

# Payment Integrity Scorecard

Program or Activity Supplemental Security Income (SSI)	Reporting Period Q4 2025	FY 2024 Overpayment Amount (\$M)*	\$5,605
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\*Estimate based a sampling time frame starting 10/2022 and ending 9/2023



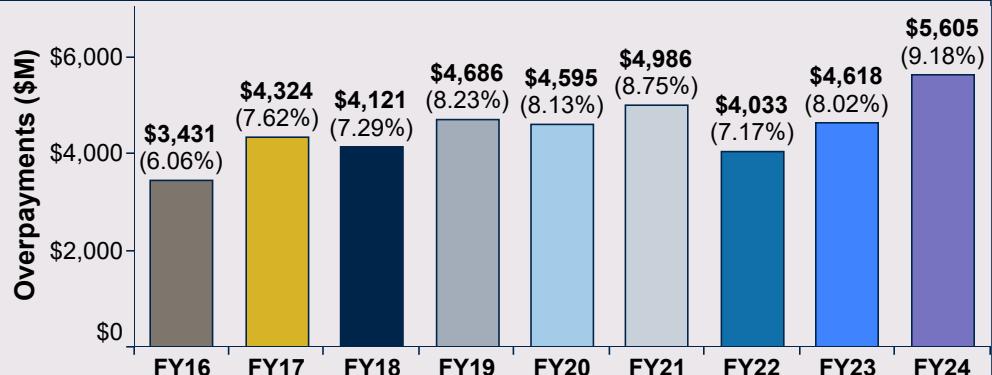
**SSA**

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. Our greatest payment accuracy challenges occur within the SSI program as payment amounts can fluctuate monthly with changes in non-medical factors of eligibility such as resources, income, and living arrangements. Recipient's failure to report, or timely report changes to factors of eligibility is the primary cause of improper payments (IP). For example, we verify self-reported wage data and financial accounts retroactively, therefore unless the recipient reports them monthly, an IP may result. Another cause of IPs is when we do not take 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

To ensure recipients remain eligible and receive the correct SSI payment amount, we conduct non-medical redeterminations (RZ). In fiscal year 2025, we processed over 2.4 million SSI non-medical RZ and limited issues (LI), which are reviews of a specific issue or event. These reviews ensure individuals continue to meet all statutory and regulatory requirements to receive the correct SSI payment amount. We use the Access to Financial Institution (AFI) tool with an individual's consent, to identify and verify bank account information and detect undisclosed bank account balances with participating financial institutions. In August 2025, we implemented a zero-dollar AFI tolerance for SSI 65 and older claim allowances before adjudicating to payment. In FY 2025, we also made significant strides in improving our reliance on self-reporting of employment and wages. 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 for individuals who have provided authorization. On April 7, 2025, we began the phased implementation of PIE with an initial exchange of 1 million Social Security numbers (SSN) and steadily we increased exchange volumes each month. By September 2025, we achieved full implementation, exchanging approximately 10.7 million SSNs. From October 2025 onwards, we will continue monthly exchanges with the full authorized population.

Accomplishments in Reducing Overpayment		Date
<b>1</b>	In August 2025, we implemented a zero-dollar Access to Financial Institution (AFI) tolerance for SSI 65 and older claim allowances, before adjudicating payments.	Aug-25
<b>2</b>	In FY 2025 Q4, as part of our debt collection program for SSI, we collected about \$2.6 million (M) in overpayments via the Treasury Offset Program (FYTD \$23.6M), about \$12.3M via Pay.gov (FYTD \$41M), and about \$0.3M via Online Bill Pay (FYTD \$1.3M).	Sep-25
<b>3</b>	Through the process known as the payroll information exchange (PIE), we obtain wage and employment information from a commercial payroll data provider for individuals who have provided authorization. We reached full implementation of PIE.	Sep-25

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Program or Activity
Supplemental Security Income (SSI)

Reporting Period
Q4 2025

Goals towards Reducing Overpayments		Status	ECD	Recovery Method	Brief Description of Plans to Recover Overpayments	Brief Description of Actions Taken to Recover Overpayments
<b>1</b>	To reduce overpayments in the SSI program that occur because we did not take timely or appropriate actions, we clarified, simplified, and streamlined our policies and business processes. In addition, we implemented automation solutions where possible, provided training, and issued reminders to improve technician accuracy and understanding.	On-Track	Sep-26	1 Recovery Activity	In August 2025, we resumed mailing pre-offset notices to delinquent debtors eligible for referral to the Treasury Offset Program.	We continue to review our overpayment policies and procedures in the SSI programs to determine where administrative updates to the overpayment recovery and waiver process may reduce the complexity and burden for our customers.
<b>2</b>	To reduce overpayments related to employment and wages, we implemented a new wage reporting feature option to receive this information from a payroll data provider through an automated payroll information exchange (PIE) for individuals who have provided authorization, which reduces our reliance on self-reporting. We are also working to expand customer-initiated submissions enabling individuals to electronically submit documents for more timely action on changes that affect payment amounts.	On-Track	Sep-26	2 Recovery Activity	We continue to refine policies and processes associated with long-term repayment plans by reviewing and updating our current policies and processes to ensure a more effective collection process for these outstanding debts.	

Amt(\$)	Root Cause of Overpayment	Root Cause Description	Mitigation Strategy	Brief Description of Mitigation Strategy and Anticipated Impact
<b>\$4,794M</b>	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 the data/information needed. Recipients or representative payees fail to timely report changes in eligibility factors (e.g., an increase of resources or c..	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 u..	To reduce reliance on self-reporting of wages, we implemented an information exchange from a payroll data provider. We also use the Access to Financial Institutions tool to detect unreported accounts and identify excess amounts in known accounts.
<b>\$464M</b>	Overpayments outside the agency control that occurred because the Data/Information Needed Does Not Exist.	The root cause of overpayments 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.	Change Process – altering or updating a process or policy to prevent or correct error.	We simplified the program by reducing the burden on recipients such as updating regulations to remove food from the calculation of in-kind support and maintenance and the rental subsidy exception policy.
<b>\$347M</b>	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. We were aware of information but failed to act, or we took incorrect action when the recipient or a third party provided requested information.	Training – teaching a particular skill or type of behavior; refreshing on the proper processing methods.	To prevent overpayments from occurring, we provide training and issue reminders and policy clarifications for technicians, when applicable, and automation solutions to improve accuracy, when possible. We are also streamlining our policies and procedures.

We continue our quality reviews and cost-effective program integrity work including medical disability reviews and SSI non-medical redeterminations. We invest in information technology modernization to provide our employees with customer-focused systems and tools to better service the public. To meet the challenges of our growing workloads and provide the best service possible, we continue to streamline our policies and procedures and automate more of our business processes. We strive to reduce SSI improper payments. In addition, we work with Congress and our stakeholders to identify ways to simplify our statutory and regulatory requirements.