



Press Release

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Report Finds SSA Can Improve Accuracy of Child's Insurance Benefit Disability Determinations

The Social Security Administration (SSA) did not consistently follow required policy when denying and later approving certain child's insurance benefit claims, according to a new report issued by the Office of the Inspector General (OIG). The audit examined whether SSA correctly denied initial claims for child's insurance benefits after finding the claimants were not disabled and whether it properly paid benefits when those claims were later approved.

OIG reviewed a statistically valid sample of 100 claims from a population of 5,237 child's insurance benefit claims filed between January 2023 and November 2025. All sampled claims had been initially denied after SSA determined the claimants were not disabled but were later approved.

The audit found that SSA correctly denied—and subsequently approved and paid—49 of the 100 reviewed claims. However, for the remaining 51 claims, SSA employees did not correctly deny the claims, process required documentation, and/or compute payments after approval.

Based on the sample, OIG estimated:

- SSA employees incorrectly denied an estimated 600 claims by not following policy.
- In an estimated 450 claims, SSA employees did not document required steps before denying claims for missing forms or evidence.
- After claims were later approved, SSA employees did not correctly determine entitlement dates or compute payments for an estimated 1,100 claimants, resulting in underpayments of approximately \$1.2 million.

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The review also found instances in which employees should have adopted prior disability determinations instead of forwarding claims for new determinations, contributing to significant delays for some applicants.

The OIG recommended SSA:

1. Correct entitlement dates or benefit payments for identified claimants, and
2. Address the underlying factors contributing to policy non-compliance in determining whether to adopt prior disability determinations.

SSA agreed to implement both recommendations.

“These findings highlight opportunities for the Agency to strengthen its processes and ensure claimants receive timely and accurate decisions,” said Michelle L. Anderson, Assistant Inspector General for Audit as First Assistant. “When employees do not follow policies, claimants can face unnecessary delays and financial hardship. We appreciate SSA’s agreement with our recommendations and look forward to its corrective actions to better serve the public.”

Read the full report [here](#).

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