

My comments:

Where is the “Full Audit” that will undoubtedly show thousands of victims who’ve been cheated out of millions of dollars???

The victims received ***NO*** cash benefit at their initial month of entitlement. They may have received cash benefits had they applied later, but they did not necessarily have to wait all the way until FRA to receive cash benefits – Cash benefits in some instances would have been payable ***BEFORE*** FRA – in other instances, cash benefits would have been payable only ***AFTER*** FRA. In any event, victims should have been advised ***NOT*** to file when they did, and instead told to check periodically to see whether cash benefits would be payable at any time, and to certainly apply ***NO*LATER*THAN*FRA***. I venture to say that few if any claimants would knowingly choose ***ZERO*** cash benefits over the possibility of ***SOME*** cash benefits, if they would just apply at a later date. And if a claimant did make such a horrendous decision, the claims taker should have ***FULLY*** documented the claim – and as we have seen, they didn’t.

OIG, in their 7/22/24 letter to OSC, in the Conclusion, states:

“We plan to refer to SSA our analysis for the 58 claimants and ask that the Agency verify our conclusions and determine whether the claimants should be notified that they may withdraw their prior claims for spouse’s benefits and file new claims.”

[Why wasn’t I consulted before OIG sent this worthless “Conclusion” to OSC and, I presume, subsequently, to SSA?]

The idea to allow victims to withdraw and “reapply” is ***TOTALLY*** inadequate. Many victims received ***NOTHING*** for years, and in some cases decades, when they should have received cash benefits. A re-application at this point, giving them only six months of retroactive payments (as SSA did with the previous “GPO ***WIDOWS*** case: [Benefits Payable to Widow\(er\)s Subject to Government Pension Offset Had They Delayed Their Application \(ssa.gov\)](#)), instead of going back to their FRA, is criminal. Some victims ***DID*** receive benefits eventually, despite being fully government pension offset at their MOE. For these victims to withdraw, they would need to pay back years, and in some cases decades, of a smaller than it should have been benefit, to then only receive six months of retroactivity. Clearly this will not at all “make them whole” – many will never live long enough to recover even the amount they would have to pay back, and would get no recompense whatsoever for the years/decades they were shortchanged.

And SSA’s response to OIG’s Conclusion?

“the agency will proactively take steps to remind claims interviewers and adjudicators that they must explain the advantages and disadvantages of filing an application and document that discussion....”

WHAT A JOKE!!!

The only legitimate fix (as I detailed in my email of 8/9/24 to OIG below *), for the vast majority of cases, is to simply change the claimant's month of entitlement to their Full Retirement Month -- no withdrawal, no repayment of benefits, no reapplication -- just admit the mistakes, pay out the underpayments all the way back to FRA, and pay out the correct benefit going forward. The relatively few cases where this does not result in an immediate underpayment (it will eventually, if the claimant lives long enough) could be handled on an individual basis, monitored over time, and the MOE only changed if/when it becomes advantageous. Anything less... is criminal – just another example (see also [Higher Benefits for Dually Entitled Widow\(er\)s Had They Delayed Applying for Retirement Benefits \(ssa.gov\)](#)) of Social Security *KNOWINGLY*CHEATING* the elderly population it purports to “serve.” I’m embarrassed to work for such an entity.

Sincerely,

████████████████████

██████████ McAdams

*** From:** ████████████████████
Sent: Friday, August 9, 2024 9:49 AM
To: XXX, Office of the Inspector General <XXX@ssa.gov>
Cc: XXX <XXX@osc.gov>
Subject: The more cases i see...

The more cases i see, the more obvious it becomes that the only legitimate fix for the vast majority of cases is to simply change the claimant's MOE (month of entitlement) to their Full Retirement Month -- no withdrawal, no repayment of benefits, no reapplication -- just admit our mistake, pay out the underpayment, and pay out the increased benefit going forward. The relatively few cases where this does not result in an immediate underpayment (it will eventually, if the claimant lives long enough) could be handled on an individual basis, monitored over time, and the MOE only changed if/when it becomes advantageous.

I’ll be interested to hear your thoughts.

Regards,

██████████