COMMITTEE ON WAYS AND MEANS
SUBCOMMITTEE ON SOCIAL SECURITY
SUBCOMMITTEE ON WORK & WELFARE
UNITED STATES HOUSE OF REPRESENTATIVES

JUNE 25, 2025
STATEMENT FOR THE RECORD

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COMMISSIONER
SOCIAL SECURITY ADMINISTRATION

Chairmen Smith, Estes, and LaHood; Ranking Members Neal, Larson, and Davis; and Members of the subcommittees:

I am Frank Bisignano, and it is my honor to serve as the 18th Senate-Confirmed Commissioner of the Social Security Administration (SSA). Thank you for inviting me to speak with you today about my plan to ensure that SSA provides secure, accurate, and timely service to all Americans. I look forward to having a strong relationship with this committee.

I grew up in Brooklyn, New York, in a multigenerational immigrant household. My family members – my mother, father, and grandfather – were the hardest-working people I knew. My grandfather came from Italy to join the U.S. Army to fight in World War I and become a citizen. My mother was a working mom, and my father was one of 15 children in his family. He fought in World War II before dedicating 46 years to public service as a Federal employee, working as a customs agent, DEA agent, and a customs inspector.

Social Security has profoundly impacted my family. My grandfather was blind, and my father became an orphan in 1937. In 1939, orphans became eligible for Social Security benefits. Reflecting on their experiences, I feel honored to be here. I enter this role with a deep commitment to the legacy of those who came before me, and I am truly grateful for the opportunity to serve and lead.

Throughout my career, I have driven transformational change in the financial and technology sectors, leading top institutions through both good and challenging times. Most recently, as CEO and Chairman of Fiserv, I transformed the company into a technology innovator that processes over 850 million transactions a day, totaling more than $2.5 trillion a day; receives over 400 million phone calls annually; and fundamentally touches every American household. Working with SSA's leadership team, we will make Social Security a premier service organization. I believe the public deserves the highest level of customer service from their government, especially from our agency, which interacts with customers more than 500 million times annually through field office visits, calls, and online services.

We will be steadfast in delivering the Administration's goal of creating a lean, accountable, and efficient Federal agency that works for the public. We will be responsible stewards of taxpayer dollars and seek ways to work better and smarter. In line with Executive Orders issued by President Trump, we have taken steps to implement efficiencies and reduce costs while maintaining a renewed focus on improving customer service. Recognizing our important mission and its impact on the public, we will work to improve customer service, increase employee productivity, fight fraud and waste, and optimize and empower our workforce.

My testimony today outlines our plan to transform Social Security into a model of excellence and to honor my commitment to upholding President Trump's promise to protect and strengthen Social Security. In collaboration with our dedicated employees and Members of Congress, we will achieve the highest service standards, ensuring SSA delivers secure, accurate, and timely support to all Americans.

CURRENT STATE

Social Security is a cornerstone of American life. For nearly 90 years, it has protected our families—providing essential income to retirees, people with disabilities, and survivors of loved ones. Eighty-eight percent of seniors age 65 or older receive Social Security benefits. Each year, we pay over $1.5 trillion to more than 72 million Social Security beneficiaries and Supplemental Security Income (SSI) recipients. On average, 165,000 beneficiaries receive approximately $3.5 billion on average per district each year. The number of beneficiaries we expect to serve will increase as baby boomers continue to reach retirement eligibility.

In a typical day and for fiscal year 2025 at SSA, we aim to:

- Complete over 1.2 million online transactions each day and over 500 million by the end of this year.
- Serve over 127,000 customers in a day and over 30 million in fiscal year (FY) 2025 in our 1,200 field offices.
- Handle 122,000 calls on the National 800 Number and 106,000 to our field offices with an additional 100,000 callers now being served through automated tools each day and serve 96 million total callers by then end of this fiscal year.
- Process nearly 75,000 original and replacement Social Security card applications each day and 17.5 million in FY 2025.
- Complete over 27,000 claims for retirement and survivor's benefits and almost 7 million claims by the end of this year.
- Complete over 1,500 full medical continuing disability reviews each day and 400,000 this year; and over 10,000 non-medical redeterminations of eligibility, safeguarding the integrity of our benefit programs.

