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## United States Senate

SPECIAL COMMITTEE ON AGING

WASHINGTON, DC 20510-6400

(202) 224-5364

August 12, 2016

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Carolyn W. Colvin  
Acting Commissioner  
Social Security Administration  
6401 Security Boulevard  
Baltimore, MD 21235-0001

Dear Acting Commissioner Colvin:

We write to express our concern with the recent decision from the Social Security Administration (SSA) to use text message authentication as the only means of guaranteeing an individual's access to his or her online "my Social Security" account. The new policy puts a high burden on America's seniors, many of whom may not own a cell phone. We urge you to adopt additional identification verification methods that are accessible to a broader range of Social Security recipients while retaining essential security.

As the Chairman and Ranking Member of the Aging Committee, we understand the need for enhanced security to protect seniors against fraud, and we strongly support this goal. Far too many older Americans are being financially exploited by strangers over the telephone, through the mail, and online. From that perspective, we understand the rationale behind the July 30, 2016, agency implementation of mandatory Multifactor Authentication. We also recognize that this action was taken to adhere with Executive Order 13681, which requires federal agencies to provide more secure authentication for their online services.

The methods for stronger fraud protection, however, must be considered relative to the needs and circumstances of the target population. According to a 2014 study from Pew Research Center, almost a quarter of people age 65 and older in the United States do not have a cell phone. In addition, a significant number of Americans lack access to reliable cell phone service. On top of both of those factors, many disabled and older Americans receiving Social Security are not as technologically savvy as other segments of the population.

Even when seniors can receive texts, they may still be unable to access their accounts. For example, the SSA website showed a notice on August 2, 2016, that due to high volume of traffic, users may have experienced problems receiving security codes. The lack of alternate

identification methods effectively locks users out of their own accounts and could prevent them from accessing necessary information or making important account changes.

Given the concerns detailed above, we urge you to consider the effect of this policy on the beneficiaries SSA is intended to serve, and we ask that you provide, as quickly as possible, additional authentication options. We look forward to working with you to find additional verification methods that will allow all seniors to have safe and speedy access to their own accounts. We would also welcome a staff briefing to discuss your agency's efforts both to provide security to account holders and to ensure they have easy access to their accounts.

Thank you for your attention to this important matter.

Sincerely,



Susan M. Collins  
Chairman



Claire McCaskill  
Ranking Member