



H.R. 5446, Improving Social Security's Service to Victims of Identity Theft Act

Introduced by Ways and Means Social Security Subcommittee

Chair John B. Larson (D-CT) and Ranking Member Tom Reed (R-NY)

Proposal:

This bill would require the Social Security Administration (SSA) to provide identity theft victims with a single point of contact within SSA when the misuse of their Social Security number (SSN) results in the need to resolve one or more issue(s) with SSA.

Current law:

Current law does not require SSA to provide a single point of contact to identity theft victims whose SSNs have been misused. To the contrary, SSA policies may lead an individual to be in contact with multiple SSA offices and/or employees to resolve an issue.

Background:

- The Federal Trade Commission (FTC), the lead federal agency on identity theft, reported almost 450,000 complaints of identity theft in 2018, more than a 50 percent increase from 2013.¹
- The SSN continues to be a valuable target for identity theft due to its widespread use throughout the public and private sectors. Robocalls that falsely appear to be from SSA and seek to get people to hand over money or their SSNs have become the #1 type of fraud reported to the FTC.²
- Stolen SSNs can be misused, often in combination with other personally identifiable information, to fraudulently claim or redirect benefits, apply for credit, or file tax returns, creating inaccuracies in SSA records. This can wreak so much havoc with an individual's identity that some victims must request a new SSN.
- Resolving an issue related to SSN misuse can be complex and time-consuming, often requiring the victim to initiate multiple processes and speak to multiple people at SSA before the issue can be resolved.

To address this problem, the *Improving Social Security's Service to Victims of Identity Theft Act* makes it easier and less confusing for identity theft victims to resolve issues related to misuse of their SSN, by providing them with a single point of contact within SSA until all associated issues are resolved.

¹ [Consumer Sentinel Network Data Book for January – December 2015](#), Federal Trade Commission, page 79 (Feb. 2016) and [Consumer Sentinel Network Data Book 2018](#), Federal Trade Commission, page 84 (Feb. 2019).

² SSA press release, [Social Security Administration and its Inspector General Announce New Online Reporting Form for Imposter Scam Calls](#) (November 2019).