



**NATIONAL COUNCIL OF SOCIAL SECURITY MANAGEMENT ASSOCIATIONS INC.**

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**United States House Committee on Ways & Means  
Subcommittee on Social Security**

**Testimony of Peggy Murphy  
Immediate Past President**

**National Council of Social Security Management Associations (NCSSMA)**

**Hearing on  
Strengthening Social Security's Customer Service  
May 17, 2022**

Thank you to the Subcommittee for the invitation to be here today. My name is Peggy Murphy. In addition to being the Immediate Past President of the National Council of Social Security Management Associations (NCSSMA), I am the District Manager of the Great Falls, Montana Social Security office. On behalf of the National Council and our members, thank you for the opportunity to be here today to provide our front-line perspective on strengthening Social Security's customer service.

NCSSMA is a professional association of over 2,700 management personnel in the field offices and teleservice centers of the Social Security Administration (SSA). Each day, NCSSMA members directly serve the American public in over 1,250 of SSA's public-facing offices. For over 50 years, NCSSMA's mission has been to provide a clear, credible and valuable perspective on public service from the front lines.

As our country emerges from the pandemic, it is more critical than ever for SSA to provide assistance to the American public. Make no mistake, there are significant challenges for SSA to overcome. It will require a team effort to address these challenges and we appreciate the engaged oversight of the Subcommittee and the support you have shown for our agency and our members over the years. Working together, we can strengthen the Social Security Administration's customer service.

**THE CURRENT LANDSCAPE**

We learned during the pandemic that SSA can accomplish a significant amount of work remotely via telephone and the Internet. The agency's pandemic posture encouraged more customers to file their claims online. While this was a positive development, there is still much that needs to be done. For example, neither survivor nor auxiliary applications can be filed online, nor can most Supplemental Security Income (SSI) claims. This was the case pre-pandemic, but became even more alarmingly apparent during the pandemic as it was more and more difficult to schedule an appointment within a reasonable timeframe. This was largely due to the increased demands placed on telephone services. The same employees who take claims in field offices also answer the general inquiry lines and staff the front counter.

As SSA planned for reopening our doors to walk-in traffic, most of our members were concerned about what we anticipated would be a significant demand for in-person service. To date, the expected surge in walk-in traffic has not materialized. While there are offices that have experienced days of heavy walk-in traffic, many offices are lagging behind pre-pandemic levels. It is unclear as to the reason for the decline. It could be that customers have become more

comfortable using our online and telephone services or perhaps the demand for in-person service has declined. Some of our members of management have noted that the expectation of seeing our more vulnerable population in field offices has not materialized either. It is concerning that being closed to most in-person service over the last two years may have negatively impacted some of our customers.

Alternatively, from a staffing perspective, we are fortunate that the expected surges in walk-in traffic have not materialized in most offices. During the reopening transition we have also been working to implement a telework program. We are finding it increasingly difficult to balance the needs of the public and the requests and need for flexibilities from employees, including management. Field offices can be more responsive to the public only when employees are onsite. The current telework program in field offices makes it difficult to adjust to surges in office visitors or telephone calls while balancing appointments, scheduled and unscheduled employee leave, and back-end work. This is further complicated by having an appreciable number of field office employees continuing to work from home full-time due to personal circumstances. SSA has the technology and flexibility to consider transferring field office employees, who are unable to work in the office, to other components that can better accommodate their telework needs and limit the impact on front-line public service. We need employees in field offices who are able to work onsite and assist those who seek our help in person and to handle the multitude of workloads that are not portable. As an agency we need to be able to maintain our flexibility in the field offices so we can respond to surges from the public.

Pre-pandemic, during SSA's pandemic posture and even now, most walk-in customers visit a field office for enumeration purposes. The pandemic taught us how unnecessarily burdensome our enumeration policies are for both our customers and our employees. The need to see primary identity documents such as a driver's license or passport without the possibility of an in-office visit, resulted in customers driving without a license and in some cases the loss of the documents, which are both expensive and difficult to replace. SSA made the right decision in allowing field offices to accept secondary evidence as proof of identity, which largely eliminated the need to see primary documents. This policy change needs to be permanent, but so much more needs to be done to eliminate the need for customers to have to visit a Social Security office for any type of enumeration action.

