



Death Information

How Does SSA Get and Use Death Information?

We receive approximately 2.5 million unique death reports each year from many sources, including family members, funeral homes, States and other Federal agencies, postal authorities, and financial institutions.¹ We post almost 90 percent of deaths to our records within 30 days of death.

We collect death information to administer our programs—to remove deceased individuals from the beneficiary rolls and to alert us to pursue claims for benefits to surviving spouses and children.² We record a person's death report if we can match that person's name and Social Security number to our records. We enter this information on the Numident—which contains the records of every individual who has applied for and been assigned an SSN since 1936—for both beneficiaries and non-beneficiaries.

It is important to note our records are not a comprehensive record of all deaths in the country.

Does SSA Get Information About Deaths Outside the United States?

We do receive reports of death outside the U.S., though in much smaller numbers than those we receive domestically. We receive paper reports of death from various sources, such as the Department of State, our Foreign Service Post personnel, family members, and financial institutions. We receive electronic reports of death from some of our totalization partners, as our totalization agreement provides the legal authority for an electronic exchange. However, not all countries can, or wish to, participate in such an exchange.

How Do the States Provide Death Information to SSA?

In the beginning, the death reporting process was a manual paper process. Gradually, States began sending information electronically. We work with States who want, and are able, to build a streamlined death registration process, known as Electronic Death Registration (EDR). EDR replaces the States' more cumbersome and labor-intensive process for registering death information, resulting in the transmission of more accurate information to us. This electronic process allows States to verify the name and SSN of a deceased person before registering the death. Generally, we receive these death reports within 5 days of the individual's death and within 24 hours after the State receives them and can take immediate action to terminate benefits on these cases. EDR transactions are virtually error free, and our systems automatically stop benefits without employee intervention.

EDR has slowly expanded on a state-by-state basis since 2002, and currently 37 States, the City of New York, and the District of Columbia participate in this initiative.³ If all States participated in EDR, future death reporting would be virtually error free. The nationwide implementation of EDR is contingent on congressional funding of the Department of Health and Human Services so that it can fund the state grants.

¹ In 2014, we received almost 2.8 million reports.

² The death information we collect prevents nearly \$50 million in improper Social Security benefit payments each month.

³ A State may be considered an EDR State even if not all jurisdictions within that State use EDR to report deaths.



Death Information

How Accurate Is the Death Information and How Does SSA Verify It?

We believe that the death data that we maintain is highly accurate overall.⁴ As with any process, there are occasional errors. When we learn of errors, we correct them as quickly as possible. We understand that any error can greatly disrupt the lives of the people it affects, and we continually strive to improve the data we collect and maintain in our records. We do our best to make sure our information is as accurate as possible, but we will never achieve perfection.

Because of the proven accuracy of death reports received through EDR or from family members and funeral homes, we do not verify these reports, but take immediate action to terminate benefits. However, in most instances, we verify other reports, such as those reports received from financial institutions, postal authorities, and other data exchanges, before we post beneficiaries' deaths to our payment records and terminate their benefits. We verify death reports by contacting another source—usually someone in the beneficiary's family, a representative payee, a nursing home, a doctor, or hospital—to confirm that the person is deceased and, if the date of death affects benefits, to corroborate the reported date of death.

We do not verify death reports of persons who are *not* Social Security beneficiaries; however, we do annotate the death information on our Numident. It would be difficult for us to verify these reports of death since we do not have addresses or other identifying information for these individuals in our records.

Does SSA Share Death Information with the Public? Why?

We compile a file of death information, known as the Death Master File (DMF), because of a Freedom of Information Act (FOIA) lawsuit filed in 1978 by Mr. Ronald Perholtz. We settled this lawsuit by agreeing to release the surname, Social Security number, and (if available) date of death of individuals annotated as deceased on our records to Mr. Perholtz. Generally, deceased individuals have no privacy rights; therefore, information about deceased individuals is disclosable pursuant to a FOIA request.

Other entities also began to request this information under FOIA. Thus, in 1980, we created the DMF. The DMF is a publicly available extract of certain information in our records and includes, if available in our records, such information as the deceased individual's SSN, first name, middle name, surname, date of death, and date of birth.

