



Office *of the* Inspector General

SOCIAL SECURITY ADMINISTRATION

*Audit Report*

Bank Balances and Account  
Information for Supplemental  
Security Income Recipients

*A-01-15-35040 | January 2017*

**OIG** Office of the Inspector General  
SOCIAL SECURITY ADMINISTRATION

**MEMORANDUM**

**Date:** January 6, 2017

**Refer To:**

**To:** The Commissioner

**From:** Acting Inspector General

**Subject:** Bank Balances and Account Information for Supplemental Security Income Recipients  
(A-01-15-35040)

The attached final report presents the results of the Office of Audit's review. Our objective was to determine whether the Social Security Administration missed opportunities to identify Supplemental Security Income recipients who had excess resources in bank accounts.

If you wish to discuss the final report, please call me or have your staff contact Rona Lawson, Assistant Inspector General for Audit, 410-965-9700.



Gale Stallworth Stone

Attachment

# Bank Balances and Account Information for Supplemental Security Income Recipients

## A-01-15-35040



January 2017

Office of Audit Report Summary

### Objective

To determine whether the Social Security Administration (SSA) missed opportunities to identify Supplemental Security Income (SSI) recipients who had excess resources in bank accounts.

### Background

The SSI program provides cash assistance to people who are aged, blind, or disabled with limited income and resources. In July 2016, SSA paid 8.3 million recipients \$4.7 billion in monthly SSI payments.

SSI applicants and recipients are required to report their resources to SSA to ensure they are eligible for SSI. Since January 1, 1989, the SSI resource limits have been \$2,000 for an individual and \$3,000 for a couple.

We identified 717 adult SSI recipients (from 1 segment of the Supplemental Security Record) who answered that they had no bank account but who were receiving payments via direct deposit at 1 of the top 4 banks where SSI was direct deposited and who had a redetermination from January 2011 through March 2016. We selected a random sample of 100 recipients for detailed analysis and requested their bank records.

Generally, when an SSI recipient's payments are direct deposited to a financial institution, the account title must indicate the recipient owns the account.

### Findings

SSA missed the opportunity to identify 3 SSI recipients (from a sample of 100) who had excess resources in bank accounts because of conflicting information in SSA's systems. In these three cases, the individuals neither told SSA they had bank accounts nor identified the amount of funds in the accounts. Had SSA known about the accounts and their balances, it could have confirmed the accounts and found bank account balances over the SSI resource limit. In November 2016, SSA assessed a \$1,442 overpayment in one case, but, for the other two cases, SSA did not assess overpayments because of its administrative finality rules (which set time limits for re-opening certain cases). Overall, we identified a small number of cases with excess resources when compared to the millions of individuals who receive SSI each month.

Additionally, we found that 13 of the 100 recipients did not follow SSA policy regarding the titling of their bank accounts. Of these recipients, four received their SSI payments directly, and nine received their payments through a representative payee. These recipients' names were not correctly listed on the bank account in which their SSI payments were direct deposited. Based on these sample results, we estimate that approximately \$1 million in monthly SSI payments was direct deposited into about 1,860 SSI recipients' bank accounts that were not titled correctly. If the recipient does not own the account, someone other than the recipient has access to the SSI payments that are intended for low-income aged, blind, or disabled individuals. Also, when the recipient has a representative payee to manage the funds, the recipient's ownership interest in the account is required.

### Recommendation

We recommend that SSA take corrective action on the 13 sample cases with incorrect bank account titles. SSA agreed with the recommendation.

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## **ABBREVIATIONS**

AFI	Access to Financial Institutions
C.F.R.	Code of Federal Regulations
OIG	Office of the Inspector General
POMS	Program Operations Manual System
SSA	Social Security Administration
SSI	Supplemental Security Income
U.S.C.	United States Code

## OBJECTIVE

Our objective was to determine whether the Social Security Administration (SSA) missed opportunities to identify Supplemental Security Income (SSI) recipients who had excess resources in bank accounts.

