

**United States Senate Committee on Finance
March 25, 2025**

**Hearing to Consider the Nomination of Frank Bisignano, of New Jersey, to be
Commissioner of Social Security Administration for the term expiring
January 19, 2031, vice Martin O'Malley, resigned**

Questions for the Record submitted to Frank Bisignano from Senator Grassley.

Question 1:

Last week I began my 45th annual tour of Iowa's 99 counties to hear directly from Iowans. Social Security was top of mind for seniors. Many are worried that plans to reduce personnel and restructure the Social Security Administration will worsen customer service and put benefit payments at risk. It hasn't helped that President Biden's Social Security Commissioner and Democrats have engaged in reckless speculation seemingly intended to make seniors fear their benefits are in danger. Of course, there isn't a single member of this committee, Democrat or Republican, that would stand for a disruption or delay to benefits. If you are confirmed, will you guarantee any agency reforms won't disrupt or delay rightfully owed benefits on your watch?

I am committed to paying beneficiaries the right amount at the right time. I will strive to ensure that we provide the best level of service for our constituents with error rates lower than they are today; and that we get the job done at a service level better than it is today. Any reforms to improve service will be fact- and rules-based.

Question 2:

Recently, the Social Security Administration announced individuals will no longer be allowed to verify their identity over the phone for benefit purposes or to change bank account information. As a result, individuals will have to finalize an application for benefits online or in-person at a local Social Security office. I understand this change is intended to prevent ID theft and fraud, but I have concerns how this change will affect seniors in a rural state like mine. For many Iowans, the nearest Social Security office could be more than an hour away. If you are confirmed, will you pledge to review this policy and work to ensure rural seniors aren't left behind?

I commit to review and analyze this policy and ensure rural Americans, including our seniors, have access to SSA services.

Question 3:

Too often victims of identity theft who reach out to the Social Security Administration (SSA) get bumped from person to person without much progress toward resolving issues stemming from a stolen social security number. To address this, I have worked on bipartisan legislation that would require SSA to offer a single point of contact for identity theft victims to get their issues resolved

quickly. As Commissioner, what steps will you take to streamline the process for addressing identity theft issues?

I will conduct an end-to-end review of SSA's current procedures and make appropriate changes to help victims of identity theft continue to receive the Social Security benefits to which they are entitled. I will draw upon my experience helping victims of identity theft in the banking and payments industry to improve SSA's current practices.

Question 4:

A perennial issue at the Social Security Administration has been a backlog in Social Security Disability cases. Addressing it has long been stated priority of the Social Security Administration. Yet, there hasn't been much progress in resolving the issue. Are there administrative reforms or changes to the adjudication process you plan to pursue to increase efficiencies and speed up the claim process?

I believe we can significantly improve the length of the disability claim process. My first objective is to process-engineer the entire disability process from start to finish. I need to understand the amount of time in each of the steps in the process. After evaluating the end-to-end process, I will consider the full range of potential improvements, whether they are changes in process, policy, technology, or any other area. As we make changes, I will monitor that the changes are producing the desired result without sacrificing quality. Wherever we may need to pivot, we will pivot to address the root causes.

Questions for the Record submitted to Frank Bisignano from Senator Scott.

Question 1:

I was pleased to see SSA's recent press release on much-needed improvements to SSA's Electronic Consent-Based Social Security Number Verification ("eCBSV") system. I led the efforts to enact the legislation that mandated that SSA create a real-time system for financial institutions to verify information to stop synthetic identity fraud in its tracks. While eCBSV is up and running, there have been issues along the way, including cost overruns and a lack of detailed results to provide meaningful information to financial institutions.

The planned changes announced by SSA are refreshing, and I look forward to working with you and SSA on implementing these and other changes to ensure eCBSV is effective and efficient in stopping synthetic identity fraud and protecting consumers.

I ask that you commit to providing regular updates on these changes

If confirmed, I will ensure that SSA continues to improve the effectiveness and efficiency of eCBSV and will provide regular updates on its progress.

Questions for the Record submitted to Frank Bisignano from Senator Cassidy.

Question 1:

Mr. Bisignano – for a number of years, I have been frustrated with SSA’s continued use of outdated job data when making disability determinations. SSA's current directory of occupational titles was last updated decades ago.

Current job classifications include nut sorters and seal hunters, occupations which are not reflected in today’s job market. We need an up-to-date job database to ensure those with disabilities do not fall through the cracks. The Bureau of Labor Statistics actually updated this information, yet SSA still uses outdated occupational information despite the fact that SSA has spent a number of years to actually collect the data.

QUESTION: Mr. Bisignano – if confirmed, do you commit to finally implementing the updated directory of occupational titles?

If confirmed, I will make it a high priority to update the occupational data that the agency uses to make disability determinations.

Question 2:

Mr. Bisignano – SSA still operates legacy information technology (IT) systems for many of its core functions that desperately need upgrades.

QUESTION: How do you plan to improve SSA’s aging information technology (IT) infrastructure?