Although we share much of our death information on the DMF, we are constrained by law from sharing *all* of it. In 1983, Congress amended section 205(r) of the Social Security Act to exempt death reports we receive from States from disclosure under the Freedom of Information Act. Therefore, we cannot include the death information reported by a State (or political subdivision) in the publicly available DMF. As more and more States establish EDR programs, the number of records that may be entered on the DMF will shrink.

⁴ Our Office of Inspector General found in a 2006 report that the Numident is about 96 percent accurate based on its review of selected data fields for a representative sample of records in the database. Currently, of the 2.8 million death entries we make each year to the Numident, less than half of a percent, just 0.35 percent are subsequently corrected.



Death Information

To make the death information we are allowed to share public without undue burden on our agency, we contract with the National Technical Information Service (NTIS) of the Department of Commerce (DOC). We extract the non-State death data from our records to create and update the DMF. NTIS sells the file to the public and makes the file available online. NTIS also purchases weekly and monthly update files from us. Although the agreement between SSA and NTIS requires that NTIS' customers who wish to keep the file up-to-date purchase a weekly or monthly update file, we do not monitor this practice. Therefore, our updates may not reach all NTIS customers.

Companies offer death information obtained from NTIS for genealogical research, to determine if someone is not deceased before offering financial services, and other reasons. They may offer these services for a fee. These are all commercial entities and our policy generally prohibits providing a link to or recommending a commercial web site as we cannot endorse, or appear to endorse, any commercial products or services. We cannot vouch that the information offered by these commercial sites is up-to-date.

Do Other Federal Agencies Use SSA's Death Information?

We provide nine Federal benefit-paying agencies and certain State agencies with all of the death information in our records, including the State information we collect under section 205(r) of the Social Security Act as well as the reports of death we receive from other sources. We send the death information on a regular basis, via electronic means, to these agencies, which use the data to conduct matches against their own beneficiary rolls.⁵ We also send this information to the General Accounting Office. We sometimes refer to the death information we provide to these agencies as the "full DMF" or the "public plus State DMF."

In addition, many Federal, State and local agencies have agreements in place with us to verify certain information. Under these agreements, we generally verify a person's name, SSN, date of birth, etc., against the information in our records. The Intelligence Reform and Terrorism Prevention Act of 2004 (IRTPA) (P.L. 108-458), enacted on December 17, 2004, required that we add death indicators to the Social Security number verification systems for employers, State agencies issuing driver's licenses and identity cards, and other verification routines that the Commissioner determines to be appropriate. Therefore, our verification routines include an indication of death if recorded in our records.

Congressional and Public Concerns and Recent Changes

Over the past decade, Congress and the public have expressed growing concern that fraudsters and identity thieves could misuse the information available on the DMF. Because of these concerns, changes in recent years have limited the amount of information in the file and placed restrictions on who can access it. One of these changes, made November 1, 2011, was to remove the ZIP code from the file. However, we have found that any change we make to our procedures for disclosing information is met with resistance, especially given our obligations under FOIA. For example, after we removed the ZIP code field we quickly received a FOIA request for that information.

⁵ Centers for Medicare and Medicaid Services, Department of Agriculture, Department of Defense, Department of Veterans Affairs, Federal Retirement Thrift Investment Board, Internal Revenue Service, Office of Personnel Management, Pension Benefit and Guarantee Corporation, and Railroad Retirement Board,.



Death Information

A more profound change occurred late in 2013. The *Continuing Appropriations Resolution, 2014* exempted from FOIA death information about individuals who died in the last 3 calendar years and tasked the DOC with a number of new responsibilities with respect to the DMF. DOC is required to create a new certification program under which only persons having a legitimate business purpose for the information may have access to the file containing deaths occurring in the last 3 calendar years. The general public will only have access to a file containing deaths occurring prior to the 3-year period. Our role at SSA is a supporting one.

Electronic Death Record (EDR) Facts

EDR Objectives

- EDR is a State-sponsored initiative to automate the State paperbound death registration process, resulting in the transmission of more accurate death information to SSA.
- The automated process includes an online real-time verification of the SSN by SSA.
- The States agree that we may immediately terminate deceased individual's benefits for any death record we receive with a verified SSN. If the deceased individual is a beneficiary, we route the death record to its termination systems, takes the necessary termination action, and posts the fact of death information to the Numident.

