

October 15, 2019

The Honorable Andrew Saul
Commissioner
Social Security Administration
6401 Security Blvd.
Baltimore, MD 21235

Dear Commissioner Saul:

I am deeply troubled by the Social Security scam that continues to target older Americans in Maine and across the country. Although the Social Security Administration (SSA) is taking steps to raise public awareness and limit scammers' ability to continue perpetrating this scam, I am very concerned that the response to this scam has been lagging. Given the severity of the Social Security scam, I urge you to take all available steps to prevent more Americans from being targeted by this pernicious scam.

The Senate Special Committee on Aging, which I lead, has a long history of exposing and fighting financial fraud targeting seniors and their families. In the past six years, we have held 23 hearings focused on financial fraud and scams. We have learned that scammers are relentless in their efforts to rob seniors of their hard-earned savings and steal their personal information. The Social Security scam is no different. In April 2019, the Federal Trade Commission (FTC) announced that reported losses from the Social Security scam over the past year eclipsed reported losses from the Internal Revenue Service scam in its peak year. The FTC's data aligns with our own from the Committee's Fraud Hotline, where reports of the Social Security scam have increased significantly since last year.

In addition to the harm this scam is inflicting on older Americans and public trust, I am concerned about the scam's effects on the SSA's ability to serve the public. I have consistently emphasized the important role field offices play in providing face-to-face services for millions of seniors, people with disabilities, and their families, particularly in rural areas where individuals may not have access to computers and high-speed internet. Field offices in Maine and across the country are experiencing increased call volumes and in-person visits from people who have been targeted by the Social Security scam. Without additional personnel, this additional workload could affect the SSA's ability to provide other essential services.

As Chairman of the Senate Special Committee on Aging, I am committed to stopping fraudsters who try to take advantage of older Americans and their families. Earlier this month, I recorded a radio actuality warning Mainers about the Social Security scam. In July, I chaired a hearing examining the government's response to illegal robocalls. I also introduced the *Anti-Spoofing Penalties Modernization Act*, a bipartisan bill which would crack down on spoofing tactics, and successfully pushed the Federal Communications Commission to allow carriers to block illegal robocalls by default.

To better understand the steps the SSA is taking to prevent more Americans from being targeted by this scam, please provide the Committee with answers to the following questions no later than November 1, 2019.

1. The SSA Office of the Inspector General reports that this scam first started picking up in fall 2018. Other than posting web-based advisories, which many rural seniors would not see, when did the SSA first begin its public awareness campaign to warn people about the scam?
2. The Internal Revenue Service impersonation scam illustrated how fraudsters could spoof government agencies' telephone numbers to scare and confuse the public. Once the IRS scam's spoofing tactics came to light in 2013, what steps did the SSA take to protect its public telephone numbers from being spoofed? When did the SSA first begin working with telecommunications providers to implement Do Not Originate processes for its public numbers?
3. What specific steps has the SSA taken to raise awareness of the scam among older Americans living in rural areas where individuals may not have access to computers and high-speed internet? In addition, what specific outreach has the agency done to individuals who have cognitive impairments, such as those who receive benefits through a representative payee?
4. The SSA's new voice verification feature may be a commonsense way to provide additional security for members of the public who request a callback from the agency. How has the SSA publicized the existence of this new option?
5. Each day, approximately 170,000 people visit an SSA field office. What information about the scam is visible to members of the public who come into a field office?
6. The Social Security scam has increased field offices' call volume and in-person visits. What steps is the SSA taking to ensure adequate staffing to limit the scam's effects on the agency's front line operations and service to the public?
7. Has the SSA encountered any barriers in its efforts to raise public awareness and disrupt scammers' attempts to continue perpetrating this scam? If so, what, if any, additional legislative authority is needed to address these barriers?

If you have any questions about this request, please do not hesitate to contact me or have your staff contact [REDACTED]. Thank you for your attention to this matter. I look forward to working together to immediately put an end to this scam that is preying on America's seniors.

Sincerely,



Susan M. Collins
United States Senator