



SOCIAL SECURITY

Refer to:
S9H: 2025-FOIA-02315

December 12, 2025

Ms. Skye Perryman
Democracy Forward Foundation
P.O. Box 34553
Washington, DC 20043
foia@democracyforward.org

Dear Ms. Perryman:

I am responding to your July 17, 2025 Freedom of Information Act (FOIA) request to the Social Security Administration (SSA) for the following:

“A copy of the internal May 2025 document that stated, regarding the anti-fraud tool being used on telephone claims, that the policies had slowed retirement claims by 25% and led to a ‘degradation of public service.’”

Enclosed is the document (2 pages) responsive to your request. Pursuant to the FOIA Exemption 6 (5 U.S.C. § 552(b)(6)), we redacted the name of one SSA employee that appears within the document.

The FOIA does not require agencies to disclose information that would be a clearly unwarranted invasion of personal privacy (5 U.S.C. § 552(b)(6)). We have determined that the release of the information withheld under the FOIA Exemption 6 would cause foreseeable harm to agency interests protected by this exemption.

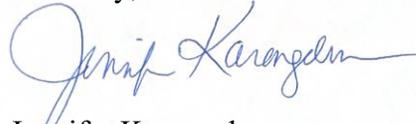
Since this request is the subject of pending litigation (Case 1:25-cv-03384), please refer any questions to our counsel:

Assistant U.S. Attorney Matthew T. Shea
36 S. Charles Street, Fourth Floor
Baltimore, Maryland 21201
410-209-4800
Matthew.Shea2@usdoj.gov

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Thank you for your request.

Sincerely,

A handwritten signature in blue ink that reads "Jennifer Karangelen". The signature is fluid and cursive, with a long horizontal stroke at the end.

Jennifer Karangelen
Acting Freedom of Information Officer

Enclosure

COMMISSIONER TRANSMITTAL

Select one: For Decision Information Only

Select if Personnel action:

DATE: May 9, 2025

RESPONSE NEEDED BY: ASAP, May 12, 2025

TO: Frank Bisignano, Commissioner

FROM: Stephen Evangelista, Deputy Commissioner for Operations

SUBJECT: Strengthening Identity Assurance – Discontinue the Three Day Hold Processing Delay for Telephone Claims - DECISION

REMARKS:

On April 14, 2025, the agency implemented a new tool that performs anti-fraud checks on claims filed over the phone. The tool requires that technicians hold claims for up to three business days to run the anti-fraud analytic. The three day hold for telephone retirement claims has reduced field offices' ability to process these claims timely by 25 percent. The result is fewer retirement claims processed overall, at a time when our agency is seeing record high new retirement claims. The result is increased aged retirement claims pending and degradation of public service in this workload. The three day hold for telephone claims has produced no appreciable results in terms of actual fraud.

Since none of the flagged cases have been identified as having a high probability of fraud to date, we recommend discontinuing the practice of holding claims for three days. Instead, we will refine the anti-fraud algorithm to only flag cases with the highest probability of fraud and leverage other alerting mechanisms for when in-person identification is required. For instance, if flagged post-adjudicatively, the case will be referred to a specialized group in the Boston WSU Unit for Payment Integrity (UPI) for action. By implementing this refined approach, we will significantly reduce payment delays while continually monitoring for potential fraud.

We cleared the new process through with our partners in the Office of Financial Policy and Program Integrity (OFPPi).

For OC Internal Use

OC received date: May 9, 2025

OC review by: (b) (6)

COS/DCOS reviewed

Exec. Sec. reviewed