Background

- EDR supports the Agency's Strategic Plan as an initiative that prevents improper payments by detecting unreported or discrepant dates of death. Death reports received timely greatly reduce the probability of improper payments to deceased beneficiaries.
- We first funded the EDR process in 2001 and have not funded any new contracts since FY07. Our funding ended with the anticipation that Health and Human Services (HHS) would publish the regulations as required by Section 7211 of Intelligence Reform and Terrorism Prevention Act (IRTPA). The authority for HHS to request funding expired at the end of FY09 and HHS did not pursue the publication of the regulation.
- 37 States and 2 jurisdictions currently use EDR. (Please see table on page 2.)
- Tentatively, four more States are slated to implement EDR in FY 2015: MD, MS, NY, and PA. Five more States are in testing with SSA Systems and the National Association for Public Health Statistics and Information Systems (NAPHSIS).
- Statewide usage: We have no data as to current percentage of EDR usage for States that use EDR. We also are unaware of the percentage of death reports that do not process due to discrepancies in the name or SSN provided.

EDR Methodology

- We use timely and accurate death data from the Bureaus of Vital Records to detect improper payments as required by 205(r) of the Social Security Act.
- We use the death files to prevent improper payments by detecting unreported deaths and discrepant dates of death. The process also deters and detects fraud.
- EDR supports sharing more timely and accurate death data between Federal and State agencies.
- EDR reduces costs for not only us but for other agencies with which we share death data.

States with EDR Agreements (as of March 2015)	
Total EDR States: 37	
Total EDR Jurisdictions: 2	
State/Jurisdictions	EDR Production Date
Virginia	11/3/14
Alaska	10/14/14
Iowa	4/21/14
Wisconsin	8/7/13
Illinois	5/1/13
Louisiana	7/9/12
Arkansas	5/31/11
Oklahoma	1/11/11
Alabama	12/1/10
Missouri	8/9/10
Kentucky	7/1/10
Michigan	2/1/10
Kansas	7/13/09
Idaho	4/21/09
Delaware	1/2/09
Vermont	7/2/08
Florida	4/29/08
Georgia	2/1/08
Indiana	1/2/08
North Dakota	1/2/08
Arizona	11/2/07
Oregon	5/21/07
Ohio	12/18/06
Nevada	9/25/06
New Mexico	8/21/06
Utah	8/1/06
New York City (J)	5/15/06
Nebraska	3/28/06
Texas	12/30/05
California	12/19/05
Hawaii	12/16/05
New Jersey	10/25/05
Washington	8/8/05
South Carolina	3/14/05
District of Columbia (J)	10/25/04
Minnesota	9/14/04
Montana	4/30/04
New Hampshire	4/14/04
South Dakota	1/23/04
(J) = Jurisdiction	

New States - EDR/MOU Status
States about to enter into EDR agreements
Maryland (Pending Production 9/30/2015) Mississippi (Pending Production 9/30/2015) New York State (Pending Production 9/30/2015) Pennsylvania (Pending Production 9/30/2015)
States in Testing with OSES, OEEAS & NAPHSIS
Wyoming Colorado Massachusetts Maine Tennessee

Contracted Payment Rates for State death information Calendar Year 2015	
Record Description/Timeframe	Unit Price
EDR —Receipt of Records Within 6 Business Days of Death	\$3.09
EDR —Receipt of Records Between 7-30 Business Days of Death	\$1.55
EDR —Receipt of Records: Between 31-120 Business Days of Death	\$0.86
Non-EDR —Records submitted within 120 Business Days of Death	\$0.86
EDR and Non-EDR —Records received beyond 120 Business Days of Death	\$0.01
<i>As of January 1, 2012, we are under a new 5-year contract (CY2012-CY2016) with the States and NAPHSIS for death records.</i>	

Death Data Quality - What problems are we trying to solve?