I am a technologist. I have led large organizations with legacy IT systems. Many times, you keep what you have, build a middle layer, then put modern technology in front of it. For example, when I took over First Data, a lumbering company that was supposed to be out of business. Then I led the development of a product called Clover, which became the leading small business software and completely changed the trajectory of the company. We can do this at a relatively low cost. I will bring that experience to SSA so that we make systems work for the people inside the government and the beneficiaries.

Questions for the Record submitted to Frank Bisignano from Senator Wyden.

Involvement with SSA/DOGE

1. Have you interacted with any of the below individuals since December 1, 2024? This includes any meetings (in-person or virtual; formal or informal) or contact of any kind. Include date(s), nature of contact (what was discussed), names of other individuals present.

I have indicated below, where applicable, the extent and nature of my interaction with the named individuals to the best of my recollection.

a. Michael Russo

Yes; I have known Mr. Russo for approximately twenty years.

b. Akash Bobba

Not that I recall.

c. Mark Steffensen

Yes; Mr. Steffensen was referred to me, and I have interacted with him periodically regarding Social Security, including as part of preparation for my confirmation hearing.

d. Scott Coulter

Yes; I have spoken with Mr. Coulter regarding Social Security in general, but not SSA operations, personnel, or management.

e. Michelle King

Yes; I communicated multiple times with Ms. King and discussed, at a high level, activities occurring at SSA, items in the news, and other general topics.

f. Chad Poist

Yes; I made a brief courtesy call to Mr. Poist, who I may work with at SSA if confirmed, to introduce myself.

g. Tiffany Flick

Yes; I made a brief courtesy call to Ms. Flick, who I may work with at SSA if confirmed, to introduce myself.

h. Dustin Brown

Not that I recall.

i. Grace Kim

Yes; I made a brief courtesy call to Ms. Kim, who I may work with at SSA if confirmed, to introduce myself.

j. Florence Felix-Lawson

I do not recall speaking with Ms. Felix-Lawson, though it is possible I made a brief courtesy call to her.

k. Elizabeth Tino

Yes; I spoke to Ms. Tino, who was floated as a potential “sherpa” to assist me in the nomination process.

l. Jo Tittle

Not that I recall.

m. Sean Brune

Not that I recall.

n. Doria Diaz

Not that I recall.

o. Stephen Evangelista

Not that I recall.

p. Sherese Reyes

Not that I recall.

q. Eric Skidmore

I do not recall speaking with Mr. Skidmore, though it is possible I made a brief courtesy call to him.

r. Tim Montelone

Not that I recall.

s. Gina Clemons

Not that I recall.

t. Kristen Medley-Proctor

Not that I recall.

2. Have you discussed the following individuals with anyone at SSA, previously at SSA, or anyone with the Administration broadly, since December 1, 2024?

I have indicated below the employees whom I have discussed substantively with others to the best of my recollection; it is possible Ms. King mentioned others to me in passing in the context of our contact noted above, though I do not recall specifics. Any personnel decisions were made by the White House or Social Security officials.

- a. Michael Russo

Yes

- b. Akash Bobba

Not that I recall.

- c. Mark Steffensen

Yes

- d. Scott Coulter

Yes

- e. Michelle King

Yes

- f. Chad Poist

Not that I recall.

- g. Tiffany Flick

Not that I recall.

- h. Dustin Brown

Not that I recall.

- i. Grace Kim

Not that I recall.

- j. Florence Felix-Lawson

Not that I recall.

k. Elizabeth Tino

Not that I recall.

l. Jo Tittle

Not that I recall.

m. Sean Brune

Not that I recall.

n. Doria Diaz

Not that I recall.

o. Stephen Evangelista

Not that I recall.

p. Sherese Reyes

Not that I recall.

q. Eric Skidmore

Not that I recall.

r. Tim Montelone

Not that I recall.

s. Gina Clemons

Not that I recall.

t. Kristen Medley-Proctor

Not that I recall.

3. Have you had any interactions, meetings or any form of contact with acting SSA Commissioner Leland Dudek since December 1, 2024?
- a. Include a complete description of all of your contact(s) with Leland Dudek, including dates(s).

I made a single introductory courtesy call to Mr. Dudek around the time he was named as Acting Commissioner to congratulate him on his new role; the call lasted less than a minute, and I have not interacted with Mr. Dudek since.

4. Have you had any meetings or conversations concerning Leland Dudek, or where Leland Dudek's name was discussed in any way, with current SSA employees, former SSA employees, or anyone from the Administration, prior to or concurrent with his installment as acting Commissioner at SSA?
 - a. Describe the nature of these meetings or conversations, the date(s), include who else was present and a description of the interaction.

I recall one conversation with Ms. King where she informed me Mr. Dudek was being placed on leave, and I recall a second conversation with Katie Miller informing me that Mr. Dudek was replacing Ms. King as Acting Commissioner.

5. Have you had any role (formal or informal) at SSA since December 1, 2024?
 - a. Include a complete description of your role and any actions at SSA related to operations, personnel, or management decisions made by you or others you interacted with, that you engaged in, along with relevant date(s).

