



Press Release

FOR IMMEDIATE RELEASE

October 6, 2026

Media Inquiries: <https://oig.ssa.gov>
oig.press@ssa.gov

SSA Missed Opportunities to Inform Disabled Beneficiaries of Their Potential Eligibility for Higher Retirement Benefits

The Social Security Administration's (SSA) Office of the Inspector General (OIG) released an audit report, [*Follow-up on Disabled Beneficiaries Who Are Eligible for Higher Retirement Insurance Benefits*](#). The audit examined whether SSA properly notified certain disabled beneficiaries—specifically those whose disability benefits the *Social Security Act* requires SSA to reduce because they also received workers' compensation or public disability benefits—about their potential eligibility for higher retirement benefits.

This issue was first identified in a 2015 OIG audit, which found that SSA needed to improve its controls to ensure it informed disabled beneficiaries of their eligibility for higher retirement benefits and documented reasons when beneficiaries chose not to file. SSA agreed to take corrective action and later automated portions of its process to notify beneficiaries. However, this follow-up audit found that notification and documentation deficiencies persisted.

Based on the results of sample, OIG estimated SSA:

- did not notify 8,726 beneficiaries of their option to file for higher retirement benefits; and
- notified 3,659 beneficiaries but did not appropriately document their decisions not to file or reasons they did not file.

OIG estimated these beneficiaries could have been entitled to about \$84 million in additional benefits; however, statutory restrictions prevent SSA employees from taking actions to issue the payments.

Auditors also determined SSA may be able to pay an estimated \$41 million to an additional 4,785 beneficiaries who previously filed for retirement benefits but were not paid the correct, higher amount.

Members of the press may make inquiries to Social Security OIG at oig.press@ssa.gov.
Connect with us on social media: [Facebook](#) | [Instagram](#) | [LinkedIn](#) | [X](#) | [YouTube](#)

The report concludes that, while SSA has taken steps in recent years to automate its notification processes, gaps remain—particularly in documenting decisions, ensuring correct payments when beneficiaries elect the higher benefit, and following up with non-responders.

“Ensuring disabled beneficiaries are fully informed of their filing options—and accurately paid when they elect higher retirement benefits—is essential to delivering the customer service the public deserves,” said Michelle L. Anderson, Assistant Inspector General for Audit as First Assistant. “These disabled beneficiaries depend on SSA to provide timely information that supports sound retirement decisions. Our findings show there is still work to be done to strengthen these processes and help safeguard beneficiaries’ financial well-being.”

The OIG made four recommendations aimed at improving notification, documentation, and payment accuracy, SSA agreed to implement all recommendations. These include correcting beneficiary records, refining processes to identify and address similar cases, improving controls over employee actions, and clarifying policy guidance—particularly related to how SSA follows up with beneficiaries who do not respond.

Read the full report [here](#).

###