Audit Report

Concurrently Entitled Beneficiaries Receiving Representative Payee and Direct Payments

A-09-16-50093 | May 2016
MEMORANDUM

Date: May 5, 2016

To: The Commissioner

From: Inspector General

Subject: Concurrently Entitled Beneficiaries Receiving Representative Payee and Direct Payments (A-09-16-50093)

The attached final report presents the results of the Office of Audit’s review. The objective was to determine whether the Social Security Administration had adequate controls to ensure it did not make direct payments to concurrently entitled beneficiaries who had a representative payee.

If you wish to discuss the final report, please call me or have your staff contact Rona Lawson, Deputy Assistant Inspector General for Audit, at (410) 965-9700.

Patrick P. O’Carroll, Jr.

Attachment
Objective

To determine whether the Social Security Administration (SSA) had adequate controls to ensure it did not make direct payments to concurrently entitled beneficiaries who had a representative payee.

Background

Some individuals cannot manage or direct the management of their finances because of their youth or mental or physical impairments. Congress granted SSA the authority to appoint representative payees to receive and manage these beneficiaries’ payments. A representative payee may be an individual or an organization. SSA policy states that it must select one representative payee for all benefits to which the beneficiary is entitled.

In prior audits, we found that SSA needed to improve its controls to prevent the direct payment of concurrent benefits to individuals who had a representative payee.

For our current review, we identified 16,533 records where, according to the Master Beneficiary (MBR) and Supplemental Security Records (SSR), concurrently entitled beneficiaries were receiving benefits both directly and through a representative payee as of July 2014.

Findings

SSA needs to improve controls to ensure it does not make direct payments to concurrently entitled beneficiaries who have a representative payee. Based on our random sample, we estimate 10,912 beneficiaries received approximately $78 million in direct payments, and their representative payees received about $137 million on their behalf.

Furthermore, we estimate SSA will pay $91.1 million in benefits, annually, if it does not determine whether it should pay the 10,912 concurrently entitled beneficiaries directly or through a representative payee. This includes approximately $36.8 million that SSA will pay directly to the beneficiaries.

Recommendations

We recommend that SSA:

1. Assess whether it should develop a systems alert to identify when discrepant payment information is on the MBR and SSR.

2. Conduct timely MBR and SSR matches to identify and correct discrepant payment information.

SSA agreed with our recommendations.
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### ABBREVIATIONS

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>MBR</td>
<td>Master Beneficiary Record</td>
</tr>
<tr>
<td>MSOM</td>
<td>Modernized Systems Operations Manual</td>
</tr>
<tr>
<td>OIG</td>
<td>Office of the Inspector General</td>
</tr>
<tr>
<td>POMS</td>
<td>Program Operations Manual System</td>
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<tr>
<td>RPS</td>
<td>Representative Payee System</td>
</tr>
<tr>
<td>SSA</td>
<td>Social Security Administration</td>
</tr>
<tr>
<td>SSN</td>
<td>Social Security Number</td>
</tr>
<tr>
<td>SSR</td>
<td>Supplemental Security Record</td>
</tr>
<tr>
<td>Title II</td>
<td>Old-Age, Survivors and Disability Insurance Program</td>
</tr>
<tr>
<td>Title XVI</td>
<td>Supplemental Security Income Program</td>
</tr>
</tbody>
</table>
OBJECTIVE

Our objective was to determine whether the Social Security Administration (SSA) had adequate controls to ensure it did not make direct payments to concurrently entitled beneficiaries who had a representative payee.

BACKGROUND

SSA administers the Old-Age, Survivors and Disability Insurance program under Title II of the Social Security Act. This program provides monthly benefits to retired and disabled workers, including their dependents and survivors. SSA also administers the Supplemental Security Income program under Title XVI of the Social Security Act. This program provides payments to financially needy individuals who are aged, blind, and/or disabled.

Some individuals cannot manage or direct the management of their benefits because of their youth or mental or physical impairments. Congress granted SSA the authority to appoint representative payees to receive and manage these beneficiaries’ payments. A representative payee may be an individual or an organization. SSA selects representative payees when representative payments would serve the beneficiaries’ interests. Representative payees are responsible for using benefits in the beneficiary’s best interests.

Individuals who apply for Title XVI payments must apply for other program benefits, including Title II benefits. Individuals who apply for Title II benefits must apply under their own Social Security number (SSN) and/or under another’s SSN to receive child or spousal benefits. If a beneficiary is receiving payments under both programs, they are termed “concurrent beneficiaries.” SSA policy states that it must select one representative payee for all benefits to which the beneficiary is entitled.

