Payment Integrity Scorecard

Program or Activity	Reporting Period	FY 2025 Overpayment Amount ($M)*	$6,347
Supplemental Security Income (SSI)	Q4 2026		

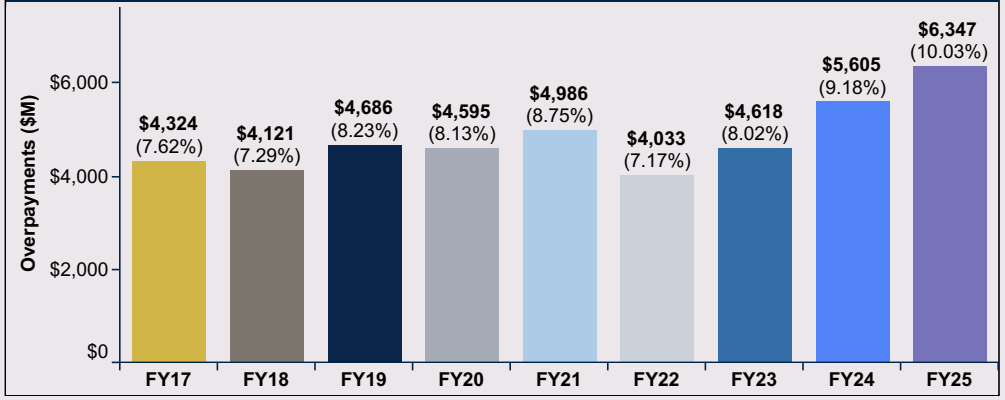
*Estimate based a sampling time frame starting 10/2023 and ending 9/2024

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 issue payments on the first day of the month for eligibility in that month. Even if a payment was correct when issued, subsequent changes in non-medical eligibility factors such as resources, income, and living arrangements, can affect the amount due and result in improper payments (IP). As a result, certain program requirements can make some IPs unavoidable. The primary cause of overpayments (OP) is recipient's failure to report, or timely report, changes that affect eligibility. OPs also occur when we do not take appropriate 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

To ensure recipients remain eligible and receive the correct payment amount, we conduct non-medical redeterminations (RZ). In FY 2026, we met our goal of processing 2.6 million RZs and limited issues (LI) combined. The leading cause of OPs is financial accounts over the countable resource limit. We use the Access to Financial Institutions (AFI) tool to identify financial account resources. AFI verifies bank account information and detects undisclosed bank account balances at participating financial institutions. In May 2026, we expanded the AFI verification requirement to all SSI initial allowances, as well as reopened claims and appeals that resulted in initial eligibility. In September 2026, we implemented new alerts to ensure required financial account checks are completed before adjudicating RZs and LIs. The Supplemental Nutrition Assistance Program (SNAP) is a federal program that helps low-income individuals purchase food. We accept SNAP applications and recertifications from applicants and recipients who live in pure SSI households. In August 2026, following an Office of the Inspector General audit, we enhanced our systems to address the audit findings. These enhancements help ensure we complete required SNAP-related actions during initial claims and RZs. Together, enhanced AFI verification, processing alerts, and SNAP system updates help prevent OPs and ensure eligible individuals receive the benefits for which they are eligible.

	Accomplishments in Reducing Overpayment	Date
1	When a resource-related alert is present during an RZ or LI, we must use the AFI tool, regardless of any alleged liquid resources. We implemented new alerts to ensure required financial account checks are completed before adjudicating RZs and LIs.	Sep-26
2	We enhanced our systems in response to an audit to ensure required SNAP-related actions are completed during initial claims and RZs. These enhancements support our payment integrity initiative by strengthening processing controls and helping us complete required actions.	Aug-26
3	In FY 2026 Q4, as part of our debt collection program for SSI, we collected $6.1 million (M) in OPs via the Treasury Offset Program (TOP) (FYTD about $237.3M), about $13.1M via Pay.gov (FYTD about $52.8M), and $0.4M via Online Bill Pay (FYTD about $1.6M).	Sep-26

Payment Integrity Scorecard

Program or Activity
Supplemental Security Income (SSI)

Reporting Period
Q4 2026

	Goals towards Reducing Overpayments	Status	ECD
1	In FY 2027, we plan to run AFI against records for which liquid resources have not been verified within a specified time. We will also implement a new LI alert to identify cases that have been flagged for potential ineligibility.	On-Track	Sep-27
2	Foreign Travel Data is an agency application that provides direct access to the Department of Homeland Security Customs and Border Protection's (CBP) Arrival and Departure Information System (ADIS). ADIS data can identify unreported absences from the United States that may affect SSI eligibility and improve detection of IPs. We currently use ADIS through ad hoc requests and are working with CBP to explore an automated batch process.	On-Track	Sep-27

	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 debt-management automation and SSI integration. 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**	Expand the availability of electronic payment options to all SSI OP notices.	Implemented automated Overpayment and Conserved Funds notices that include a new 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
$5,177M	Overpayments that occurred because of an Inability to Access the Data/Information Needed.	One root cause of OPs is the inability to access data needed to determine eligibility and payment accuracy. This occurs when 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.	Another root cause of OPs is failure to access available data. We had the necessary information but took incorrect or untimely action after 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 longi..	We implemented the Payroll Information Exchange (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.	A third root cause of OPs is data 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 help prevent OPs, we provide training and issue reminders and policy clarifications to technicians, when appropriate, and implement automated solutions to improve payment accuracy, when possible. We are also streamlining our policies and procedures.

For the first time in the program's history, we have designated an executive lead to improve the SSI program. In fiscal year 2026, we implemented changes targeted to address the leading causes of SSI payment errors: undisclosed bank account balances and wages. We continue to conduct quality reviews and cost-effective program integrity activities, including medical disability reviews and SSI non-medical redeterminations. We will invest in 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 serve the public. To deliver world-class service, we are continually streamlining our policies and procedures, automating more of our business processes, and exploring technology enhancements to improve our operations. We remain committed to reducing SSI IPs and will continue to work with Congress and our stakeholders to identify opportunities to simplify statutory and regulatory requirements.