

Report Summary

Social Security Administration Office of the Inspector General

February 2011



Objective

To determine whether the Social Security Administration's (SSA) revised policy banned employees from explaining certain month of election (MOE) information to retirement claimants.

Background

SSA policy outlines information its employees may provide to individuals applying for retirement benefits. SSA revised its MOE policy in November 2008. Specifically, it amended the instructions regarding what information claims technicians should provide claimants.

To view the full report, visit
<http://www.ssa.gov/oig/ADO/BEPDF/A-08-10-20183.pdf>

The Social Security Administration's Month of Election Policy for Retirement Benefits (A-08-10-20183)

Our Findings

We do not believe SSA's revised MOE policy *bans* employees from explaining pertinent information—including MOE options—to retirement claimants. Rather, the new policy states that claims technicians should only provide certain procedural calculations when a claimant specifically requests that they do so. However, over half of the claims technicians who responded disagreed with the removal of break-even points. In addition, many claims technicians disagreed with other aspects of the new policy as well. For example, the policy states that if a claimant has already determined when to begin receiving benefits, technicians are not required to provide applicants basic information regarding monthly benefit amounts. Yet, some claims technicians who responded continue to provide the information.

Our Recommendations

We recommended that SSA:

1. Include a statement in MOE policy better explaining why the Agency believes break-even points are no longer relevant to claimants' retirement decision.
2. Revise MOE policy language to clarify technicians' responsibility when claimants preselect their MOE. For example, for those claimants who have already decided on their MOE, policy should instruct technicians to ask whether they are aware or would like an explanation of their MOE options.
3. Provide training to claims technicians to further explain MOE policy changes.

SSA agreed with the recommendations.