

Report Summary

Social Security Administration Office of the Inspector General

September 2009



Objective

To quantify overpayments to individuals receiving multiple Old-Age, Survivors and Disability Insurance benefits.

Background

Dual entitlement exists when a beneficiary is entitled to more than one benefit at the same time. For example, a beneficiary may be entitled to retirement benefits on his or her own earnings record and to spouse's benefits on another person's earnings record. Although a beneficiary may be simultaneously entitled to more than one benefit, the total benefit may not be greater than the highest single benefit amount to which he or she is entitled. Generally, the Social Security Administration (SSA) calculates the amounts due and combines the benefits into one monthly payment. In December 2007, about 6.6 million retired or disabled workers were entitled to receive benefits on multiple records.

To view the full report, visit <http://www.ssa.gov/oig/ADO/BEPDF/A-01-08-28048.pdf>

Individuals Receiving Multiple Old-Age, Survivors and Disability Insurance Benefits (A-01-08-28048)

Our Findings

Generally, we found SSA did not pay our population of dually entitled beneficiaries more than they were entitled to receive. However, based on the results of our sample, we estimate that SSA incorrectly calculated benefits paid to about 446 beneficiaries. We estimate the total effect of these calculation errors is about \$2.2 million, including about \$1.6 million in benefits SSA already paid and about \$574,000 in future benefit payments over the next 12 months.

For example, one beneficiary was dually entitled to both a retirement benefit and a widow's benefit beginning in November 2005. Although the two benefits were combined and issued as one monthly payment, the benefit amount exceeded the amount to which the beneficiary was entitled. As a result, the beneficiary was overpaid \$7,516 through March 2009. We referred this case to SSA to correct the benefit payment. If the overpayment continued, the beneficiary would be overpaid about \$2,200 over the next 12 months.

Our Recommendations

1. Review the cases in our population most likely to have overpayments to determine whether the proper benefit amounts are being paid.
2. Remind technicians to update benefit records as appropriate to support the benefit payment amounts.

SSA agreed with the recommendations.