

Payment Integrity Scorecard

Program or Activity

Old-Age and Survivors Insurance (OASI)

Reporting Period

Q3 2026

FY 2025 Overpayment Amount (\$M)*

\$1,147

*Estimate based a sampling time frame starting 10/2023 and ending 9/2024



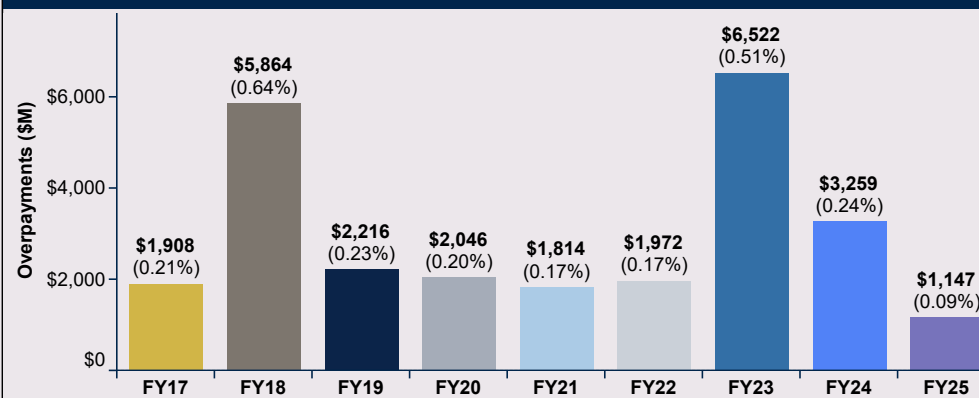
SSA

Old-Age and Survivors Insurance (OASI)

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

The OASI program provides monthly benefits to eligible retirees, their dependents, and surviving dependents of deceased workers. Overpayments (OP) within our control occur when the beneficiary, representative payee, or third-party provided the necessary information, but we failed to use the information needed to accurately compute the benefit amount prior to making a payment. OPs outside of the agency's control occur when we are unable to access data needed to validate payment accuracy because the beneficiary, representative payee, or a third-party did not provide the requested information, provided the information after the benefit amount was calculated/processed, or provided inaccurate information to compute the accurate benefit amount.

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

We are investing in information technology to provide our employees with user-friendly systems and tools to better serve the public. In an effort to modernize how employees access policy guidance, we released the 21st Century PolicyNet (21CPN) in September 2024. The new platform replaced PolicyNet, a more than 20-year-old software platform that hosted multiple applications and tens of thousands of pages of policy instructions. We continue development and refinement of 21CPN to expand functionality and improve user experience. We launched the Policy Assistant Tool (PAT), which is a chatbot developed to support policy navigation and operational efficiency including reducing improper payments (IP). The tool aims to reduce research time, improve customer service, and optimize internal resources. PAT's enterprise-wide release via the 21CPN platform occurred in May 2026. Relationship and dependency errors account for a significant amount of OASI OPs. Marital status and child relationship are material when determining entitlement to certain auxiliary and survivor benefits. In June 2026, we made various updates to our policy on child relationship and dependency, including an update to the evidence requirements for developing illegitimacy. We also added a chart of State laws to our policy to assist technicians in determining State requirements for certain paternity situations.

Accomplishments in Reducing Overpayment

Date

1	Enterprise-wide release of PAT via the 21CPN platform. PAT aims to reduce research time, improve customer service, and optimize internal resources.	May-26
2	Made updates to our policy on child relationship and dependency, including an update to the evidence requirements for developing illegitimacy. Added a chart of State laws to our policy to assist technicians in determining State requirements for certain paternity situations.	Jun-26
3	In FY 2026 Q3, as part of our debt collection program for OASI, we collected about \$20.0 million (M) via the Treasury Offset Program (TOP, FYTD about \$64.6M), about \$34.6M in OPs via Pay.gov (FYTD \$55.6M), and \$2.3M via Online Bill Pay (FYTD about \$3.4M).	Jun-26

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Goals towards Reducing Overpayments		Status	ECD	Recovery Method	Brief Description of Plans to Recover Overpayments	Brief Description of Actions Taken to Recover Overpayments
1	We continue making enhancements to 21CPN. We launched PAT, which is a chatbot developed to support policy navigation and operational efficiency including reducing IPs. PAT's enterprise-wide release via the 21CPN platform occurred in May 2026. This tool assists technicians in quickly and accurately finding and understanding relevant information to aid in decision-making.	Completed	May-26	1 Recovery Activity	Continue the regular mailing of pre-offset notices and referrals to TOP.	Maintained regular operations by ensuring that pre-offset notices and referrals to TOP continued as part of our standard debt recovery process.
				2 Recovery Activity	Partner with Fiscal Service to move debts to Centralized Receivables Service (CRS) and develop a plan for misuse OPs by instituting regular follow-up with organizational representative payees.	Reviewing our policy to align with the transition to electronic remittances. Continue with pilot for CRS. Review and monitor our plan to streamline organizational representative payee OP recovery and coordinate debt collection options.
2	We are actively working with Treasury's Do Not Pay (DNP) to assess our onboarding and compliance for all benefit and administrative payments. We have signed the agency's Standard Agreement and are currently working on finalizing the Program Access List. In parallel, testing of the file transfer connection is underway. The agency has all payments in soft launch and are actively working with Treasury to document the business rules necessary to move each type of payment to production.	On-Track	Sep-26	3 Recovery Activity	Continue to expand the availability of our electronic payment options to all OP notices (e.g., Title II Redesign).	We implemented electronic payment options on Title II Redesign notices.

Amt(\$)	Root Cause of Overpayment	Root Cause Description	Mitigation Strategy	Brief Description of Mitigation Strategy and Anticipated Impact
\$1,080M	Overpayments that occurred because of a Failure to Access Data/Information Needed.	The root cause of OPs within the agency's control is failure to access information needed to make accurate payments. We have the information needed to compute the benefit amount accurately, but failed to use it to validate payment accuracy prior to making a payment.	Automation - automatically controlled operation, process, or system.	IPs can result from incorrect policy interpretation and application, mathematical or typographical errors, or delay in input. In May 2026, we released PAT, which was designed to simplify policy searches, procedures, and instructions.
\$67M	Overpayments that occurred because of an Inability to Access the Data/Information Needed.	The root cause of OPs 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 necessary to compute the benefit amount or provided inaccurate information.	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.	Onboarding and compliance with Treasury's DNP which provides Federal agencies and federally funded state-administrated programs access to data and services to verify recipient identity and eligibility before making a payment, helping to ensure payment accuracy.

We issue over \$1 trillion in OASI benefit payments each year while maintaining a high rate of OASI payment accuracy and we are dedicated to ongoing improvement. As responsible stewards of our programs and in compliance with legal requirements, we conduct quality reviews, and payment accuracy initiatives to ensure individuals receive the benefits for which they are eligible. We continually review and enhance our internal policies and procedures to improve efficiency and expand customer access to our services. Our goal is to significantly reduce payment errors through automation, business process improvements, policy updates, data sharing, staff training, and targeted outreach.