



Office of the Inspector General  
SOCIAL SECURITY ADMINISTRATION

**MEMORANDUM**

**Date:** June 26, 2026

**Refer To:** 062409

**To:** Frank Bisignano  
Commissioner

**From:** Michelle L. Anderson *Michelle L. Anderson*  
Assistant Inspector General for Audit  
as First Assistant

**Subject:** Department of the Treasury Reclamations

The attached final evaluation report presents the Office of Audit's results of the subject engagement. The objective was to determine whether the Social Security Administration used the Department of the Treasury's reclamation process to recover payments it issued to deceased beneficiaries. We are not making formal recommendations for corrective action, and the Agency can act in response to this information as it deems appropriate.

If you wish to discuss the final report, please call me or have your staff contact Jeffrey Brown, Deputy Assistant Inspector General for Audit.

Attachment

# EVALUATION REPORT

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## Objective

Our objective was to determine whether the Social Security Administration (SSA) used the Department of the Treasury's (Treasury) reclamation process to recover payments it issued to deceased beneficiaries.

## Background

Under the Old-Age, Survivors, and Disability Insurance (OASDI) and Supplemental Security Income (SSI) programs, when a beneficiary dies, SSA must terminate the beneficiary's payments.<sup>1</sup> SSA works with Treasury to recover any payments the Agency incorrectly issued after a beneficiary's death.<sup>2</sup>

Treasury is responsible for reclaiming Electronic Funds Transfer (EFT) payments SSA sends U.S. financial institutions after a beneficiary dies.<sup>3</sup> To do this, Treasury uses a process known as reclamation.<sup>4</sup>

SSA generally sends a reclamation request automatically after it records a beneficiary's death; however, in certain circumstances, the Agency's system does not automatically generate a request. In these instances, an SSA employee must manually submit a reclamation request to Treasury.<sup>5</sup>

The reclamation request directs Treasury to recover any erroneous EFT payments deposited into the decedent's bank account and return the funds to SSA.<sup>6</sup> Treasury matches SSA's reclamation request with its payment records to identify post-death payments subject to reclamation. Treasury then notifies the financial institution and formally requests the return of available funds. The financial institution reviews the beneficiary's account and returns the available funds to Treasury.

## Scope and Methodology

To accomplish our objective, we obtained payment data for deceased beneficiaries to whom SSA issued post-death payments between January 1, 2017 and January 31, 2025. We identified 118,414 beneficiaries from which we randomly selected 100 to determine whether SSA used the Treasury reclamation process. For more information about our scope and methodology, see Appendix A.

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<sup>1</sup> 20 C.F.R. §§ 404.311(b), 404.316(b)(1), and 416.1334.

<sup>2</sup> We use the term beneficiary to refer to both OASDI beneficiaries and SSI recipients.

<sup>3</sup> SSA, *POMS*, GN 02408.610A.3 (May 10, 2024).

<sup>4</sup> SSA, *POMS*, GN 02408.610 (May 10, 2024).

<sup>5</sup> SSA, *POMS*, GN 02408.610A.4 (May 10, 2024).

<sup>6</sup> SSA, *POMS*, GN 02408.003 (November 20, 2024).

## **Results of Review**

SSA used the Treasury reclamation process for 95 of the 100 deceased beneficiaries we sampled. However, SSA did not submit reclamation requests to Treasury for five beneficiaries. As a result, the Agency did not recover the \$49,922 it paid after the beneficiaries died.

- For three of the five beneficiaries, SSA's system generated alerts that instructed personnel to submit reclamation requests; however, for reasons we could not determine, employees closed the alerts without taking the required actions to submit those requests to Treasury.
- For the remaining two beneficiaries, for reasons we could not determine, SSA's system did not generate alerts requiring that personnel submit reclamation requests to Treasury.

We sent these five cases to SSA for its staff to determine appropriate corrective action.

## **Conclusion**

Based on our sample results, we estimate SSA used Treasury's reclamation process to recover payments it issued to about 112,493 deceased beneficiaries but did not initiate reclamations for payments it issued to 5,921 beneficiaries.

Given that SSA used Treasury's reclamation process 95 percent of the time, we are not making a formal recommendation for corrective action. However, SSA management should consider whether to improve its controls to ensure that, in the future, the Agency consistently reclaims funds it paid after beneficiaries' deaths.

## **Agency Comments**

SSA did not provide comments in response to our draft report.

## APPENDIX A – SCOPE AND METHODOLOGY

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To accomplish our objective, we:

- Reviewed applicable sections of the Code of Federal Regulations and Social Security Administration (SSA) policies and procedures.
- Reviewed relevant, prior SSA Office of the Inspector General audit reports.
- Obtained payment data for deceased beneficiaries to whom SSA issued post-death payments between January 1, 2017 and January 31, 2025. We identified 118,414 beneficiaries and randomly selected 100 to determine whether SSA used the Treasury reclamation process. For these beneficiaries, we
  - identified the payments SSA issued after their deaths;
  - determined whether SSA initiated reclamation requests to recover post-death payments; and
  - determined whether Treasury recovered the post-death payments from the beneficiaries' financial institutions.
- Analyzed the sample cases by reviewing information in SSA records.
- Calculated the amount of unrecovered post-death payments.

We conducted our review from April 2025 through May 2026. To assess the reliability of the data obtained for our analysis, we traced data to source SSA queries or documents. We determined the data was sufficiently reliable for the purposes of this report.

We conducted this evaluation in accordance with the Council of the Inspectors General on Integrity and Efficiency's *Quality Standards for Inspection and Evaluation*. We planned and performed the evaluation to obtain sufficient, appropriate evidence, and we believe the evidence we obtained provides a reasonable basis for our findings and conclusion based on our objective.