1. Use death data to ensure accurate social security payments	2. Minimize exposure of living individuals on the Death Master File	3. Ensure accurate records for our beneficiaries, even when payment is not a factor	4. Improve the accuracy of non-beneficiary records for the benefit of other entities
<p>Description:</p> <p>We receive 2.8M death reports annually and use them to prevent \$50M per month in improper payment. Our OASDI payment accuracy exceeds 99.8%.</p> <p>Overpayments due to death represent less than 1% of total overpayments</p>	<p>Description:</p> <p>Of 2.8 million annual death reports, we erroneously post a death for approximately 8,000 living individuals (less than one-half of one percent).</p>	<p>Description:</p> <p>As a result of 11 separate OIG audits since 2010, OIG identified several million records wherein SSA could add a date of death already established in our payment records to the Numident or align discrepant dates of deaths in our records for consistency.</p>	<p>Description:</p> <p>OIG identified 6.5M individuals over 112 years old, without a death on the record. OIG did <u>not</u> confirm any cases of death. We have been clear that while our death records have become increasingly accurate and over time, the DMF contains many unverified, inaccurate and incomplete records.</p>
<p>Actions:</p> <p>As a result of OIG Audit, Payments to Individuals Whose Numident Record Contained a Death Entry, (6/13) we send monthly alerts to technicians terminate benefits when a death entry is on the Numident. We have completed approximately 96,500 cases.</p> <ul style="list-style-type: none"> We contact individuals over the age of 90 who have not used Medicare Part B for three or more years, and SSI recipients 100 and older whose records have had no 	<p>Actions:</p> <ul style="list-style-type: none"> We have a contractor monitor these records for potential signs of SSN misuse. Separately, we will to notify individuals when they are erroneously exposed on the DMF and offer credit monitoring. Bipartisan Budget Act of 2013 delays the release of the public DMF for 3 years in most cases. This allows time to identify and make corrections before erroneous disclosure on the 	<p>Actions:</p> <ul style="list-style-type: none"> We continue exploring the feasibility of automating the posting of these death records. To date we have worked 200,000 records. These records include terminating benefits to individuals over 115 who have been in suspense for 7 years with no date of death on the record, and terminating benefits for individuals who had a date of death on Numident but were in suspense status. 	<p>Actions:</p> <ul style="list-style-type: none"> The President's FY 16 budget contains a proposal to share the full DMF with Treasury's Do Not Pay list. Conducting an analysis of 6.5 million SSNs identified to determine if any cases are actionable in a fully automated way and to the extent we can correct the records in a cost effective way.

<p>activity for 3 or more years. We processed more than 15,000 cases and 3,100 OIG referrals.</p> <p>EDR and death data redesign are applicable for 1 through 4 -</p> <ul style="list-style-type: none"> • We are redesigning our systems to make the Numident the central repository. This will prevent discrepancies across SSA records. Next release by the end of CY15. • As of May 18, 2015, Wyoming was our 39th Electronic Death Registration (EDR) state. We now have 41 EDR states and jurisdictions participating in EDR. We receive 65% of death records through this highly accurate process. 	<p>DMF.</p> <ul style="list-style-type: none"> • Death data redesign • EDR - In FY14, of the almost 8,000 breaches, only 1 was an EDR record. 	<ul style="list-style-type: none"> • Death data redesign • EDR 	<ul style="list-style-type: none"> • Death Data Redesign • EDR
<p>Challenges:</p> <p>States need funding to expand EDR. HHS/CDC is responsible for funding states.</p>	<p>Challenges:</p> <p>States need funding to expand EDR. HHS/CDC is responsible for funding states.</p>	<p>Challenges:</p> <p>Significant manual and labor intensive case review and analysis needed to identify potential automated solutions for various types of records.</p>	<p>Challenges:</p> <p>Our decades old birth and death records are not reliable enough to post death without verification. Electronic state records are not available for these old cases, so states would search paper records. Manual review for 6.5M records could cost between \$600M - \$3B.</p>

Social Security Administration (SSA) Death Data Analysis Plan

May 2015

Objective: In fiscal year (FY) 2015, we will analyze and formulate potential technical solutions to enhance the quality of the decades old death related information that we share, to support government-wide improper payment prevention efforts. Our focus is on individuals who appear to be of the age 112 and over, according to our records, though we are still analyzing the optimal age. In FY 2016, we will begin to implement the solution/s we identify, contingent on the availability of funding.

Background: The OIG audit report, “[Numberholders Age 112 or Older Who Did Not Have a Death Entry on the Numident](#)” issued March 4, 2015, concluded that SSA did not have controls in place to annotate death information to the SSN records of 6.5 million individuals who were age 112 or older. Accordingly, the audit called into question the integrity and completeness of information contained in agency records. While the OIG report did not confirm that any of the 6.5 million individuals were in fact deceased, nor did it identify any instances of program fraud, it is clear that other entities use our data as a means to prevent, reduce and stop improper payments or activities. Therefore, because other entities use our data in connection with their own program integrity efforts, the completeness of our records is important.

