

**Congress of the United States**  
**Washington, DC 20515**

October 7, 2025

The Honorable Frank J. Bisignano  
Commissioner of Social Security  
U.S. Social Security Administration  
6401 Security Boulevard  
Baltimore, MD 21235

Dear Commissioner Bisignano,

We write to express concern about the agency's rollout of Executive Order 14247, *Modernizing Payments to and From America's Bank Account*, which aims to require all federal payees, including Social Security Administration (SSA) beneficiaries, to receive payments electronically.

While electronic payments can offer advantages over paper checks, many disadvantaged Social Security and Supplemental Security Income (SSI) beneficiaries have no option other than to rely on paper checks. They may live in remote rural areas without banks or access to online banking, or they may face other barriers that would impose significant hardship if they attempted to switch to electronic payments. For these beneficiaries, paper checks are the only viable means of receiving their essential earned benefits that typically constitute all or most of their income.

We are encouraged by SSA's assurances to Congress that no beneficiary will have payments cut off just because they did not respond promptly to a request to provide bank account information or enroll in Direct Express, and that SSA will issue paper checks to beneficiaries over age 90 and those that have no other viable option. We appreciate that statements on your web site have reiterated those assurances.


However, we are deeply concerned that the written notices provided to beneficiaries who currently receive paper checks lack either these reassurances or information on how to apply for a waiver, and the scripts followed by SSA's national 1-800 number agents and field office customer service staff may also lack this vital information. We also are concerned about the agency's ability to execute this transition while ensuring all beneficiaries continue to receive their monthly benefits at the same time when SSA has reduced staffing by 12% and reassigned staff internally.

To better understand the agency's strategy, please provide a written response to the following questions within two weeks:

1. Will SSA stop delivery of paper checks to any beneficiary who currently receives them and has not yet filed a waiver?
2. Have SSA employees answering calls and staffing local field offices been instructed to reassure fearful seniors and individuals with disabilities that their checks are not stopping? Please provide copies of all scripts being given to staff.
3. What communications has SSA sent to beneficiaries who currently receive paper checks? Please provide copies of all beneficiary notices or other written communications, specifying the method and date(s) the information was sent.
4. Have any of SSA's written communications to beneficiaries who currently receive paper checks informed them of their right to seek a waiver to continue receiving paper checks, and explained the process to request such a waiver?
  - a. If so, which communications and when?
  - b. If not, why?
5. How does SSA plan to help beneficiaries with transitioning to electronic payments or requesting a waiver for paper checks, while simultaneously dealing with staff cuts?
6. What specific training, if any, have SSA employees received to effectively help beneficiaries with this transition?


Thank you for your prompt attention to this matter.

Sincerely,



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John B. Larson  
Ranking Member,  
Subcommittee on Social  
Security



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Danny K. Davis  
Ranking Member,  
Subcommittee on Worker and  
Family Support