Mail has been and still is the primary obstacle to making nearly all field office work portable. This includes both incoming and outgoing mail. Technicians are responsible for handling their own outgoing mail while other employees, including management, must spend time opening, scanning and assigning incoming mail. Policies need to be simplified to reduce or eliminate the need for most incoming mail. Conservatively, we estimate that technicians spend approximately 10-15% of their work week physically handling what can be termed clerical duties. The pandemic also emphasized the need for centralized mailing on a much larger scale than before. The volume of printed material that field offices are required to mail to customers became overwhelming for many offices. SSA has made some much-needed improvements by centralizing the mailing of appointment letters, advance payee designation letters and benefit verification letters. These documents were all mailed from field offices pre-pandemic and throughout much of the pandemic posture period. Nearly all outgoing mail printed in field offices needs to be centralized so that technicians can focus on processing cases.

## **IMPROVING THE SOCIAL SECURITY ADMINISTRATION'S CUSTOMER SERVICE**

SSA must have the resources, structure and policies to make it easier and more efficient for our customers and employees. The pandemic and current reentry make it abundantly clear that the aforementioned are not sufficient to meet our mission. The agency needs to immediately replace frontline staff in field offices and teleservice centers to address field office backlogs, answer telephones, and help those who request our assistance. At the same time, the agency must work with Congress to ensure that our policies and how we transact business are thoughtful, accurate, efficient and take a more national and holistic approach to service.

Policies that mandate face-to-face interactions, wet signatures to process certain workloads and the need for in-person service for some customers remain the biggest challenges field offices will continue to face in not only providing, but strengthening customer service. During the pandemic, SSA relaxed face-to-face requirements for certain workloads and we recommend that these changes be made permanent. For the workloads where face-to-face interactions are required, SSA must find a way to satisfy policy requirements through the expansion of video technology or change existing policies when feasible. SSA also needs to accept electronic signatures as many private sector entities do. While eliminating the requirements for face-to-face service and wet signatures may help, changing the need for in-person service for some of our customers will be difficult to achieve. During the pandemic, individuals who did not have Internet service, a telephone or easy access to mail service were not able to access our services. Those challenges remain and, even during "normal" times, these individuals find it difficult to conduct business with SSA, but at least they can now visit a field office.

Employees are not always more productive working from home, as some have stated. Many employees were more productive at the beginning of the pandemic, based on the way the agency measures productivity, meaning that they were able to process more work. This was due in large part to the clerical assistance they received from onsite personnel, primarily management, and the easing of some programmatic requirements. Prior to the pandemic, individual employees would have been responsible for printing, mailing and faxing their own documents. With the time saved from these responsibilities and the easing of some programmatic requirements, some employees were more productive. However, it is not efficient, and it comes at the expense of management not being able to manage the operations in their respective offices. During the current six-month telework evaluation period, SSA must thoroughly examine the efficacy of the program and its impact on the service provided by our field offices and teleservice centers. While we understand and appreciate the importance of telework as a recruiting, hiring and retention tool for our workforce, that must always be carefully balanced with the reality that we are a public-facing, customer service agency that must be available for in-person service.

Throughout the pandemic, dedicated members of management were onsite in SSA's field offices and teleservice centers to handle incoming and outgoing mail, scan tens of thousands of documents to support those working from home, provide in-person service for critical cases such as immediate payments and to handle facility-related duties. As mentioned earlier in this testimony, last month SSA undertook not only re-opening to the public, but also reentry for most of our workforce to support those efforts. This new landscape we are navigating has made even more apparent the realities of our shrinking workforce, expanded workloads, outdated technology and increasing backlogs. As we welcome increased in-person requests for assistance at our offices, we have not only our pre-pandemic workloads and responsibilities, but also the need to make sure that we can compassionately and efficiently aid COVID-19 widow(er)s and orphans, and those who may be suffering from prolonged COVID-19 symptoms and related conditions. While we hope we continue to emerge from the pandemic, only time will tell regarding its long-

term impact on the health, economic security and well-being of not only our nation, but on those seeking assistance from our agency, our own staff and their loved ones. What remains the same is the vital role SSA plays in providing critical service to the American public.