## BACKGROUND

SSA administers the SSI program,<sup>1</sup> which provides cash assistance to people who are aged, blind, or disabled and who have limited income and resources.<sup>2</sup> In July 2016, SSA paid 8.3 million recipients \$4.7 billion in monthly SSI payments.<sup>3</sup> SSI applicants and recipients are required to report their resources to SSA to ensure they are eligible for SSI. Since January 1, 1989, the SSI resource limits have been \$2,000 for an individual and \$3,000 for a couple.<sup>4</sup>

According to SSA, a leading cause of payment errors is money SSI recipients hold that is above the resource limit.<sup>5</sup> As a result, SSA examined alternatives to the traditional SSI asset verification practices of recipient self-reporting and direct contacts with financial institutions and developed the Access to Financial Institutions (AFI) program.

AFI is an electronic process that verifies bank account balances with financial institutions to determine SSI eligibility. Its purpose is to identify excess resources in financial accounts and detect undisclosed accounts. However, SSA only conducts AFI if a recipient alleges ownership of liquid resources over a certain tolerance amount.

SSA has a systems alert in place to notify employees when a claimant answers “No” to having a bank account but has direct deposit. SSA informed us the alert had been in place since at least 2007.

Generally, when an SSI recipient’s payments are direct deposited to a financial institution, the account title must indicate the recipient owns the account.<sup>6</sup> Additionally, if the recipient has a representative payee<sup>7</sup> and the representative payee requests direct deposit, the title of the account

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<sup>1</sup> *Social Security Act* § 1601 *et seq.*, 42 U.S.C. § 1381 *et seq.*

<sup>2</sup> *Social Security Act* § 1611 *et seq.*, 42 U.S.C. § 1382 *et seq.*; SSA, POMS, SI 00501.001 (January 18, 2005).

<sup>3</sup> SSA, Monthly Statistical Snapshot, July 2016.

<sup>4</sup> SSA, POMS, SI 01110.003 (December 8, 2010).

<sup>5</sup> SSA, *Fiscal Year 2015 Agency Financial Report*, p. 192, November 9, 2015.

<sup>6</sup> SSA, POMS, GN 02402.035 (January 21, 1999) and GN 02402.050 B (June 28, 2013).

<sup>7</sup> For individuals who cannot manage or direct the management of their finances because of their youth or mental or physical impairments, Congress provided for payment through a representative payee. A representative payee can be an individual or an organization. *Social Security Act* §§ 205(j)(1) and 1631(a)(2)(A)(ii), 42 U.S.C. §§ 405(j)(1) and 1383(a)(2)(A)(ii).

or sub-account must show that the representative payee only has a fiduciary interest in the account and the recipient is the owner of the funds.<sup>8</sup> However, SSA did not require proof of account ownership or title before establishing direct deposit for SSI payments.

## Methodology

We identified 2,686 adult SSI recipients (from 1 segment of the Supplemental Security Record) who answered that they had no bank account during a redetermination<sup>9</sup> but were receiving payments via direct deposit (in an account other than a direct express account).<sup>10</sup> None of these recipients had an agency as a representative payee. We further developed a sampling frame of 717 SSI recipients from the population who had a redetermination from January 2011<sup>11</sup> through March 2016 and had direct deposit to 1 of 4 banks. These were the top 4 banks in our population of 2,686 recipients. We selected a random sample of 100 recipients for detailed analysis to determine whether SSA missed opportunities to identify excess resources. See Appendix A for our scope, methodology, and sample results.

## RESULTS OF REVIEW

We found that SSA missed the opportunity to identify 3 SSI recipients (from a sample of 100) who had excess resources in bank accounts because of conflicting information in SSA's systems. This is a small number of cases with excess resources when compared to the millions of individuals who receive SSI each month.