In April 2015, we convened a workgroup with members from the agency’s Offices of the General Counsel, Systems, Operations, Policy, and Data Exchange. We also are working closely with data scientists in our Systems Data Analytics Lab. The workgroup is conducting research, gathering information, and analyzing data and in order to offer recommendations by the end of FY 2015 on how the agency can improve the quality of death related information in our oldest records. The following table outlines our actions to date and plans through FY 2016.

FY 2015: Phase I - Research & Analysis

- **Short-term record corrections** – We made numerous improvements and corrections to our death records where possible over the last several years, and we continue to seek additional opportunities to do so. Our most recent efforts include:
 - In their July 2012 report, “[Title II Deceased Beneficiaries Who Do Not Have Death](#)

Social Security Administration (SSA) Death Data Analysis Plan

May 2015

- [Information on the Numident](#)”, OIG identified 1.2 million records where the date of death on our payment record did not appear on the SSN record (Numident). We have developed an automated solution that will compare the payment record to the Numident and add these confirmed dates of death to the Numident where appropriate. We are also correcting this problem prospectively, as part of our death processing system redesign, which will prevent discrepancies across records. Approximately 400,000 of these 1.2 million records overlap with the 6.5 million records identified in the recent March 2015 audit report. We will begin updating these records by the end of the calendar year.
- We are also manually reviewing 34 SSN records identified by the OIG in their March 2015 audit where it appears someone misused a deceased individual’s SSN to work. Through extensive manual searches, we have confirmed death for 12 SSN records thus far. Based on our findings we will move any earnings to the suspense file as appropriate.
 - **Longer terms Data Analysis** – Our workgroup, including the SSA data scientists, are reviewing SSN records for individuals of advanced age. We are exploring numerous options including:
 - Considering whether we could presume an individual of an advanced age to be deceased and share their information on the Death Master File (DMF). We are evaluating the technical and legal feasibility of this potential solution, along with the practical implications of implementing such policy change. For example, it is critical that any solution not result in the inadvertent disclosure of personally identifiable information (PII) of living individuals. We must carefully balance the possible harm to living individuals whose PII is exposed with the potential for erroneous payments if a death is not recorded. As stated earlier, the OIG found no program fraud or improper payments connected to the absence of death information on our Numident.
 - Alternatively, we are considering alerting entities, through our SSN verification routines, that an individual is of an advanced age. This potential solution would not identify an individual as deceased on the DMF, rather it would alert data exchange partners that further independent verification of the individual assigned to the SSN might be required. Such an alert would be in addition to our current notice to data exchange partners that deaths listed in our files should be independently investigated and verified before any adverse action is taken.

Social Security Administration (SSA) Death Data Analysis Plan

May 2015

- **Rebranding** – While we are committed to enhance the quality of the decades old death related information that we share, we know that no solution will make the DMF fully accurate or complete. Therefore, we are planning to re-brand the DMF, to rename it and more clearly define its purpose and limitations. This was a suggestion made by OMB, based on the fact that the DMF is often mischaracterized as a comprehensive historical database of every death in the U.S., when, in fact, it is not. Rather, the DMF is an extract of Social Security’s death records. We began collecting those records in 1935 for the sole purpose of ensuring correct Social Security payments to beneficiaries. Therefore, we do not have complete or accurate death records for all Americans, especially for non-beneficiaries. We expect to rebrand the DMF in FY 2016 and will ensure a thorough communications strategy as part of that effort.
- **Defining maximum life expectancy** - We are conducting a literature review on maximum life expectancy, along with an analysis of the agency’s historical record keeping practices on birth and death data. Early indications suggest that very old birth and death data are not fully reliable, as we received many of these records on paper decades ago, or the records were reported to us before the advent of Electronic Death Reporting (EDR). Early research also suggests that the age of 125 years may be the reasonable maximum life expectancy.

FY 2016: Phase II - Implementation

In FY 2016, our objective will be to implement solutions that will enhance the quality of the decades old death related information that we share, in an effort to support government-wide improper payment prevention efforts. We will shape phase II activities based on numerous considerations, including:

- Recommendations from the workgroup, including the implications, challenges and risks;
- Administrative cost implications and the availability of funding;
- Assessment of potential systems modifications; and
- Assessment of training needs and the need for a communications strategy