Objective

To evaluate the Social Security Administration’s (SSA) process for preventing unauthorized access to its online services and ensuring sensitive information is safeguarded.

Background

SSA’s my Social Security is a personalized online portal. After a user is registered and authenticated, he/she can access a benefits verification letter, payment history, and earnings record; change an address; start or change direct deposit information; and—for certain eligible users—request a replacement Social Security number card. As of May 2016, there were over 25 million my Social Security accounts.

While SSA has taken some steps to strengthen my Social Security controls, it continues to identify suspicious account transactions. For example, in 2015, the Agency identified over 30,000 suspicious my Social Security registrations. Furthermore, from February 2013 to February 2016, OIG received over 58,000 fraud allegations related to my Social Security accounts.

Findings

Based on SSA’s 2011 risk assessment, SSA concluded that it needed some degree of confidence that my Social Security users are who they claim to be. However, given the sensitive information available via its systems, we believe a higher degree of authentication assurance may be appropriate.

In June 2016, SSA informed us that it had conducted a new risk assessment and concluded it needed a higher degree of confidence in users’ asserted identities.

Online services are an important component of SSA’s strategy to deliver services to the public during a period of increasing workloads and constrained resources. Still, we believe SSA’s primary responsibility must be to safeguard the sensitive information the American public has entrusted to the Agency.

To ensure citizens’ sensitive information is adequately protected, we believe it is imperative that SSA take steps to strengthen controls over access to my Social Security as soon as possible.

Recommendations

1. Ensure the Federal tax information available through my Social Security is safeguarded in accordance with Federal laws and requirements established by the Internal Revenue Service.

2. Identify and implement appropriate authentication and identity proofing technology to ensure my Social Security operates under Assurance Level 3 authentication requirements, as determined by the Agency’s 2016 risk assessment.

SSA agreed with the recommendations.