Additionally, we found that 13 of the 100 recipients did not follow SSA policy regarding the titling of their bank accounts.<sup>12</sup> These recipients did not have their name correctly listed on the bank account in which their SSI payments were direct deposited. They received \$7,119 in monthly SSI payments. Based on these 13 recipients, we estimated that approximately \$1 million in monthly SSI payments were direct deposited into about 1,860 SSI recipients' bank accounts that were not titled correctly.

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<sup>8</sup> SSA, POMS, GN 02402.055 (April 4, 2014) and GN 02402.050 B (June 28, 2013).

<sup>9</sup> A redetermination is a review of the non-medical factors to determine whether the individual remains eligible for SSI and is receiving the correct payment amount. SSA, POMS, SI 02305.00 (August 29, 2014).

<sup>10</sup> Direct express is a debit card program that allows recipients and representative payees without bank accounts to have direct deposit of SSI payments.

<sup>11</sup> SSA implemented AFI nationwide in 2011.

<sup>12</sup> SSA, POMS, GN 02402.035 (January 21, 1999), GN 02402.055 (April 4, 2014), and GN 02402.050 B (June 28, 2013).

## Sample Results

Of the 100 recipients in our sample, we found

- 3 where SSA missed the opportunity to identify excess resources;
- 60 where our review of the bank records found that these recipients were not overpaid because of excess resources;<sup>13</sup> and
- 37 where SSA did not miss the opportunity to identify excess resources because the recipient did not own the bank account in which his/her SSI payment was direct deposited.

## Missed Opportunities to Identify Excess Resources

### *Excess Resources*

In 3 of our 100 sample cases, SSA could have identified excess resources had it correctly notated in its systems that the recipient had a bank account and either the recipient informed SSA of the account balance or SSA requested the bank balance through its AFI process.<sup>14</sup> In these three cases, had the individuals told SSA how much they had in their bank accounts, the Agency would have performed AFI and found bank account balances over the resource limit.

The three recipients' cases are described below.

- Case 1: In August 2014, SSA performed a redetermination on a New York man. At the redetermination, the recipient said he did not have a bank account; however, he received his SSI payments via direct deposit into a checking account. We analyzed his bank statements from January 2013 through April 2016 and discovered his bank account balance was over the resource limit in February and April 2013 and again from June through September 2014. Had the recipient disclosed his bank account, or the Agency noticed that he had direct deposit, the Agency may have performed AFI<sup>15</sup> and identified the excess resources. The excess resources caused the Agency to overpay the recipient \$6,900 over 6 months. However, on November 30, 2016, SSA informed us that it would not assess an overpayment because of its administrative finality rules. Administrative finality is the term SSA uses to describe the discretionary rules under which the Agency revises previously issued monthly

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<sup>13</sup> SSA would have only checked bank account records if these recipients alleged liquid resources over the Agency's tolerance level for AFI.

<sup>14</sup> See Appendix B for an example of the screen the SSA employee must complete to document resources.

<sup>15</sup> The recipient would need to allege having an account over SSA's tolerance amount for the Agency to perform AFI.

payments. In general, SSA will revise monthly SSI payments within 12 months for any reason, within 24 months for good cause, or at any time if fraud or similar fault exists.<sup>16</sup>

- Case 2: In April 2012, SSA performed a redetermination on a North Carolina man. He said he did not have a bank account; however, he received his SSI payments via direct deposit into a checking account. We determined he was over the resource limit; and, as a result, SSA assessed an overpayment on November 14, 2016 in the amount of \$1,442. As of November 30, 2016, the overpayment had not been recovered.
- Case 3: In May 2014, SSA performed a redetermination on a Maryland woman. She said she did not have a bank account; however, she received her SSI payments via direct deposit. We determined she was over the resource limit and therefore overpaid \$300 in May 2014. However, on November 30, 2016, SSA informed us that it would not assess an overpayment because of its administrative finality rules.

### *No Overpayments Because No Excess Resources in Bank Records OIG Reviewed*

In 60 of the 100 sample cases, our review of the bank records found that these recipients were not overpaid because of excess resources. However, if one of these recipients had excess resources, SSA would have missed the opportunity to identify those resources since the recipients answered “No” to having a bank account even though they received their SSI payment through direct deposit. We confirmed these 60 individuals had a bank account; however, the bank account balances were not over the resource limit.