Furthermore, this year, 2.8 million people have also received payments due to implementation of the Social Security Fairness Act which has been completed ahead of schedule and resulted in the adjustment of 3.2 million records.

LOOKING FORWARD

I am committed to improving service quality, streamlining operations, and enhancing the control environment which will drive productivity improvements. SSA has faced challenges in providing adequate service to the American public, including backlogs, long wait times, system outages, and difficulties in scheduling appointments due to outdated systems and poor phone services. With the public at the heart of all we do, our focus moving forward will be on three areas where technology will be the key driver of our success:

- Improving customer interactions and service
- Fighting errors, fraud, and waste
- Optimizing and empowering our workforce

IMPROVING CUSTOMER INTERACTIONS AND SERVICE

Customer Experience

We are committed to streamlining our customers' experience by expanding and improving our online services and simplifying our business processes. We will do this by eliminating inefficiencies to enhance service delivery and build digital capacity. We are monitoring customer satisfaction and trust scores of our three high-impact priority service designations online: applying for adult disability benefits, applying for Social Security retirement benefits, and requesting a replacement Social Security Social Security Number Card. Our analysis of the data will guide technological investments aimed at convenient, user-friendly, and secure online and digital options for our customers and our workforce.

Eliminating Backlogs

We are taking steps to reduce and eventually eliminate our backlogs. We will do this by becoming a digital first technology-led organization that puts the public as our focal point.
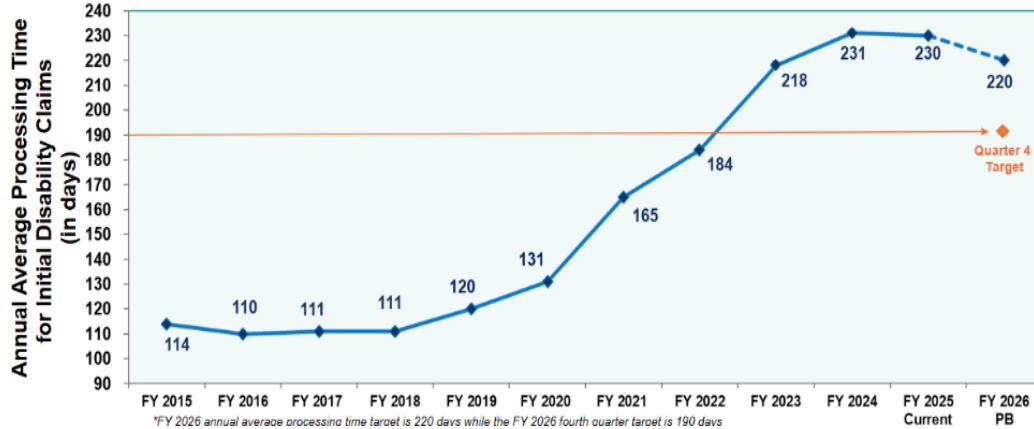
Our processing centers (PC) process the most complex benefit payment decisions; adjudicate benefit payment after appeals decisions; determine and collect debt; correct records; apply benefit offsets; perform stewardship work; and complete other post-entitlement actions. The backlog of cases pending in the PCs has grown to unacceptable levels reaching nearly 6.2 million. We will use technology and process improvements to address the PC backlog by using robotic process automation software to automate high volume, labor-intensive, or repeatable tasks, and we are automating additional PC workloads to reduce the volume of actions that require technician intervention for resolution.

On our disability backlog, we are creating and aligning new centralized Federal Disability Determination Divisions, staffed with reassigned employees to assist States with the largest backlogs and wait times. We are also enhancing the Disability Case Processing System used by all States and Federal assistance sites. Our efforts will drastically improve cycle times by adopting technology solutions, focusing on high-priority work, and addressing inconsistency in workload volumes among the States.

We have made steady progress – Disability Determination Services (DDS) productivity is up 20 percent through May 2025 compared to October 2023, and as of the week ending June 6, 2025, we have reduced the disability claims backlog for 51 consecutive weeks. We will build on that progress and expect that our reshaping efforts will reduce the wait time for an initial disability decision to 190 days in the fourth quarter of FY 2026, down from over 230 days currently.

