Payment Integrity Scorecard

Program or Activity	Reporting Period	FY 2025 Overpayment Amount ($M)*	$1,147
Old-Age and Survivors Insurance (OASI)	Q4 2026		

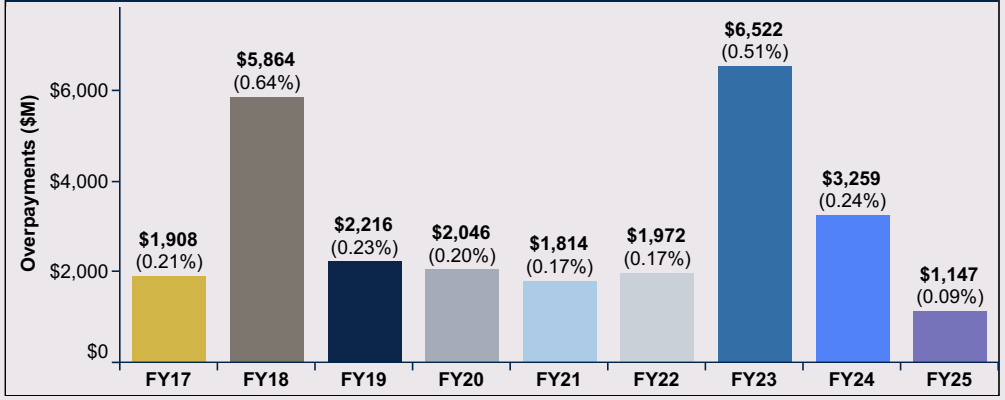
*Estimate based a sampling time frame starting 10/2023 and ending 9/2024

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 technology to provide our employees with user-friendly systems and tools to better serve the public. To reduce computation errors in the OASI program, we developed several tools throughout the fiscal year (FY), including the Family Portrait tool. Released in July 2026, the tool retrieves various data points, summarizes entitlements by beneficiary or by record, alerts technicians to other records on which beneficiaries are entitled, and shows Primary Insurance Amount (PIA) data for each record. We also released a Death Reclamation bot in July 2026 that processes reclamations received from the Department of the Treasury (Treasury) for OASI and Disability Insurance (DI) benefit payments in the termination month due to death. In FY 2026 Q4, we instituted a technical connection to the Do Not Pay (DNP) Connect service. We are now sending weekly files with active beneficiary information to be matched against Treasury's DNP data stores. Treasury returns the matched information for agency analysis and action. In FY 2027, we plan to operationalize a segment of the death matches and make automated updates to our beneficiary information.

	Accomplishments in Reducing Overpayment	Date
1	We released the Family Portrait tool, which retrieves various data points, summarizes entitlements by beneficiary or by record, alerts technicians to other records on which beneficiaries are entitled, and shows PIA data for each record.	Jul-26
2	We worked with Treasury to begin using the DNP Connect service. This service provides matched information on active beneficiaries for analysis and appropriate record updates before payment files are created.	Sep-26
3	In FY 2026 Q4, as part of our debt collection program for OASI, we collected $54.8 million (M) in OPs via Pay.gov (FYTD $110.4M), $2.2M via the Treasury Offset Program (TOP) (FYTD about $66.8M), and about $3.9M via Online Bill Pay (FYTD $7.2M).	Sep-26

Payment Integrity Scorecard

Program or Activity
Old-Age and Survivors Insurance (OASI)

Reporting Period
Q4 2026

	Goals towards Reducing Overpayments	Status	ECD
1	We developed the Family Portrait tool to reduce computation errors. Released in July 2026, the tool retrieves various data points, summarizes entitlements by beneficiary or by record, alerts technicians to other records on which beneficiaries are entitled, and shows PIA data for each record.	**Completed**	Jul-26
2	We implemented DNP screening through Payment Verification for all payments. We receive match results for most monthly OASI and DI benefit payments with conclusive matches to the Death Master File data stores in DNP. In addition, we began transferring active beneficiary data through the DNP Connect service to support pre-payment screening.	**Completed**	Sep-26

	Recovery Method	Brief Description of Plans to Recover Overpayments	Brief Description of Actions Taken to Recover Overpayments
1	**Recovery Activity**	Continue regularly mailing pre-offset notices and referring eligible debts to TOP.	Maintained regular operations by continuing to issue pre-offset notices and refer eligible debts to TOP as part of our standard debt recovery process.
2	**Recovery Activity**	Expand Centralized Receivables Service (CRS) with broader OASI and DI eligibility, and debt-management automation. Enable recovery of organizational representative payee misuse debts through Pay.gov and evaluate criteria for terminating collection of delinquent debts.	Completed CRS phased testing, approvals, and guidance for Q4 rollout. Established billing procedures for misuse debts involving organizational representative payees and began issuing bills to organizations for FY 2025 misuse cases.
3	**Recovery Activity**	Continue expanding the availability of electronic payment options to all OP notices.	All automated notices now include the electronic Payment Options page, enabling recipients to make payments electronically.

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.	One root cause of OPs is failure to access data needed to issue accurate payments. We have the information needed to compute the benefit amount but fail to use it to validate payment accuracy before issuing a payment.	Predictive Analysis - A data analytics technique used to prevent Improper Payments. It uses predictive capabilities to identify unobserved attributes that lead to suspicion of Improper Payments based on known Improper Payments.	To help address computation errors, we developed the Family Portrait tool, which retrieves various data points, summarizes entitlements by beneficiary or by record, alerts technicians to other records on which beneficiaries are entitled, and shows PIA data for each record.
$67M	Overpayments that occurred because of an Inability to Access the Data/Information Needed.	Another root cause of OPs is the inability to access data. The beneficiary or a third party either does not provide requested information necessary to compute the benefit amount or provides 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 issuing payments, helping to ensure payment accuracy.

We issue over $1 trillion in OASI benefit payments each year while maintaining a high rate of payment accuracy and a commitment to continuous improvement. As responsible stewards of our programs and in compliance with legal requirements, we conduct quality reviews and payment accuracy initiatives to help 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.