For example, in March 2014, SSA performed a redetermination on a California man. At this redetermination, the recipient said he did not have a bank account; however, he received his SSI payments via direct deposit into a savings account. We analyzed his bank statements from January 2013 through April 2016 and did not find his balance to be over the resource limit.

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<sup>16</sup> SSA finds that there is good cause to reopen a determination or decision if: “. . . (1) New and material evidence is furnished; (2) A clerical error was made; or (3) The evidence that was considered in making the determination or decision clearly shows on its face that an error was made” 20 C.F.R. § 1489. Fraud exists when any person “(1) knowingly and willfully makes or causes to be made any false statement or representation of a material fact in any application for any benefit; (2) at any time knowingly and willfully makes or causes to be made any false statement or representation of a material fact for use in determining rights to any benefit; (3) having knowledge of the occurrence of any event affecting (A) his initial or continued right to any such benefit, or (B) the initial or continued right to any benefit of any other individual in whose behalf he has applied for or is receiving such benefit, conceals or fails to disclose such event with an intent fraudulently to secure such benefit either in a greater amount or quantity than is due or when no such benefit is authorized; (4) having made application to receive any benefit for the use and benefit of another and having received it, knowingly and willfully converts such benefit or any part thereof to a use other than for the use and benefit of such other person, or (5) conspires to commit any offense described in any of (1) through (3) . . .”; see 42 U.S.C. § 1383a. Similar fault exists under the same circumstances except intent to defraud is not required. SSA, POMS, SI 04070.010A (November 24, 2014) and GN 04060.055 (December 22, 1989).

However, since the recipient stated he did not have a bank account, SSA did not ask him what his bank balance was, and AFI was not initiated.

## Improper Account Ownership

We found 13 of the 100 recipients did not have the correct ownership of the bank account in which the Agency direct deposited their SSI payments. Of these recipients, four received their SSI payments directly, and nine received their payments through a representative payee.<sup>17</sup> The 13 recipients received \$7,119 in monthly SSI payments. Based on these 13 recipients, we estimated that approximately \$1 million in monthly SSI payments was direct deposited into about 1,860 SSI recipients' bank accounts that were not titled correctly. If the recipient does not own the account, someone other than the recipient would have access to the SSI payments that are intended for low-income aged, blind, or disabled individuals. Also, when a recipient has a representative payee to manage the funds, the recipient's ownership interest in the account is required.<sup>18</sup>

For example, SSA performed a redetermination on a Texas woman in September 2014. At this redetermination, the recipient said she did not have a bank account; however, she received her SSI payments via direct deposit into a checking account. We tried to subpoena her bank records, but the bank would not provide us this information because her name was not on the bank account. Because she did not own the account, someone else did and therefore another individual had access to her SSI payments. Per SSA policy, the recipient's name should have been on the bank account where the payment was direct deposited.<sup>19</sup>

We also identified 24 of the 100 recipients whose names were not on the bank account records we requested. However, these recipients met an exception to the policy on the titling of bank accounts. Under the exception, SSA does not require that the SSI recipient hold ownership in the bank account if the representative payee (a) is a parent or spouse of the recipient, (b) lives in the same household as the recipient, (c) deposits the SSI payment into his/her personal checking account, and (d) shows SSA that payments will be used for the recipient's current expenses and there will be no accumulation of funds in the account.<sup>20</sup>

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<sup>17</sup> According to SSA, if the Agency requests information from a financial institution related to a recipient's account and that financial institution responds that there is "no account," SSA must consider account ownership or improper titling of a bank account if a representative payee is involved. In March 2011, we reported a similar issue with the titling of bank accounts in our report *Improperly Titled Bank Accounts for Beneficiaries with Representative Payees* (A-01-09-19055).