Initial Disability Claims

We expect to improve the wait time for a disability decision from over 230 days currently—down to 190 days in the fourth quarter of FY 2026.

Annual Average Processing Time for Initial Disability Claims (in days):

- FY 2015: 114
- FY 2016: 110
- FY 2017: 111
- FY 2018: 111
- FY 2019: 120
- FY 2020: 131
- FY 2021: 165
- FY 2022: 184
- FY 2023: 218
- FY 2024: 231
- FY 2025 Current: 230
- FY 2026 PB: 220

Quarter 4 Target (190)

FY 2026 annual average processing time target is 220 days while the FY 2026 fourth quarter target is 190 days
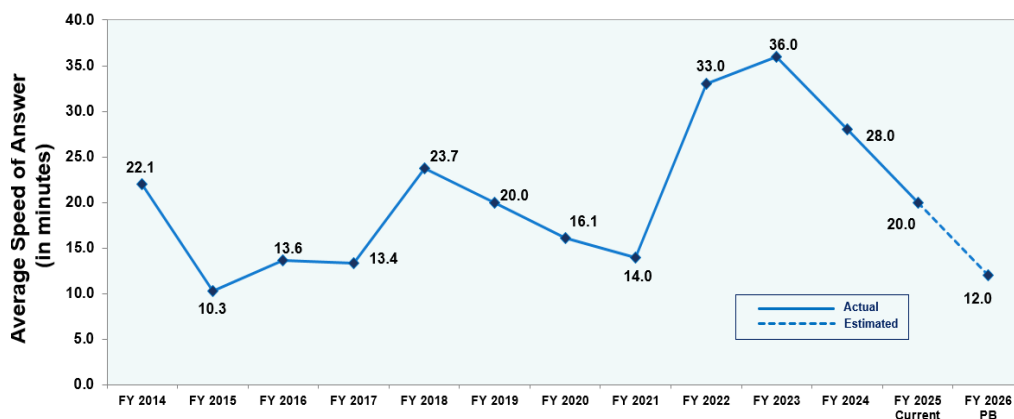
Improving Phone Service

We are focused on meeting people where they are, including on the phone. Millions of customers contact us through our National 800 Number, but the wait time to speak to an agent remains too long, particularly during peak call periods. Over this fiscal year, customers waited an average of 19 minutes to be connected to an agent.

Our FY 2026 funding request allows us to invest in modern technology to provide callers more digital and automated options for handling their inquiries. The Budget also includes enhancements to authenticate upfront and allow our service representatives to receive beneficiary information to reduce call times which will benefit both our beneficiaries and employees. We expect these changes to result in a 12-minute average speed of answer or better on our National 800 Number in FY 2026 – a 40 percent improvement from the prior fiscal year. Ultimately, we will build technology and processes that will achieve single digit wait times.

The Budget Will Allow us to Significantly Reduce National 800 Number Customer Hold Times

Average Speed of Answer (in minutes):

- FY 2014: 22.1
- FY 2015: 10.3
- FY 2016: 13.6
- FY 2017: 13.4
- FY 2018: 23.7
- FY 2019: 20.0
- FY 2020: 16.1
- FY 2021: 14.0
- FY 2022: 33.0
- FY 2023: 36.0
- FY 2024: 28.0
- FY 2025 Current: 20.0
- FY 2026 PB: 12.0

Legend: Actual (solid line), Estimated (dashed line)

Investing in Technology

We will rapidly transform our service delivery model to improve customer service across all channels. The Budget supports an increase of about $600 million for our Information Technology Services (ITS), allowing us to make a significant investment in information technology (IT) to improve customer experience and provide better service. We will begin to upgrade the data center and cloud infrastructure to support 24x7 availability for all core business functions. We will also be an outstanding partner to other agencies through new and enhanced data sharing and collaboration that improves outcomes for the public.

We will focus our IT efforts on four key areas:

- Digital first web and mobile presence
- State of the art telephonic systems and processes
- Systems and processes to drive first contact resolution
- Modernize field office technologies

Key projects in each of these areas include:

Digital first web and mobile presence

We recognize the public expects the same efficient and user-friendly services they experience with other businesses. To meet our customers' expectations, we are prioritizing the expansion of our online and mobile capabilities. This includes not only enhancing our existing digital products but also developing new solutions to better serve our customers.