SSA’s Representative Payee System (RPS) is an integrated system of representative payee information about pending, selected, non-selected, and terminated representative payees. SSA employees use information in RPS to make representative payee determinations as well as to take and process representative payee applications. When SSA selects a representative payee in RPS, it should automatically update the Master Beneficiary (MBR) and Supplemental Security Records (SSR). If the representative payee information in RPS does not agree with the MBR/SSR, RPS produces an alert to resolve the discrepancy.

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1 Social Security Act § 201 et seq., 42 U.S.C. § 401 et seq.
3 SSA, POMS, GN 00502.001 (March 16, 2011) and GN 00502.010 (February 25, 2003).
4 SSA, POMS, SI 00510.001 (May 30, 2013).
5 SSA, POMS, GN 00502.120 (November 21, 2005).
6 SSA, POMS, GN 00502.107 (October 4, 2010).
In a 2006 audit, we found that SSA needed to improve its controls to prevent the direct payment of concurrent benefits to individuals who had a representative payee. Specifically, we estimated that 11,399 concurrently entitled beneficiaries received approximately $166 million in direct payments while representative payees also received $175 million in payments on behalf of these beneficiaries. In a 2009 follow-up audit, we estimated that an additional 7,931 beneficiaries received approximately $43.6 million in direct payments and their representative payees received about $59.4 million on their behalf. In response to our prior reviews, SSA stated it would perform periodic matches and take corrective actions to identify and resolve the payment discrepancies. SSA also stated it would remind employees of the procedures for processing representative payee actions and making representative payee determinations.

For our current review, we identified 16,533 records where, according to the MBR and SSR, concurrently entitled beneficiaries were receiving benefits directly and through a representative payee as of July 2014. This represents a new population of beneficiaries since our prior audits. From this population, we selected a random sample of 200 beneficiaries for review (see Appendix A).

**RESULTS OF REVIEW**

SSA needs to improve controls to ensure it does not make direct payments to concurrently entitled beneficiaries who have a representative payee. Based on our random sample, we estimate 10,912 beneficiaries received approximately $78 million in direct payments, and their representative payees received about $137 million on their behalf. SSA paid the benefits to the beneficiaries and representative payees for about 2 years. Furthermore, we estimate SSA will pay $91.1 million in benefits, annually, if it does not determine whether it should pay the 10,912 concurrently entitled beneficiaries directly or through a representative payee. This includes approximately $36.8 million that SSA will pay directly to the beneficiaries (see Appendix B).

This occurred because SSA employees did not correct payment discrepancies when they processed initial benefit awards and did not use RPS, when required, for representative payee actions. Finally, SSA did not produce alerts when the MBR and SSR contained discrepant payment information.

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7 *Concurrent Title II and Title XVI Beneficiaries Receiving Representative Payee and Direct Payments* (A-09-05-15144), April 2006.

8 *Follow-up: Concurrent Title II and XVI Beneficiaries Receiving Representative Payee and Direct Payments* (A-09-09-19019), August 2009.

9 The mean was 714 days, and the median was 819 days.
Concurrent Benefits Paid to Beneficiaries and Representative Payees

SSA policy\textsuperscript{10} states that it presumes all adult beneficiaries are competent to manage, or direct someone else to manage, their benefits unless there is evidence to the contrary. If doubts arise regarding beneficiaries’ ability to manage or direct the management of their benefits, SSA determines their capability. In addition, SSA should appoint a representative payee for all legally incompetent adult beneficiaries and children under age 18.\textsuperscript{11} When concurrently entitled beneficiaries are determined incapable, SSA employees should appoint one representative payee for both benefits.

SSA employees use RPS to take and process representative payee applications and make representative payee determinations.\textsuperscript{12} In some instances, SSA employees cannot use RPS and must manually process the action.\textsuperscript{13} When SSA selects a representative payee in RPS, it should automatically update the MBR and SSR. If the representative payee information in RPS does not agree with the MBR/SSR, RPS produces an alert to resolve the discrepancy. However, RPS only generates alerts when representative payee information on the MBR/SSR has changed and does not agree with the information in RPS. SSA does not generate an alert when the representative payee information on the MBR does not agree with the information on the SSR.

Of the 200 beneficiaries in our sample, we found that 132 (66 percent) were paid benefits directly and to a representative payee. SSA paid about $2.6 million to, and on behalf of, these beneficiaries. During our review, we provided SSA information on the 132 beneficiaries so it could take corrective actions. As of December 2015, SSA had selected a representative payee for both benefits for 107 beneficiaries and determined it should pay both benefits directly to 20 beneficiaries. SSA also terminated or suspended one or both benefits for four individuals, and one beneficiary had died. Table 1 includes the payments made to the 132 beneficiaries and their representative payees.