<sup>18</sup> SSA, POMS, GN 02402.050 B (June 28, 2013).

<sup>19</sup> SSA, POMS, GN 02402.035 (January 21, 1999) and GN 02402.055 (April 4, 2014).

<sup>20</sup> SSA, POMS, GN 00603.010 B.1 (July 11, 2013).

## CONCLUSIONS

Although we found a group of SSI recipients whose SSI payments were direct deposited into a bank account but answered “No” when an SSA employee asked the recipient whether he/she had a bank account, we only identified 3 of our 100 sampled recipients who had excess resources. This is a small number of cases when compared to the millions of individuals who receive SSI each month. As of November 2016, SSA had assessed a \$1,442 overpayment in 1 of the 3 cases.

Additionally, SSI recipients’ payments should be direct deposited into an account in which the recipient holds ownership. If the recipient does not have ownership of the account, someone other than the recipient has access to the SSI payments, which are intended for low-income aged, blind, or disabled individuals.

## RECOMMENDATION

We recommend that SSA take corrective action on the 13 sample cases with incorrect bank account titles.

## AGENCY COMMENTS

SSA agreed with the recommendation; see Appendix C.



Rona Lawson  
Assistant Inspector General for Audit

# *APPENDICES*

## **Appendix A – SCOPE, METHODOLOGY, AND SAMPLE RESULTS**

To accomplish our objective, we:

- Researched the Social Security Administration’s (SSA) regulations, policies, and procedures.
- Identified 2,686 adult Supplemental Security Income (SSI) recipients in current pay status as of March 2016 and who answered “No” when asked if they had a bank account during a redetermination but who had direct deposit (into an account other than a direct express account). Further, none of these recipients had an agency as a representative payee. Prior work has shown that many agencies serving as representative payees use a “collective”<sup>1</sup> bank account for all beneficiaries they serve, so we excluded this group from our analysis. We chose these recipients from 1 of 20 Social Security number segments.<sup>2</sup>
- Developed a sampling frame of 717 SSI recipients from the population of recipients who had a redetermination from January 2011<sup>3</sup> through March 2016 and had direct deposit to 1 of 4 banks. These were the top 4 banks in our population of 2,686 recipients.
- Obtained a random sample of 100 recipients from the sampling frame for detailed analysis to determine whether SSA missed opportunities to identify excess resources. Specifically, for each sample recipient, we subpoenaed bank records from the account that SSI payments were direct deposited for the period January 1, 2013 through April 30, 2016. We analyzed the statements looking for balances over the resource limit.
- Provided sample cases to SSA that required review and possible corrective action.
- Obtained information on SSA’s alert to staff when conflicting information exists in the Agency’s systems regarding bank information.

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<sup>1</sup> A collective bank account is one checking or savings account that a payee uses to collect and manage the Social Security or SSI funds entrusted to the payee for each beneficiary they represent. SSA, POMS, GN 00603.020 A.1 (April 15, 2016).

<sup>2</sup> The last two digits of the Social Security number are randomly assigned and can contain digits “00 to “99.” These Social Security numbers are categorized into 20 segments. For this audit, we selected Social Security numbers ending in digits “60” to “64.” One segment is representative of all segments.

<sup>3</sup> SSA implemented its Access to Financial Institutions (AFI) initiative nationwide in 2011. AFI is an electronic process that verifies bank account balances with financial institutions to determine SSI eligibility. Its purpose is to identify excess resources in financial accounts and detect undisclosed accounts.

## Sample Results

- Population from 1 of 20 Social Security number segments: 2,686
- Sampling Frame: 717
- Sample Size: 100
- SSI Recipients with Bank Accounts Incorrectly Titled: 13

**Table A–1: SSI Recipients with Incorrectly Titled Bank Accounts Who Answered “No” to Having a Bank Account Even Though Their SSI Was Deposited Between January 2011 and March 2016**

	Number of SSI Recipients	Monthly SSI Payment
Sample Results for 1 Segment	13	\$7,119
Point Estimate for 1 Segment	93	\$51,043
Projection Lower Limit for 1 Segment	59	\$28,914
Projection Upper Limit for 1 Segment	139	\$73,173
Estimate in 20 Segments (Point estimate multiplied by 20)	1,860	\$1,020,860

Note: Projections are at the 90-percent confidence level.