Initiative	Description and Outcome
National Appointment Scheduling Calendar	Streamlines and expands appointment scheduling for Social Security services by increasing the number and types of customers who can self-schedule appointments. *Outcome: Adds new appointment types, such as post entitlement and claims and increases the number of customers who can self-schedule appointments, resulting in fewer phone calls and shorter wait times at field offices.*
my Social Security on Mobile	Have nearly all SSA beneficiaries create a *my* Social Security account and enhances business services for deployment on a mobile platform to improve access and communication with customers including 24x7 availability. *Outcome: Increases self-service options and digital communication methods to meet customer expectations while at the same time reducing the need for customers to make phone calls or visit a field office.*
Claims Status Tracker	Provides detailed claim status information to claimants and representatives regarding the status of their cases online. *Outcome: Provides online statuses, which will decrease calls and visits to field offices*

Notices and Customer Communications on *my* Social Security	Provides timely, clear, and accurate communications tailored to preferred delivery methods—mail, email, online, or texts. *Outcome: Provides information through channels our customers prefer and increases the likelihood that our communications reach them. Reduces manual printing by approximately 100,000 notices and saves $11,000,000 annually in maintenance, printing, and postage.*

Systems and processes to drive first contact resolution

We are working to simplify and streamline the processes for collecting essential information from our customers. This includes enabling customers to complete forms entirely online, strengthening data-sharing partnerships with healthcare providers, and ensuring that related lines of business can share information seamlessly. We are actively taking the necessary steps to make these processes better for our customers.

Initiative	Description and Outcome
Enterprise Document Intake	Allows customers to electronically upload evidence, ensuring submitted evidence and signed forms are automatically transmitted to downstream systems. *Outcome: Reduces field office visits and simplifies downstream processing, resulting in faster and more accurate services.*
Forms Modernization	Allows customers to fill and submit forms online. Data from forms is available for use in other steps of the benefit adjudication process. *Outcome: Reduces adjudication time and simplifies downstream processing, resulting in faster and more accurate services.*
Online SSN	Consolidates multiple SSN card applications and provides a digital SSN option. *Outcome: Allows customers on-demand access to their SSN, reducing phone and field office traffic.*
National Case Processing System (NCPS) – Scheduling	Integrates calendar availability for all parties necessary for scheduling hearings into NCPS. The public will also be able to see when representatives are available. *Outcome: Decreases technician time by 35 minutes per case and increases the public's ability to see when representatives are available.*
Electronic Work CDR (eWCDR)	Provides functionality to accept wage and employment information from payroll data providers. *Outcome: Reduces manual processing of notices and forms. Reduces improper payments due to concealed earnings.*
Electronic Evidence Acquisition Product	Provides electronic exchange of Health IT information with healthcare partners to simplify medical document collection. *Outcome: Increases number of cases using Health IT, onboards new healthcare industry partners to make it easier for customers to provide medical documentation, and allows SSA to make accurate disability determinations more quickly.*

State of the art telephonic systems and related processes

While we encourage our customers to utilize our more efficient online and mobile channels, we understand that some may still prefer to conduct business over the phone, speak directly with a representative, or visit a field office for support. To accommodate these preferences, we are

committed to strengthening these channels to ensure that we can address customer needs effectively on the first contact, minimizing wait times and enhancing overall service quality.

Initiative	Description and Outcome
Enterprise Contact Center (ECC) includes 800# Interactive Voice Response (IVR)	Includes phone channel management and processing system IVR features to increase self-service capabilities. *Outcome: Increases call routing to automated systems by 15 percent and integrates claim status and appointment scheduling into IVR. Allows SSA to serve more people and reduce wait times for customers who cannot use self-service.*
Technician Experience Dashboard (TED)	Gives technicians a more holistic view of the customer to provide faster, integrated services. *Outcome: Introduces more ways to help customers and builds in AI policy chatbot to increase speed of service to more customers.*
Consolidated Claims Experience (CCE)	Provides a centralized hub to process benefits inquiries faster as part of larger Benefits Modernization initiative *Outcome: Recues the number of systems SSA staff must use to complete tasks, increasing speed of service for customers.*

Modernize foundational field office technologies

The transformation of our underlying technology infrastructure to optimize reliability, security, and cost effectiveness is essential for supporting the modern, customer-first solutions we will deliver. Modern information architecture will simplify the maintenance of complex systems. AI will augment and automate routine tasks to enhance and streamline technicians' review. We will outsource commodity IT functions to more efficient partners while industry-leading Digital Identity solutions will address fraud.

