

Payment Integrity Scorecard

Program or Activity

Old-Age, Survivors, and Disability Insurance (OASDI)

Reporting Period

Q3 2025

FY 2024 Overpayment Amount (\$M)*

\$3,259

*Estimate based a sampling time frame starting 10/2022 and ending 9/2023



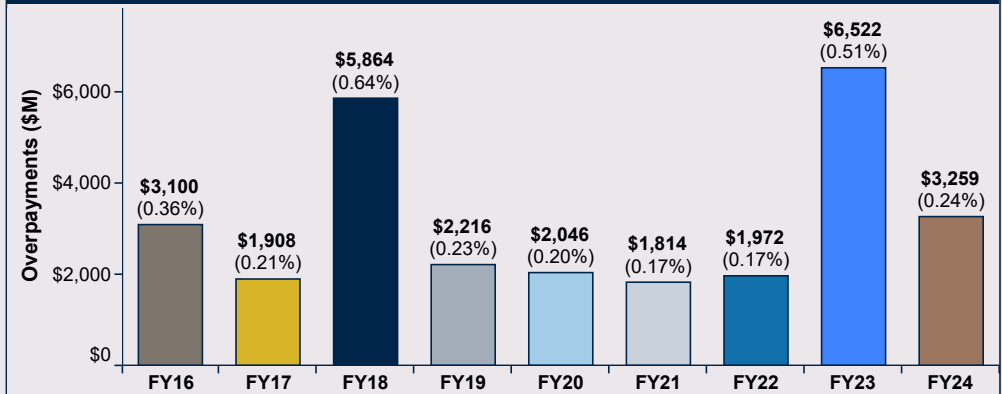
Social Security Administration

Old-Age, Survivors, and Disability Insurance (OASDI)

Brief Program Description & summary of overpayment causes and barriers to prevention:

The OASDI program provides monthly benefits to qualified individuals who are retired or disabled, dependents of eligible beneficiaries, and surviving dependents of deceased workers. We maintain high payment accuracy rates in our OASDI program and are working to do even better. Improper payments (overpayments and underpayments) result from 1) beneficiaries' failure to report required information to the agency and 2) the agency not taking timely and appropriate action. We are addressing these challenges by promoting timely wage reporting, automating wage reports from payroll information exchanges, and offering a service for customers to electronically submit certain technician-requested evidence and forms.

Historical Payment Rate and Amount (\$M) (Overpayment as Percentage of Total Outlays)



Discussion of Actions Taken in the Preceding Quarter and Actions Planned in the Following Quarter to Prevent Overpayments

The Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) provisions reduced or offset Social Security monthly benefits to beneficiaries who received a pension based on non-covered earnings. Errors relating to WEP/GPO have been one of the leading causes of OASDI improper payments. On January 5, 2025, the Social Security Fairness Act of 2023 (SSFA) was signed into law, thereby repealing WEP/GPO retroactively to January 2024. The week of May 12, 2025, we notified over 74,000 beneficiaries via email and/or their "my Social Security" accounts for SSFA cases that have missing bank information and requested they provide updated direct deposit information. As of July 2025, we completed all SSFA cases, over 3.1 million (M) payments to entitled beneficiaries five months ahead of schedule. On December 31, 2024, we published the final rule for implementing the Payroll Information Exchange (PIE) with commercial payroll data providers to obtain wage and employment information. PIE will reduce our reliance on self-reporting of this information. On April 7, 2025, we began the phased implementation of PIE with an initial exchange of 1M Social Security numbers (SSN), we increased exchange volumes to 2M in May and 4M in June. We will continue to scale up incrementally each month, with full implementation targeted for September 2025, at an estimated total of 10.8M SSNs. From October 2025 onwards, we will continue monthly exchanges with the full authorized population.