\textbf{Table 1: Payments to Concurrently Entitled Beneficiaries}

<table>
<thead>
<tr>
<th>Benefit Payments</th>
<th>Paid to Beneficiary</th>
<th>Paid to Representative Payee</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount Paid</td>
<td>$944,090</td>
<td>$1,656,720</td>
<td>$2,600,810</td>
</tr>
<tr>
<td>Average Payment</td>
<td>$7,152</td>
<td>$12,551</td>
<td>$19,703</td>
</tr>
</tbody>
</table>

\textsuperscript{10} SSA, POMS, GN 00502.010 (February 25, 2003).
\textsuperscript{11} SSA, POMS, GN 00502.005.A (June 25, 2014) and GN 00502.070.A (July 12, 2005).
\textsuperscript{12} SSA, POMS, GN 00502.107 (October 4, 2010) and GN 00502.120 (November 21, 2005).
\textsuperscript{13} SSA, POMS, GN 00502.112.A (July 15, 2008).
The 132 payment discrepancies occurred because SSA employees did not correct payment discrepancies when they processed initial awards for benefits and did not use RPS, when required, for representative payee actions for 125 beneficiaries. Finally, SSA did not produce alerts for any of the 132 beneficiaries after the discrepant payment information was on the MBR and SSR.

For example, SSA had been paying Title II benefits directly to a beneficiary since February 2000. In January 2013, the beneficiary became eligible for Title XVI payments. In November 2013, SSA selected a representative payee to receive her Title XVI payments. However, SSA did not appoint a representative payee for her Title II benefits. As a result, from November 2013 to September 2015, SSA paid $11,774 in direct payments to the beneficiary while it paid $12,017 to the representative payee on the beneficiary’s behalf. In August 2015, we referred this case to SSA for corrective action. In October 2015, SSA corrected the MBR and established a representative payee for both her Title II and XVI benefits.

SSA’s Matches to Identify Concurrently Entitled Beneficiaries Receiving Direct and Representative Payments

In response to our prior audits, SSA conducted two matches to identify concurrently entitled beneficiaries who were receiving direct and representative payments. In our 2006 audit, we estimated that 11,399 concurrently entitled beneficiaries received an estimated $166 million in direct payments while representative payees also received $175 million on their behalf. In response to this audit, SSA identified 17,622 concurrently entitled beneficiaries who were receiving direct and representative payments, modified RPS to prevent the selection of different payees for concurrent entitlement, and reminded its employees to verify that beneficiaries were concurrently entitled when making representative payee determinations. SSA also agreed to evaluate the feasibility of conducting periodic matches between the MBR and SSR.

However, SSA did not conduct another match before our 2009 follow-up audit. In that audit, we found that an additional 7,931 beneficiaries received approximately $43.6 million in direct payments, and their representative payees received $59.4 million on their behalf. In October 2009, SSA identified an additional 14,702 concurrently entitled beneficiaries whom it paid directly and through a representative payee. In addition, SSA provided its employees instructions to resolve the discrepancies and determine whether the beneficiaries were capable of managing their benefits.

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14 This included representative payee selections for seven individuals who did not have an SSN.

15 *Concurrent Title II and Title XVI Beneficiaries Receiving Representative Payee and Direct Payments* (A-09-05-15144), April 2006.

16 *Follow-up: Concurrent Title II and XVI Beneficiaries Receiving Representative Payee and Direct Payments* (A-09-09-19019), August 2009.
We found the October 2009 match was generally effective, as SSA had corrected all but 153 beneficiary records as of October 2015. In addition, SSA stated it had developed matching criteria to detect the population of concurrently entitled beneficiaries who are receiving direct and representative payments. Finally, SSA stated it anticipates identifying this population in spring 2016.

**CONCLUSIONS**

SSA needs to improve controls to ensure it does not make direct payments to concurrently entitled beneficiaries who have a representative payee. We estimate 10,912 beneficiaries received approximately $78 million in direct payments, and their representative payees received about $137 million on their behalf. Furthermore, we estimate SSA will pay $91.1 million in benefits, annually, if it does not determine whether it should pay the 10,912 concurrently entitled beneficiaries directly or through a representative payee. This includes approximately $36.8 million that SSA will pay directly to the beneficiaries (see Appendix B).

