Payment Integrity Scorecard

Program or Activity	Reporting Period	FY 2025 Overpayment Amount ($M)*	
Supplemental Security Income (SSI)	Q3 2026	$6,347	

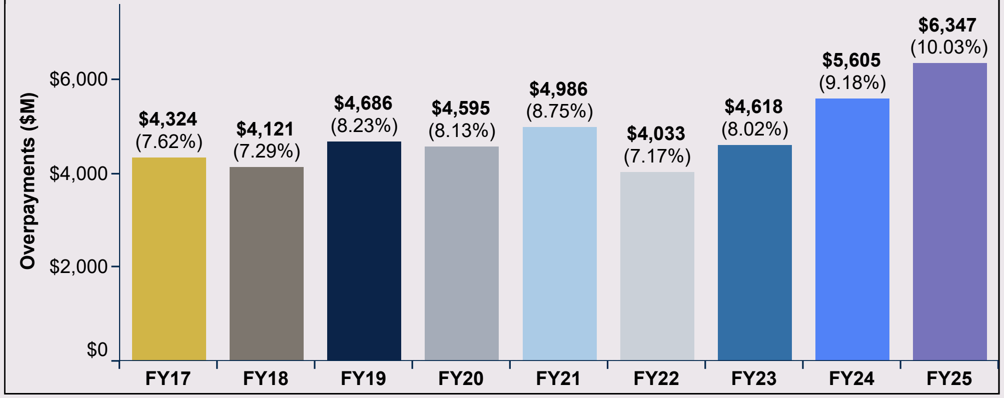
*Estimate based a sampling time frame starting 10/2023 and ending 9/2024

SSA
Supplemental Security Income (SSI)

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

The SSI program provides financial support to aged, blind, and disabled adults and children with limited income and resources. We generally make payments on the first day of the month for eligibility in that month. Even if a payment was correct when paid, subsequent changes in non-medical factors of eligibility such as resources, income, and living arrangements can affect the payment due, resulting in improper payments (IP). Thus, the program requirements sometimes make IPs inevitable. However, the primary cause of overpayments (OP) is recipient's failure to report, or timely report changes to factors of eligibility. Another cause of OPs is when we do not take proper or timely action to update our records with the reported changes.

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

Financial accounts over the countable resource limit is the leading cause of OPs. We use the Access to Financial Institutions (AFI) tool to identify and verify financial account resources. AFI verifies bank account information and detects undisclosed bank account balances with participating financial institutions. As of May 2026, we expanded the AFI verification requirement to all SSI initial allowances as well as reopened claims and appeals that result in initial eligibility. By requiring AFI verification before releasing the initial payment, this change significantly addresses the leading cause of OPs and undisclosed accounts. Wages are the second leading cause of OPs. To reduce our reliance on recipients and representative payees for reporting employment and wage information, we now use the Payroll Information Exchange (PIE) for individuals who have given authorization. Since fully implementing PIE in September 2025, we have been closely monitoring its effects and outcomes. We anticipate PIE will reduce IPs and decrease the reporting burden of individuals. In June 2026, we implemented a new routing process for SSI callers to the National 800 Number Network who request a change of address (COA). Now, these callers are connected directly with qualified SSI technicians who can immediately complete the COA and update living arrangement and in-kind support and maintenance changes. This change helps reduce IPs by ensuring updates are processed promptly and accurately.

	Accomplishments in Reducing Overpayment	Date
1	We expanded the new requirement for financial institution account verification to now apply to all SSI allowances, including initial claim reopenings, and appeal reversals establishing initial eligibility.	May-26
2	We implemented a new routing process for SSI callers to the National 800 Number Network who request a COA. These callers are connected directly with qualified SSI technicians who can immediately complete the COA and update living arrangement changes.	Jun-26
3	In FY 2026 Q3, as part of our debt collection program for SSI, we collected $55.6 million (M) in OPs via the Treasury Offset Program (TOP, FYTD $231.1M), $14.2M via Pay.gov (FYTD about $39.7M), and $0.4M via Online Bill Pay (FYTD about $1.2M).	Jun-26

Payment Integrity Scorecard

Program or Activity
Supplemental Security Income (SSI)

Reporting Period
Q3 2026

	Goals towards Reducing Overpayments	Status	ECD
1	To address the leading cause of SSI OPs, we implemented a zero-dollar AFI tolerance to all SSI initial claim allowances. This strategy mandates that bank account verification is fully completed prior to adjudication and before payments are issued, thereby eliminating IPs as early as possible rather than pursuing recovery after we issue payments.	Completed	May-26
2	To reduce OPs in the SSI program that occur because we do not take proper or timely action, we will offer targeted training, regular reminders, and update policies and guidance to make it easier for technicians to locate instructions and understand required procedures.	On-Track	Sep-26

	Recovery Method	Brief Description of Plans to Recover Overpayments	Brief Description of Actions Taken to Recover Overpayments
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.
3	**Recovery Activity**	Expand the availability of our electronic payment options to all SSI OP notices.	

Amt($)	Root Cause of Overpayment	Root Cause Description	Mitigation Strategy	Brief Description of Mitigation Strategy and Anticipated Impact
$5,177M	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 the data/information needed. Recipients or representative payees fail to timely report changes in eligibility factors (e.g., an increase of resources or change in wages).	Change Process – altering or updating a process or policy to prevent or correct error.	To reduce reliance on self-reporting of financial accounts, we use the AFI tool to detect unreported accounts and identify excess amounts in known accounts. We now run AFI for all initial claim allowances.
$599M	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 data/information needed. We were aware of information but took incorrect or untimely action when recipients, representative payees, or a third party provided requested 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..	Implemented PIE, with commercial payroll data providers. PIE reduces our reliance on recipients to self-report wage and employment information and improves timely receipt of wage and employment information; thereby, reducing IPs.
$570M	Overpayments that occurred because the Data/Information Needed Does Not Exist.	The root cause of OPs outside the agency's control is data/information does not exist to verify eligibility prior to payment. We rely on individuals to timely report changes in household expenses, composition, and contributions.	Training – teaching a particular skill or type of behavior; refreshing on the proper processing methods.	To prevent OPs from occurring, we provide training and issue reminders and policy clarifications for technicians, when applicable, and automate solutions to improve accuracy, when possible. We are also streamlining our policies and procedures.

For the first time in the history of the program, we have named an executive lead to improve the SSI program. In fiscal year 2026, we implemented changes targeted to address the leading causes of SSI payment error, undisclosed bank account balances and wages. We continue our quality reviews and cost-effective program integrity work including medical disability reviews and SSI non-medical redeterminations. We will invest in information technology to establish ourselves as a model of excellence and a digital first agency, equipping our employees with customer-focused systems and tools to better service the public. To meet the challenges of our growing workload and deliver world class service, we are continually streamlining our policies and procedures, automating more of our business processes, and exploring the use of technology enhancements to improve our operations. We strive to reduce SSI IPs. In addition, we work with Congress and our stakeholders to identify ways to simplify our statutory and regulatory requirements.