We conducted our review in Boston, Massachusetts, between June and September 2016. We tested the data obtained for our audit and determined them to be sufficiently reliable to meet our objective. The principal entity reviewed was the field offices under the Office of the Deputy Commissioner for Operations. We conducted this performance audit in accordance with generally accepted government auditing standards. Those standards require that we plan and perform the audit to obtain sufficient, appropriate evidence to provide a reasonable basis for findings and conclusions based on our audit objectives. We believe the evidence obtained provides a reasonable basis for our findings and conclusions based on our audit objectives.

## Appendix B – RESOURCES QUESTIONS

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Social Security Administration employees ask Supplementary Security Income claimants and recipients the question below during the initial application and redetermination process.

### Resources

Do you own or does your name appear, either alone or with other people, on any of the following?

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**\*Trusts**

Yes  No  Unknown

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**\*Vehicles**

Yes  No  Unknown

-----

**\*Real Property Other than Home**

Yes  No  Unknown

-----

**\*Business Equipment**

Yes  No  Unknown

-----

**\*Financial Institution Accounts**

Yes  No  Unknown

-----

**\*Cash**

Yes  No  Unknown

-----

**\*Stocks, Bonds, or Mutual Funds**

Yes  No  Unknown

-----

**\*Promissory Note, Loan, or Property Agreement**

Yes  No  Unknown

-----

**\*Items Held for Potential Value or Investment**

Yes  No  Unknown

-----

**\*Life Insurance**

Yes  No  Unknown

-----

**\*Burial Funds**

Yes  No  Unknown

-----

**\*Burial Spaces and Related Items**

Yes  No  Unknown

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**\*Other Resources**

Yes  No  Unknown

## Appendix C – AGENCY COMMENTS

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### SOCIAL SECURITY

#### MEMORANDUM

**Date:** December 30, 2016 **Refer To:** SIJ-3

**To:** Gale S. Stone  
Acting Inspector General

**From:** Frank Cristaudo /s/  
Executive Counselor to the Commissioner

**Subject:** Office of the Inspector General Draft Report, “Bank Balances and Account Information for Supplemental Security Income Recipients” (A-01-15-35040)--INFORMATION

Thank you for the opportunity to review the draft report. Please see our attached comments.

Please let me know if we can be of further assistance. You may direct staff inquiries to Gary S. Hatcher at (410) 965-0680.

Attachment

**COMMENTS ON THE OFFICE OF THE INSPECTOR GENERAL DRAFT REPORT,  
“BANK BALANCES AND ACCOUNT INFORMATION FOR SUPPLEMENTAL  
SECURITY INCOME RECIPIENTS” (A-01-15-35040)**

**GENERAL COMMENTS**

There are more than eight million individuals receiving Supplemental Security Income (SSI) and we are committed to ensuring recipients receive accurate payments.

Generally, we require all individuals receive their payments electronically. This process ensures individuals receive their payments safely and quickly. For a recipient who has a representative payee, it is our policy that the bank account is titled to show that the money in the account belongs to the individual, not the representative payee, even though the individual does not have direct access to the funds. To help ensure how to title bank accounts and maintain funds, we provide representative payee applicants a booklet entitled, “*A Guide for Representative Payees*” (SSA Publication No 05-10076), which is also available on our website. In addition, we verify proper bank account titling when representative payees complete their annual report. The annual report provides instructions on how to properly title bank accounts.

**Recommendation 1**

Take appropriate corrective action on the 13 sample cases with incorrect bank account titles.

**Response**

We agree. We began corrective action for the 13 cases and at this time have completed the necessary action for 5 cases. We are continuing our efforts to correct the remaining eight cases.

## MISSION

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