This occurred because SSA employees did not correct payment discrepancies when they processed initial awards for benefits and did not use RPS, as required, for representative payee actions. Finally, SSA did not produce alerts after discrepant payment information is on the MBR and SSR.

**RECOMMENDATIONS**

We recommend that SSA:

1. Assess whether it should develop a systems alert to identify when discrepant payment information is on the MBR and SSR.

2. Conduct timely MBR and SSR matches to identify and correct discrepant payment information.

**AGENCY COMMENTS**

SSA agreed with our recommendations. The Agency’s comments are included in Appendix C.

Rona Lawson  
Deputy Assistant Inspector General for Audit
Appendix A – Scope and Methodology

From the Social Security Administration’s (SSA) Master Beneficiary (MBR) and Supplemental Security Records (SSR), we obtained a data extract of 16,533 records of concurrently entitled beneficiaries in current pay who were receiving benefits directly and through a representative payee as of July 2014. This consisted of 6,788 Title II beneficiaries who had a representative payee but received direct payment of Title XVI payments and 9,745 Title XVI recipients who had a representative payee but received direct payment of Title II benefits. From this population, we selected a random sample of 200 beneficiaries for review.

To accomplish our objective, we

- reviewed the applicable sections of the Social Security Act, United States Code, and SSA’s Program Operations Manual System;
- interviewed SSA employees from the Offices of Operations, Systems, and Retirement and Disability Policy;
- reviewed queries from SSA’s MBR, SSR, and Representative Payee System; and
- determined the amount of concurrent benefits paid directly to the beneficiary and through a representative payee.

We determined whether the computer-processed data from the MBR and SSR were sufficiently reliable for our intended use. We conducted tests to determine the completeness and accuracy of the data. These tests allowed us to assess the reliability of the data and achieve our audit objectives.

We conducted audit work in Richmond, California, and Baltimore, Maryland, between June and December 2015. The entities audited were the Offices of Operations and Systems under the Offices of the Deputy Commissioners for Operations and Systems.

We conducted this performance audit in accordance with generally accepted government auditing standards. Those standards require that we plan and perform the audit to obtain sufficient, appropriate evidence to provide a reasonable basis for our findings and conclusions based on our audit objectives. We believe the evidence obtained provides a reasonable basis for our findings and conclusions based on our audit objective.
Appendix B – SAMPLING METHODOLOGY AND RESULTS

We obtained a data extract from the Social Security Administration’s (SSA) Master Beneficiary (MBR) and Supplemental Security Records (SSR) of 16,533 records of concurrently entitled beneficiaries in current pay who were receiving benefits directly and through a representative payee as of July 2014. This consisted of 6,788 Title II beneficiaries who had a representative payee but received direct payment of Title XVI benefits and 9,745 Title XVI recipients who had a representative payee but received direct payment of Title II benefits. From this population, we selected a random sample of 200 beneficiaries for review.

We found that 132 (66 percent) of the 200 beneficiaries were receiving 1 benefit directly and 1 through a representative payee. SSA paid $2,600,810 to, and on behalf of, these beneficiaries. Of this amount, SSA paid $944,090 directly to the beneficiaries and $1,656,720 to their representative payees. Projecting our sample results to the population of 16,533 records, we estimate SSA paid benefits totaling about $215 million to 10,912 concurrently entitled beneficiaries. These beneficiaries received about $78 million directly and $137 million through a representative payee.

Furthermore, we estimate SSA will pay $91.1 million in benefits, annually,1 if it does not determine whether it should pay the 10,912 concurrently entitled beneficiaries directly or through a representative payee. This includes approximately $36.8 million that SSA will pay directly to the beneficiaries.

The following tables provide the details of our sample results and statistical projections.

<table>
<thead>
<tr>
<th>Table B–1: Population and Sample Size</th>
</tr>
</thead>
<tbody>
<tr>
<td>Description</td>
</tr>
<tr>
<td>Population Size</td>
</tr>
<tr>
<td>Sample Size</td>
</tr>
</tbody>
</table>

1 We calculated the annual estimate based on 120 beneficiaries who received 1 benefit directly and 1 through a representative payee for 2015.
### Table B–2: Concurrently Entitled Beneficiaries

<table>
<thead>
<tr>
<th>Description</th>
<th>Beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sample Results</td>
<td>132</td>
</tr>
<tr>
<td>Point Estimate</td>
<td>10,912</td>
</tr>
<tr>
<td>Lower Limit</td>
<td>9,940</td>
</tr>
<tr>
<td>Upper Limit</td>
<td>11,824</td>
</tr>
</tbody>
</table>

