

Payment Integrity Scorecard

Program or Activity

Old-Age, Survivors, and Disability Insurance (OASDI)

Reporting Period

Q2 2025

FY 2024 Overpayment Amount (\$M)*

\$3,259

*Estimate based a sampling time frame starting 10/2022 and ending 9/2023



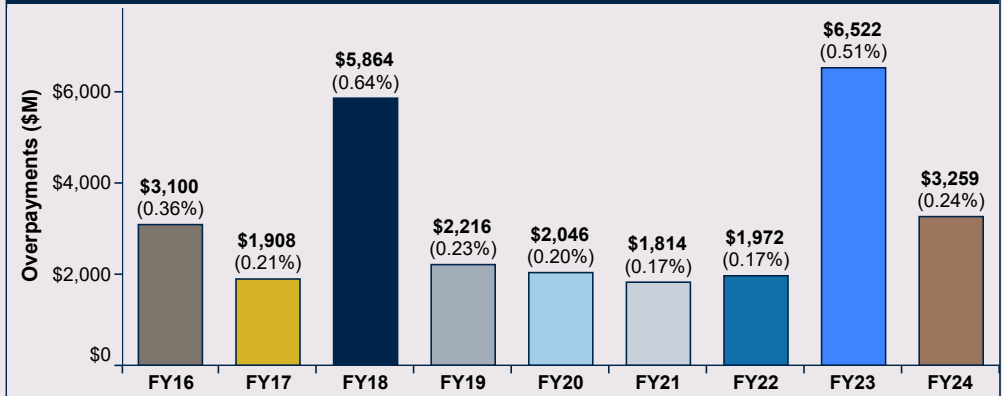
Social Security Administration

Old-Age, Survivors, and Disability Insurance (OASDI)

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

The OASDI program provides monthly benefits to qualified individuals who are retired or disabled, dependents of eligible beneficiaries, and surviving dependents of deceased workers. We maintain high payment accuracy rates in our OASDI program. Improper payments (overpayments and underpayments) result from 1) beneficiaries' failure to report required information to the agency and 2) the agency not taking timely and appropriate action. We are addressing these challenges by promoting timely wage reporting, automating wage reports from payroll information exchanges, and offering a service for customers to electronically submit certain technician-requested evidence and forms.

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

The Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) provisions reduced or offset Social Security monthly benefits to beneficiaries who received a pension based on non-covered earnings. Errors relating to WEP/GPO have been one of the leading causes of OASDI improper payments. On January 5, 2025, the Social Security Fairness Act of 2023 was signed into law, thereby repealing WEP/GPO retroactively to January 2024. As of March 31, 2025, the agency's implementation of the repeal has resulted in paying 2.3 million people more than \$14.7 billion in retroactive payments. We began releasing higher monthly benefit payments in April 2025. 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. PIE will reduce our reliance on self-reporting of this information. On April 7, 2025, we completed an initial exchange of 1 million Social Security numbers (SSN). We will gradually increase the exchanges, reaching 10 million SSNs by August 2025. We anticipate reaching full implementation by September 2025 with approximately 12 million SSNs. From October 2025 onwards, we will continue monthly exchanges with the full authorized population.

Accomplishments in Reducing Overpayment

Date

1	In January 2025, we released instructions to field office technicians to review earning records for identified pending Title II retirement and disability claims. Validating earnings records associated with pending claims ensures accurate eligibility and payment amounts.	Jan-25
2	In February 2025, we began implementing the Social Security Fairness Act, which repeals WEP and GPO. As of March 31, we have paid about \$14.7 billion in retroactive payments to over 2.3 million beneficiaries. We began releasing higher monthly benefit payments in April 2025.	Feb-25
3	As part of our internal debt collections, in the second quarter of FY 2025, for the OASDI program, we collected about \$14 million in overpayments via Pay.gov (FYTD \$29.3 million) and collected about \$983,000 in overpayments via Online Bill Pay (FYTD \$2 million).	Mar-25

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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	To reduce overpayments in the OASDI program that occur because we did not take timely or appropriate actions, we clarify, simplify and streamline our policies and business processes. In addition, we implement automation solutions, where possible, and issue training and reminders to improve technician accuracy and understanding.	On-Track	Sep-25	1 Recovery Activity	We are refining our remittance process to reduce exceptions from the Lockbox, Online Bill Pay, and Pay.gov processes. This will provide more ways for individuals to repay their overpayment balances while also streamlining our collections.	We reviewed our overpayment policies and procedures in the OASDI and SSI programs to determine where administrative updates to the overpayment recovery and waiver process may reduce the complexity and burden for the people we serve.
2	We have promoted timely wage reporting of wage and employment information. To reduce the reliance on self-reporting, we are implementing new wage reporting tools, such as an automated information exchange with commercial payroll data providers. We are working on a multi-year project that will enable customers to electronically submit documents for more timely action on changes that affect payment amounts.	On-Track	Sep-25	2 Recovery Activity	We are refining policies and processes associated with long-term repayment plans. We are reviewing and updating our current policies and processes to ensure a more effective collection process for these outstanding debts.	Beginning in March 2025, we resumed Treasury Offset Program (TOP) referrals for debtors who received pre-offset notification prior to March 2020 and are eligible for TOP.
				3 Recovery Activity		Effective March 27, 2025, we increased the default overpayment withholding rate for OASDI beneficiaries from 10 percent to 100 percent of the monthly benefit. The change is for new overpayments only on and after March 27.

Amt(\$)	Root Cause of Overpayment	Root Cause Description	Mitigation Strategy	Brief Description of Mitigation Strategy and Anticipated Impact
\$2,408M	Overpayments outside the agency control that occurred because of an Inability to Access the Data/Information Needed.	The root cause of overpayments outside of the agency's control is inability to access data/information needed. The beneficiary or a third party either did not provide requested information or provided inaccurate information necessary to compute the accurate benefit amount.	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.	Improve timely receipt of wages and employment information. We are implementing an information exchange with commercial payroll providers, referred to as PIE. PIE will reduce our reliance on beneficiaries to self-report wage and employment information.
\$851M	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. The beneficiary or a third party provided the information we requested, but we did not use the data/information to validate accuracy prior to making a payment.	Automation - automatically controlled operation, process, or system.	Increase efficiency and reduce improper payments. We are investing in information technology modernization to provide our employees with user-friendly systems and tools to better serve the public. We have streamlined our procedures and automate more business processes.

We are responsible for issuing over \$1 trillion in benefit payments annually, and we maintain a high payment accuracy rate. However, even the slightest error in the overall payment process can result in millions of dollars in improper payments. As good stewards of our programs and as required by law, we conduct quality reviews, cost effective program integrity work, and payment accuracy efforts to ensure individuals receive the benefits for which they are eligible. We continuously examine our internal policies and procedures for opportunities to improve and provide additional avenues to give our customers more efficient access to our services.