## Proposal would force millions to file Social Security claims in person

The agency acknowledges the change could cause particular hardship for elderly and disabled Americans who have limited mobility.

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The Social Security Administration is considering adding a new anti-fraud step to claims for benefits that the agency acknowledges would force millions of customers to file in person at a field office rather than over the phone, according to an internal memorandum.

The change would create major disruptions to Social Security operations, the memo said, and could cause particular hardship for elderly and disabled Americans who have limited mobility. Elon Musk's U.S. DOGE Service also has announced plans to cut thousands of agency jobs and close dozens of regional and local Social Security offices.

Those applying for retirement and disability benefits by phone would be required for the first time to authenticate their identity through an online system that the memo refers to as "internet ID proofing." But if claimants can't verify their identity online, they would have to provide documentation in person at a field office, according to the memo, which was viewed by The Washington Post. The document was sent last week by Doris Diaz, acting deputy commissioner for operations, to acting Social Security commissioner Leland Dudek.

The memo estimates that 75,000 to 85,000 customers per week would be diverted to local field offices because many of the elderly and disabled people that Social Security serves would be unable to complete a new identity verification requirement online.

"Increased challenges for vulnerable populations," "longer wait times and processing time," "increased demand for office appointments" and "increased foot traffic" at local field offices are the kinds of service disruptions the memo warns would happen if the change is implemented — as well as legal challenges and "operational strain."

The newsletter Popular Information first reported on the memo Monday. The Social Security press office did not respond to a request for comment.

It is unclear what prompted Diaz to provide Dudek with details about the proposed shift. But her March 13 memo was sent one day after The Post <u>reported</u> that Social Security was considering ending telephone service for all claims in an effort to root out alleged fraud — an issue that had not been previously identified as a major problem when people apply for benefits.

Hours after the article was published, the agency abandoned the plan, although it said it would still move ahead with a more limited change to direct-deposit bank transactions, requiring customers to make changes to bank information online.

The new proposal would have the effect of delaying phone claims, advocates said Monday. An existing program known as id.me would require claimants to use a computer or smartphone to fill out an online form that asks for credit and other information. A photo of the claimant's ID would be required.

However, many elderly and disabled people lack smartphones or computers. There is no requirement that someone have a current ID when they seek disability benefits. Applicants are always required to verify their identity, but not when they file a claim, advocates said.

The DOGE team has aggressively looked for ways to cut what it has described as fraud as part of its mandate from President Donald Trump to slash government. DOGE — which stands for Department of Government Efficiency — has targeted Social Security for cuts of more than 12 percent of the staff of 58,000 across the agency, leaving some existing field offices already depleted and others on a list for closure.

While Social Security officials have long been concerned about identity fraud in bank transactions over the phone, advocates for people with disabilities dispute that claimants try to game the system when they apply for benefits. The system already includes multiple questions to verify someone's identity before a disability or retirement claim can move through the system.

"I think its going be an impediment to everyone" if a new identity verification requirement is added, said Jennifer Burdick, a disability attorney with Community Legal Services in Philadelphia. "I assume they're more interested in stopping people seeking disability" than in finding fraud, she said.

Field offices require appointments for almost every transaction. Not only does it take months to get an appointment, but many elderly and disabled people also are physically unable to travel to an in-person office.

"When customer service and access to benefits is compromised, it is not just an administrative issue," said Rebecca Vallas, chief executive of the National Academy of Social Insurance. "It is a de facto cut to a program Americans across the political spectrum love, support and depend on."

## What readers are saying

The proposed requirement for in-person Social Security claims is seen as a significant burden on elderly and disabled individuals, particularly those with limited mobility. Many commenters express concern that this change will disproportionately affect vulnerable populations,... Show more

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