Initiative	Description and Outcome
Modern Data Layer	Builds a layer of data products to connect the front-end applications to the backend data stores. Data will be organized with the customer at the center of the model and 24x7 system availability. *Outcome: Organizes data and reduces deployment time to ensure new services and functionality is delivered to customers more efficiently.*
Automated Exhibiting and Prep Work	Upgrades existing software to allow for the automation of prep work by reviewing and exhibiting evidence and eliminating duplicate information. *Outcome: Decreases the time spent by technicians by 15 minutes per case at the reconsideration, initial, and hearing levels, allowing us to process more claims.*
Business Resilience Automation	Allows for movement of workloads between data centers as business or environmental circumstances demand. *Outcome: Enable 99.99% uptime to better support 24x7 system availability and align with our focus on providing online and mobile apps for customer self-service. .*
Improve and Integrate Identity Assurance across channels	Expands customer identity verification and access levels, which is critical for online services. *Outcome: Provides additional fraud prevention measures and modernizes our Federated Identity System (FIS), strengthening program integrity.*

National Workload Management System	Creates the ability to send work to the next available technician regardless of where the case was initiated. Enables a national queue where work can be processed in a first-in-first-out manner. *Outcome: Shares workloads more efficiently across regions and reduces wait times in busier regions.*
Analytics and Disability Decision Support - IMAGEN	Leverages AI and machine learning to analyze medical evidence and support disability determinations, particularly increasing Disability Determination Services usage and expanding functionality to hearings offices. *Outcome: Shortens disability claims processing times, allowing us to process more disability decisions.*
AI for Drafting Medical Summaries and Dispositions	Provides AI summary of medical evidence. Uses AI to read the evidence in the file and generate a summary of the facts. *Outcome: Disability adjudicators and reviewers will save 30 minutes per case.*
Management Information for NCPS	Enables optimization of workload allocation. Outcome: *Decreases task time and improves processing time at the appeals level for case closure.*
Automated Medical Acquisition and Processing	Automates medical evidence of record requests at Disability Determination Services case receipt and obtains medical evidence earlier in the disability adjudication process. Leverages AI technologies to identify determination ready claims once evidence is in file. *Outcome: Decreases processing time by 15 minutes per case at the initial level.*
Automation for Processing Center (PC)	Automating top issues that cause fall out to PCs via real-time feedback from PC technicians. *Outcome: Addressing root-cause of fallouts will prevent cases from going to the PCs, which will lower case volumes that are backlogged in the PCs as well as quicken claims processing for the public.*

FIGHTING ERRORS, FRAUD, AND WASTE

The agency strives to deliver the highest level of accuracy and service for beneficiaries and recipients.

We will strengthen Americans' trust in our programs by fighting errors, fraud, and waste.

The FY 2026 budget will support our anti-fraud cooperative disability investigations program and expand our Special Assistant United States Attorney fraud prosecution program to at least 50 offices, consistent with the Presidential memorandum dated April 15, 2025, *Preventing Illegal Aliens from Obtaining Social Security Act Benefits*. We will also work with the Office of the Inspector General to issue civil monetary penalties to those who violate Social Security law, as authorized by statute, and drive down our improper payment rates to historic lows.

Enhancing Fraud Prevention Tools

As technology evolves and the use of AI becomes more advanced, so too do we see advances in the amount and sophistication of fraud that we must combat. Our anti-fraud strategy needs to be

aggressive, coordinated, and adaptive. Cybersecurity will be at the forefront of our efforts to protect the sensitive information we maintain.