Accomplishments in Reducing Overpayment

Date

1	In April 2025, we released a reminder to frontline technicians on checking for program entitlement when an individual changes their name, due to marriage or divorce, and to verify that all child-in-care information is entered in the system correctly.	Apr-25
2	In April 2025, we began the phased implementation of PIE; an initial exchange of 1M SSNs. We increased exchange volumes to 2M in May and 4M in June. Full implementation is targeted for September 2025, at an estimated total of 10.8M SSNs.	Jun-25
3	In FY 2025 Q3, as part of our debt collection program for OASDI, we collected about \$27.1M in overpayments via the Treasury Offset Program (FYTD \$32.5M), about \$12.0M via Pay.gov (FYTD \$41.2M), and about \$0.8M via Online Bill Pay (FYTD \$2.8M).	Jun-25

Payment Integrity Scorecard

Program or Activity

Old-Age, Survivors, and Disability Insurance (OASDI)

Reporting Period

Q3 2025

Goals towards Reducing Overpayments		Status	ECD	Recovery Method	Brief Description of Plans to Recover Overpayments	Brief Description of Actions Taken to Recover Overpayments
1	To reduce overpayments in the OASDI program that occurred because we did not take timely or appropriate actions, we clarify, simplify and streamline our policies and business processes. In addition, we implement automation solutions where possible, provide training, and issue reminders to improve technician accuracy and understanding.	On-Track	Sep-25	1 Recovery Activity	Beginning August 2025, we will resume mailing pre-offset notices to delinquent debtors eligible for referral to the Treasury Offset Program.	We reviewed our overpayment policies and procedures in the OASDI and Supplemental Security Income (SSI) programs to determine where administrative updates to the overpayment recovery and waiver process may reduce the complexity and burden for the people we serve.
2	We promote timely wage reporting of wage and employment information. To reduce the reliance on self-reporting, we are implementing new wage reporting tools, such as an automated information exchange with commercial payroll data providers. We are working on a multi-year project that will enable customers to electronically submit documents for more timely action on changes that affect payment amounts.	On-Track	Sep-25	2 Recovery Activity	We are refining policies and processes associated with long-term repayment plans. We are reviewing and updating our current policies and processes to ensure a more effective collection process for these outstanding debts.	Effective April 25, 2025, we decided to increase the default overpayment withholding rate for OASDI beneficiaries from 10 percent to 50 percent of the monthly benefit.
				3 Recovery Activity	We are expanding the availability of our electronic payment options to all overpayment notices.	

Amt(\$)	Root Cause of Overpayment	Root Cause Description	Mitigation Strategy	Brief Description of Mitigation Strategy and Anticipated Impact
\$2,408M	Overpayments outside the agency control that occurred because of an Inability to Access the Data/Information Needed.	The root cause of overpayments outside the agency's control is an inability to access data/information needed. The beneficiary or a third party either did not provide requested information or provided inaccurate information necessary to compute the accurate benefit amount.	Cross Enterprise Sharing - sharing of documents, processes, and opportunities with intra-agency partners and stakeholder. Potentially managed through federated repositories and a registry to create a longitudinal connection to information used to mitigate Improper Payments.	Improve timely receipt of wages and employment information. We are implementing an information exchange with commercial payroll providers, referred to as PIE. PIE will reduce our reliance on beneficiaries to self-report wage and employment information.
\$851M	Overpayments within agency control that occurred because of a Failure to Access Data/Information Needed.	The root cause of overpayments within the agency's control is failure to access data/information needed. The beneficiary or a third party provided the information we requested, but we did not use the data/information to validate accuracy prior to making a payment.	Automation - automatically controlled operation, process, or system.	Increase efficiency and reduce improper payments. We are investing in information technology modernization to provide our employees with user-friendly systems and tools to better serve the public. We have streamlined our procedures and are automating more business processes.

We are responsible for issuing over \$1 trillion in benefit payments annually. We maintain a high payment accuracy rate and are working to do even better. As good stewards of our programs and as required by law, we conduct quality reviews, cost effective program integrity work, and payment accuracy efforts to ensure individuals receive the benefits for which they are eligible. We continuously examine our internal policies and procedures for opportunities to improve and provide additional avenues to give our customers more efficient access to our services.