ensure program objectives are achieved effectively and efficiently. Financial audits assess whether SSA's financial statements fairly present SSA's financial position, results of operations, and cash flow. Performance audits review the economy, efficiency, and effectiveness of SSA's programs and operations. OA also conducts short-term management reviews and program evaluations on issues of concern to SSA, Congress, and the general public.

### **Office of Investigations**

OI conducts investigations related to fraud, waste, abuse, and mismanagement in SSA programs and operations. This includes wrongdoing by applicants, beneficiaries, contractors, third parties, or SSA employees performing their official duties. This office serves as liaison to the Department of Justice on all matters relating to the investigation of SSA programs and personnel. OI also conducts joint investigations with other Federal, State, and local law enforcement agencies.

### **Office of the Counsel to the Inspector General**

OCIG provides independent legal advice and counsel to the IG on various matters, including statutes, regulations, legislation, and policy directives. OCIG also advises the IG on investigative procedures and techniques, as well as on legal implications and conclusions to be drawn from audit and investigative material. Also, OCIG administers the Civil Monetary Penalty program.

### **Office of External Relations**

OER manages OIG's external and public affairs programs, and serves as the principal advisor on news releases and in providing information to the various news reporting services. OER develops OIG's media and public information policies, directs OIG's external and public affairs programs, and serves as the primary contact for those seeking information about OIG. OER prepares OIG publications, speeches, and presentations to internal and external organizations, and responds to Congressional correspondence.

### **Office of Technology and Resource Management**

OTRM supports OIG by providing information management and systems security. OTRM also coordinates OIG's budget, procurement, telecommunications, facilities, and human resources. In addition, OTRM is the focal point for OIG's strategic planning function, and the development and monitoring of performance measures. In addition, OTRM receives and assigns for action allegations of criminal and administrative violations of Social Security laws, identifies fugitives receiving benefit payments from SSA, and provides technological assistance to investigations.