We will leverage both new and ongoing initiatives to support:

- Developing more efficient ways to detect suspected fraud in customers' direct deposit transactions through our ongoing partnership with the U.S. Department of the Treasury, which provides real-time feedback on transactions.
- Releasing the first iteration of a new Fraud Risk Inventory Tool with advanced capabilities, such as web-based application, visual analytics, and AI technology.
- Requiring that new online credentials use Login.gov or ID.me for identity proofing, strengthening the integrity of SSA's online services and better protecting Social Security number holders' sensitive information while mitigating fraud.

Safeguarding the Social Security Number

We are committed to securing and safeguarding Social Security numbers, which are vulnerable to exploitation and fraud. These numbers are critical keys to countless systems, making them prime targets for misuse. To head off misuse and theft of Social Security numbers, we will continue to eliminate vulnerabilities by identifying and implementing coordinated solutions such as the use of AI systems and overhauling our current systems. In addition, we will educate employers about our electronic Social Security number verification services and the public about our online services to request a new or replacement Social Security number card, ensuring that these services are accessible and secure.

Increasing Program Integrity

We are committed to being responsible stewards of taxpayer dollars. We must ensure individuals receive the benefits to which they are entitled, while safeguarding the integrity of our benefit programs. I am committed to reducing our improper payment rate. Using enhanced technology, data analysis, and fraud-prevention tools, we will improve payment accuracy and prevent improper payments, ensuring that we are paying the right person, the right amount at the right time.

In situations where we find that an individual has been overpaid, we are statutorily required to seek recovery of overpaid funds. In these instances, we will continue to leverage our collection policies as well as the Treasury Offset Program (TOP) to recoup these funds. I am pleased to report that we have recovered approximately $50 million in collections from TOP.

Redeterminations of eligibility are essential to ensuring program integrity. With the support of dedicated program integrity funding in the FY 2026 Budget, we will process 200,000 full medical continuing disability reviews (CDR) and about 120,000 more SSI non-medical redeterminations compared to FY 2025. Sustained levels of program integrity funding will also place us on the path to eliminate the CDR backlog in future years.

OPTIMIZING AND EMPOWERING OUR WORKFORCE

Our greatest asset at SSA is our people. Every day, our employees work hard to ensure that millions of Americans receive the benefits they depend on. But we must do more to support them—starting with increasing morale and engagement across the agency. This will be especially important for SSA, which has ranked last in employee engagement in recent years. To improve, we will upgrade aging systems, modernize field offices, reduce administrative burdens, and invest in better training to improve staffing.

We are reshaping our organization to restructure our workforce in order to increase staffing for frontline operations, consolidating functions across offices, and streamlining our headquarters and regional organization. I am committed to having the right staffing to deliver Americans their hard-earned benefits. Through voluntary reassignments, we transitioned approximately 2,000 highly qualified professionals into direct-service positions, providing them the necessary training and tools to serve our customers effectively. This year, nearly 3,700 employees have voluntarily separated from the agency, including about 800 employees who elected the deferred resignation program and approximately 2,500 employees who accepted voluntary separation incentive payments.

In FY 2026, we will focus our hiring efforts on highly skilled IT staff and field offices with staffing gaps that impact our ability to deliver. We will enhance employee productivity through more efficient business processes, workload automation, IT improvements, and accelerated AI investments. These changes will allow us to serve the public more effectively and efficiently -- whether someone wants to come into an office, call our National 800 Number, or handle everything on their smartphone, they should get the same high-quality, dependable service. Convenience and choice must go hand in hand.

CONCLUSION

The path forward for Social Security is centered on improving the quality of our work, the health of our organization and people, and the efficiency of our processes. We will protect the trust funds. We will improve customer service.

While we expect to make measurable improvements in FY 2026, we are building a platform that will deliver best-in-class operating performance through modern omni-channel experiences that will continue to evolve in the future. As Commissioner, I will ensure that our field offices and phone centers have the right staffing and the right systems to deliver for our beneficiaries. Our technology agenda will transform Social Security into a digital-first organization. We will prioritize the highest level of service, internal controls, increased teamwork, and efficiency.

At Social Security, we have the opportunity to impact every American household and deliver the best possible outcome, and that responsibility is the utmost importance of our journey and fully within our control.

— Frank J. Bisignano