While NCSSMA fully supports automation, and the pandemic certainly reinforced the need for technology upgrades, there is a compelling need for ongoing support of SSA's community-based field offices to adequately serve our most vulnerable customers and those without technology that would otherwise connect them with SSA. Field offices provide compassionate service to the most vulnerable members in our communities including those living in rural and tribal locations. Employees in local offices live and work in the community and, to SSA field office visitors, they provide an invaluable lifeline to essential services. Local field offices make a difference in their communities, beyond the execution of SSA's mission.

NCSSMA and our members strive to provide a high standard of superior customer service in SSA's field offices and teleservice centers. The pandemic has emphasized how critical it is for SSA to continue to transition as an agency and embrace automation, technology and self-help tools such as Internet claims, online enumeration and telework for employees. SSA must provide additional ways for the public to access our services. Even with the shift to more online services, field offices and their employees are necessary to process much of the back-end work on complex online cases including SSI, and to serve our customers who do not have access to the telephone or Internet.

### **SSA'S WORKFORCE: RECRUITMENT, HIRING, TRAINING AND RETENTION**

We must accomplish the mission of the agency against the backdrop of an employer profile that is no longer attractive to potential employees. For decades, SSA was a competitive employer, with the promise of a rewarding career in public service. This was often a career spent knowing that you had the ability to change someone's life for the better every day and that you could make a difference. Sadly, that has changed. Our current employees are overtaxed due to a combination of workload challenges, outdated policies and technologies and current staffing levels to the point that morale on the frontlines is at an all-time low. Far too often, if we can successfully navigate the complex and lengthy hiring process, we lose new employees before the agency has realized a return on investment of both time and resources.

SSA is currently facing daunting challenges in both recruiting and retaining employees. The hiring authorities we have utilized over the last decade have often limited our ability to hire the best employees for the job. That, coupled with the growing workload volumes and complexities of the positions, has made working for the agency increasingly less attractive than other similar jobs. The pandemic only exacerbated a problem that has been growing for the past decade as employees at all levels, but specifically in management chose to retire early or resign due to the crushing expectations placed upon them. Even when SSA can hire new employees, many leave SSA within the first year due to the low entry level pay, complexity of the training and job, lack of adequate systems and support and the lack of institutional and programmatic knowledge.

SSA's policies and programs have always been complex, requiring a lengthy training program of 2-3 years. The agency has made positive strides to make training possible in a virtual environment and available on demand. This is necessary in our current environment and can provide offices and employees with greater flexibility. This must still be coupled with interactive training in a classroom setting as well as testing and immediate feedback, which, unfortunately, are not accounted for with the current training model. The above place increased pressure on those employees remaining to try and do more with less. This leads to low morale, which has

become endemic as shown in the recent Pulse surveys and in NCSSMA's own recent survey of our membership. We have become an agency focused on numbers, often at the expense of caring, not out of choice, but because of the increased workload demands and pressure to clear listings versus taking the time to help our customers navigate our complex policies and procedures.

Another consequence is that management jobs have become less desirable. We have seen many of our management colleagues retire, resign, seek remote positions within SSA and even request a downgrade during the pandemic. For many, the reasons seem to include burnout and lack of support. It is then difficult to fill these open positions as evidenced by a lack of qualified candidates who apply for them.

We hope that the Subcommittee will work with other Members of Congress and the appropriate Committees of jurisdiction to assist SSA in improving its hiring and retention capabilities. SSA needs to aggressively reinvent our hiring and retention processes and consider the following:

- Use all currently available hiring authorities;
- Recruit employees at the national level;
- Change the career ladder plans for all entry-level positions to make them more desirable and competitive;
- Update management positions so that they are more attractive; and
- Establish a clear foundation as to what positions at SSA are telework eligible with the number of days subject to customer service needs.

