

**The Social Security Administration's Access to Financial Institutions Program**  
**A-01-13-13069**



December 2014

Office of Audit Report Summary

**Objective**

To evaluate the Social Security Administration's (SSA) Access to Financial Institutions (AFI) program.

**Background**

The Supplemental Security Income (SSI) program provides cash assistance to people who are aged, blind, or disabled with limited income and resources. SSI applicants and recipients are required to report their resources to SSA to ensure they are eligible for SSI payments.

AFI is an electronic process that assists SSA in verifying bank account balances for participating banks to determine SSI eligibility. AFI also helps SSA detect undisclosed accounts by searching for accounts at up to 10 banks based on the individual's or representative payee's address. SSA uses AFI when the (1) claimant or recipient grants SSA permission to request bank account information; (2) claimant or recipient alleges ownership of liquid resources valued at \$400 or more and there is at least 1 month of SSI eligibility; and (3) type of SSI event is a full initial claim, pre-effectuation review contact (PERC), redetermination, or resource-related limited issue review.

We identified 3 populations as of October 2012: 134,042 initial claims, 44,422 PERCs, and 155,574 redeterminations. We obtained a sample of 50 cases where AFI was necessary from each population, for a total of 150 cases.

**Our Findings**

SSA only uses AFI when a claimant or recipient alleges liquid resources over a certain tolerance level. However, not all claimant and recipients report this information. Therefore, AFI's full potential for identifying and preventing improper payments will not be realized until SSA uses AFI for all cases. As of July 2014, SSA had not set a date for full implementation of AFI.

Additionally, based on our review of 150 sampled cases, SSA did not always use the AFI program according to its policy. AFI identified undisclosed bank accounts and resulted in savings by identifying SSI recipients and applicants who had excess resources, but AFI could result in additional savings if SSA used it more often and for the correct number of months and banks.

For the 150 sampled cases, we found that, in

- 99, SSA used AFI correctly,
- 21, SSA used AFI incorrectly under its existing policy at the time,
- 22, SSA did not use AFI, but should have under its existing policy at the time, and
- 8, SSA did not need to use AFI under its existing policy at the time.

**Our Recommendation**

We recommend that SSA provide more training for employees and determine whether systems enhancements are feasible to address the issues in this report to ensure AFI is used correctly when required. SSA agreed with the recommendation.