**Note:** All statistical projections are at the 90-percent confidence level.

### Table B–3: Payments to Concurrently Entitled Beneficiaries

<table>
<thead>
<tr>
<th>Description</th>
<th>Paid to Beneficiary</th>
<th>Paid to Representative Payee</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sample Results</td>
<td>$944,090</td>
<td>$1,656,720</td>
<td>$2,600,810</td>
</tr>
<tr>
<td>Point Estimate</td>
<td>$78,043,218</td>
<td>$136,952,779</td>
<td>$214,995,997</td>
</tr>
<tr>
<td>Lower Limit</td>
<td>$66,431,644</td>
<td>$120,038,986</td>
<td></td>
</tr>
<tr>
<td>Upper Limit</td>
<td>$89,654,792</td>
<td>$153,866,573</td>
<td></td>
</tr>
</tbody>
</table>

**Note:** All statistical projections are at the 90-percent confidence level.

### Table B–4: Annual Estimate for Payments to Concurrently Entitled Beneficiaries

<table>
<thead>
<tr>
<th>Description</th>
<th>Paid to Beneficiary</th>
<th>Paid to Representative Payee</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sample Results</td>
<td>$444,890</td>
<td>$657,640</td>
<td>$1,102,530</td>
</tr>
<tr>
<td>Point Estimate</td>
<td>$36,776,869</td>
<td>$54,363,769</td>
<td>$91,140,638</td>
</tr>
<tr>
<td>Lower Limit</td>
<td>$31,731,520</td>
<td>$47,502,859</td>
<td></td>
</tr>
<tr>
<td>Upper Limit</td>
<td>$41,822,219</td>
<td>$61,224,680</td>
<td></td>
</tr>
</tbody>
</table>

**Note:** All statistical projections are at the 90-percent confidence level.
MEMORANDUM

Date: April 27, 2016

To: Patrick P. O’Carroll, Jr.
   Inspector General

From: Frank Cristaudo /s/
   Counselor to the Commissioner

Subject: Office of the Inspector General Draft Report, “Concurrently Entitled Beneficiaries Receiving Representative Payee and Direct Payments” (A-09-16-50093)--INFORMATION

Thank you for the opportunity to review the draft report. Please see our attached comments.

Please let me know if we can be of further assistance. You may direct staff inquiries to Gary S. Hatcher at (410) 965-0680.

Attachment
General Comments

We take our stewardship responsibility very seriously and strive to pay eligible beneficiaries the right benefit amount at the right time. One aspect of correctly paying a beneficiary is whether we pay the beneficiary directly or, if required, pay a designated representative payee all benefit payments due. In prior reviews on this subject, it was determined that we lacked controls to ensure that we did not direct payments to concurrently entitled beneficiaries who had a representative payee. We took action in October 2009, to identify concurrent beneficiaries receiving benefits through a representative payee for one benefit payment and direct payment for the other benefit. We were very successful in correcting the records from the October 2009 data match.

For this review, the 16,533 concurrent beneficiaries OIG identified represent approximately 1.7 percent of the 2.8 million Social Security and Supplemental Security Income (SSI) beneficiaries who receive payments through a representative payee. We took action at the start of this review to reinstitute the data match. We are in the final stages of matching the Master Beneficiary Record (MBR) and the Supplemental Security Record (SSR) to identify concurrent beneficiaries, receiving benefits through a representative payee for one benefit payment and direct payment for another benefit. We are committed to this effort and plan to evaluate our results for this current data match to determine future lifecycles for this work.

Recommendation 1

Assess whether it should develop a systems alert to identify when discrepant information is on the Master Beneficiary (MBR) and Supplemental Security Record (SSR).

Response

We agree. We are currently exploring a possible automated method to identify concurrently entitled beneficiaries who are receiving both payments through a representative payee and direct payments.

Recommendation 2

Conduct timely MBR and SSR matches to identify and correct discrepant payment information.

Response

We agree. As mentioned in our general comments, we are in the final stages of the data match. By May 2016, we anticipate we will have a plan in place to address the work, as well as determine the frequency of conducting the same data match in the future.
Appendix D – ACKNOWLEDGMENTS

James J. Klein, Director, San Francisco Audit Division

Jack H. Trudel, Audit Manager

Leticia A. Lew, Program Analyst

Wilfred Wong, Audit Data Specialist

Andrew Hanks, Acting Statistician

Kimberly Beauchamp, Writer-Editor
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**FAX:** 410-597-0118

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