#### **IMPROVED TELEPHONE AND ONLINE SERVICES, INFORMATION TECHNOLOGY (IT) MODERNIZATION AND CYBERSECURITY**

SSA's computer systems face fundamental challenges. Some of SSA's core programs still rely on COBOL systems that are nearly 50 years old. Although some databases have been converted to a more modern and flexible platform, SSA must continue to modernize its computer language and database infrastructure, including moving its data to the cloud. It is critical that we focus on these efforts to reduce the risk of cyberattacks, service disruptions and reduced system performance and production.

It is also critical that we continue to advance SSA's IT Modernization Plan while maintaining an appropriate balance between the service delivery options available to the public. NCSSMA members nationwide are interested and willing to play an active role in development, testing and deployment of enhancements to existing systems in addition to new technology and programs. Our position on the front lines provides us with the best vantage point to offer assistance. We continue to encourage agency leadership to include managers and employees on the front lines in all aspects of software development and policy implementation. The challenges of the pandemic have only emphasized the need to include front-line experience and perspective to these efforts.

NCSSMA strongly supports SSA IT Modernization and dedicated funding is needed for IT investments to modernize systems to the standards Congress and the public expect. From our perspective, SSA needs to address four specific areas: Modernize Core Agency Applications, Improve SSA's Telephone System and Associated Management Information, Implement National Scanning and Remote Printing, and Implement Technologies that will assist our more vulnerable populations, including the deaf and hard of hearing community, non-English speaking customers, the homeless and those who live in rural and tribal locations.

- **Modernize Core Agency Applications**
  - Improve SSA's Appointment and Check-in System to allow for online appointment scheduling as well as the ability to schedule an appointment for any reason, not just claims.
  - Modernize both the Supplemental Security Income (TXVI), and the Retirement, Disability and Medicare (TII and TXVIII) claims processing systems utilizing a single claims-taking platform.
  - Modernize the electronic Representative Payee System (eRPS) to both process and oversee the administration of SSA representative payees.
  - Modernize and consolidate all Management Information (MI) data into a single, user friendly platform that managers can use to control and measure work production.
  - Modernize and consolidate the debt management systems.
  - In October 2020, the agency was able to make the SSA-455 CDR mailer available online that Wilkes-Barre mails, but the agency has not yet made the SSA-454 that field offices utilize available for online access. All Medical Continuing Disability Review (CDR) forms should be available online.
  
- **SSA's Telephone System**
  - Ensure SSA moves forward expeditiously with a new comprehensive telephone system in order to provide consistency among the National 800 Number, field offices and all other SSA components. The transition for the legacy phone systems to the next generation telephone system (NGTP) has been fraught with delay.
  - Improve Management Information for assessing call volume, levels of customer service and the overall customer experience.
  - Ensure all employees have appropriate hardware and software licenses when onboarded.
  
- **National Scanning and Remote Printing**
  - Implement dedicated scanning facilities where members of the public can send documents to a central location by mail, email or facsimile for scanning, profiling and assigning.
  - Implement a comprehensive remote printing initiative to direct all field office print traffic to one or more centralized locations for mailing.
  - Expand the use of electronic notices behind the *my Social Security* portal.
  
- **Technology to Meet the Needs of our Customers and Reduce Field Office Contacts**
  - Implement alternative service methods that may include expanded video and video service delivery third-party contracts in rural locations.
  - Make stand alone, self-service kiosks available in locations where the public is already conducting business with other state and local government agencies.
  - Provide enumeration at entry for all immigrants. This would eliminate the need for immigrants to visit SSA field offices.
  - Expand the use of the American Association of Motor Vehicle Administration (AAMVA) verification process to include all 50 states. Allow verification of driver's licenses and state-issued identification via AAMVA for all enumeration activities that would normally require the technician to view the original document. This process is already in use with those states covered under Internet Social Security Replacement Cards online (iSSNRC). This would allow the agency to explore initiatives to provide replacement Social Security cards over video and enhance the current MS Teams enumeration pilot.
  - Aggressively implement the iSSNRC name change due to marriage initiative that

- recently started in Arkansas.
- Expand the use of verification methods through DHS and the U.S. Department of State in order to further verify foreign documents and U.S. passports for enumeration purposes. This would allow the agency to issue replacement Social Security cards over video and enhance the current MS Teams enumeration pilot.
- Require members of the public to report wages using current electronic wage-reporting technology. This includes allowing the public to submit wage stubs electronically through *my Social Security*. This would provide a significant reduction in paper processing in field offices and virtually eliminate the need to copy, scan, profile and mail pay stubs.
- Expand the availability of online forms for customers that can be completed and submitted electronically.

We understand modernizing SSA's computer systems is costly and will take time. The path established by SSA relative to IT Modernization is making progress in this area, and while the pandemic resulted in some shifts to address evolving needs, we must continue to address these challenges.

In addition to IT Modernization, NCSSMA believes it is critically important that changes be made to the Social Security program that have the potential to increase administrative efficiency, decrease operational costs and ultimately provide better service to our customers. It is unfortunate that a pandemic has reinforced the need for streamlined and updated policies that better serve the public and make it easier for the agency to administer. The pandemic and the service delivery challenges associated with current policies and business practices in place certainly emphasize the need for change. We suggest the following:

- **Eliminate the Need for the Social Security Number Card.** This would reduce Social Security Number fraud, significantly reduce in-office traffic and telephone calls and allow for the closure of Social Security Number Card Centers so that employees could be redeployed to field offices, which would reduce SSA's real estate footprint and save money. In addition, as stated above, expand Enumeration at Entry, DHS interfaces and AAMVA verification in order to enhance and support initiatives to obtain original Social Security Numbers without the need to visit a field office. This would allow field offices to focus on customers with more complex issues that do not lend themselves to online or telephone service.
- **Supplemental Security Income (SSI) Program Simplification** in order to improve the efficiency of program administration and yield savings to the American taxpayer. Streamlining policy for resources, income and living arrangements would improve administration, reduce overpayments and improve recipient understanding of the program.

Much of what we have discussed can be accomplished, but it requires resources. **SSA must have consistent and adequate funding** to ensure the American public receives the services for which they have paid, expect and deserve. Our hope is that members of the Subcommittee will work with the Appropriations Committee to ensure that SSA is provided with sufficient administrative resources for Fiscal Year (FY) 2023 and beyond. Resource allocations must be sufficient to improve customer service while preserving the integrity of the programs we administer. Resources are also necessary to advance SSA's ongoing IT Modernization project that will significantly enhance the agency's systems and improve productivity, while at the same time increasing the accessibility of benefits for seniors and people with disabilities.

**Our customers deserve improved telephone and online services**, while still being able to request timely and safe in-person service. Our offices must continue to have the resources and staff necessary to address additional workloads and responsibilities. Perhaps consideration should be given to multi-year funding for critical systems investments and expenditures. This would ensure that adequate planning could be completed for service delivery improvements.

**SSA must also continue to address critical stewardship workloads that save billions of dollars for taxpayers.** It is imperative that the workers and taxpayers who have paid trillions of dollars in FICA taxes to the trust funds have access to all the necessary services that they have paid for and receive timely benefit payments. The definition of program integrity funding should be expanded to include critical systems investments and expenditures that facilitate completion of program integrity initiatives. We must always keep in mind that the same employees who process integrity workloads, are also responsible for answering phone calls and handling walk-in traffic due to staffing shortages.

From the beginning of the pandemic, management and employees continued to provide the highest quality of compassionate service possible during very difficult times. Though the pandemic changed this agency and the customers we serve, we should take this opportunity to reassess the customer experience and what it means to provide world class customer service. SSA must redefine itself, its mission and its place in the public sphere and finally move into the 21<sup>st</sup> Century.

On behalf of the National Council of Social Security Management Associations, thank you again for the opportunity to be here today to provide our front-line perspective of strengthening Social Security's customer service. National Council members are not only dedicated Social Security employees, but are also personally committed to the mission of the agency, providing the best service possible to your constituents. We want to ensure the American public benefits from the lessons learned during the pandemic. We respectfully ask that you consider our comments and appreciate any assistance you can provide in ensuring the American public receives the critical and necessary service they deserve from the Social Security Administration.