I have had no formal or informal role with SSA. I have had periodic contact with some individuals at SSA as noted in response to your questions.

6. Have you had any meetings (in-person or virtual; formal or informal) or contact of any kind with individuals at SSA or previously at SSA since December 1, 2024?
 - a. Include names of individuals, date(s), nature of contact and description of interaction (generally what was discussed), and names of other individuals present.

In addition to the contacts noted above, I also spoke to Angela White, a career ethics official with the Social Security Administration, regarding my ethics and financial disclosures.

7. Have you had any contact, meetings, or interacted in any way with individuals from the so-called Department of Government Efficiency, otherwise known as DOGE?
 - a. Include all names of the individuals you had contact with, their roles, the nature of your contact, complete description of the interaction, and specific date(s).

I recall speaking with the following individuals who may be considered affiliated with DOGE: Ms. Miller, Steven Davis, Stephen Coulter, and Antonio Gracias. At no point have I discussed government efficiency initiatives impacting the Social Security Administration with these individuals.

8. Were you at any time made aware of, or at any time and in any way, involved with, the below SSA decisions?

- a. Announcement by SSA of reducing the agency's workforce by at least 7,000.

No

- b. Announcement by SSA to terminate certain telephone services, including benefit claims and direct deposit changes.

No

- c. SSA closing six of ten regional offices.

No

- d. Announcement by SSA to consolidate thirteen internal agency components into seven.

No

- e. Announcement by SSA to increase default withholding rate for Social Security beneficiaries to 100 percent of a person's monthly benefit.

No

- f. Announcement by SSA cancelling—and later reversing—its Enumeration at Birth and Electronic Death Registry contracts with the state of Maine.

No

General

- 9. Why do you want to become the Commissioner of Social Security?

Being nominated by President Trump is a tremendous honor. My grandfather served in World War I, and my father served in World War II and spent his career as a customs enforcement employee in the Treasury Department. My whole life has benefited from my family's dedication to public service. The opportunity for me to serve is a fulfillment of a lifetime goal.

Over the course of my career, I have had the opportunity to create military programs at leading American companies, which have included a 100,000 jobs mission for veterans. I would always tell our military leaders I regret never serving the country. The ability to serve in a discipline I have great experience in - technology, large organization people leadership, payments, and servicing – is a longstanding desire. I am highly motivated to serve our country.

- 10. If confirmed, do you pledge to this committee and to the American public that you will run the Social Security Administration in an independent and nonpartisan manner?

Yes

11. If confirmed, do you plan to complete your full 6-year term as Commissioner?

Yes

12. Have you visited a Social Security Administration field office in person as a customer?

Yes

13. Have you tried to call the National 1-800 Number, or establish your *mySocial Security* account?

Yes

14. What role do you see Acting Commissioner Leland Dudek playing at the agency if you are confirmed? If confirmed, Will you allow OIG to conduct an independent investigation into Mr. Dudek's alleged release of sensitive information to non-authorized parties, and for sending harassing and threatening messages to fellow SSA employees?

If confirmed, I will make sure we have the right work force at SSA. It is up to the OIG to make decisions on their investigations.

15. What will you do to restore the reputation of SSA and its workers, after continuous public bashing from the Trump Administration and regain the trust of the American people?

President Trump has rightly called out shortcomings within the federal government that need to be addressed. I have a record of running people organizations that consistently rank at the highest level in performance and employee satisfaction. I will bring that experience to SSA.

16. The current Acting COSS has admitted to stopping SSA contracts supporting Maine constituents in retaliation. How will you ensure agency resources are not used for retaliation?

Agency resources will be used in support of beneficiaries.

Role as Trustee

17. If confirmed, you will be a Trustee of the Social Security and Medicare Trust Funds. Each year, the Trustees—the Secretaries of Treasury, Labor, and HHS, and Commissioner of Social Security—and their designees work collaboratively with the Chief Actuaries of CMS and SSA and the public trustees to develop the economic and demographic assumptions used in estimating the future of these two programs.

a. How do you view your role as a Trustee?

If confirmed, my role as a Trustee of the Social Security and Medicare Trust Funds is to report on the current and projected financial status of the two programs each year.

- b. Have you discussed your role as a Trustee with President Trump, the White House, or the other cabinet officials?

I have not discussed the Trustee role with anyone.

- 18. Congress and the public rely on these reports to develop and consider proposals aimed at reducing or eliminating its financing shortfalls. It is essential that the techniques, methodology, and data used to develop these reports are based upon sound principles of actuarial practice and are devoid of politics. Throughout Democratic and Republican administrations, the trustees, actuaries, and public trustees work to come to a consensus on the assumptions and “follow the data” where it leads rather than letting politics drive development of the report.
 - a. If confirmed, will you commit to uphold your fiduciary responsibility as Trustee and ensure the Trustees Reports continue to be based on facts and not manipulated to serve a particular agenda?

If confirmed, I will carry out my fiduciary responsibility as a Trustee.

Data Transparency

- 19. Will you commit to data-driven policy-making as Commissioner? If so, how will you demonstrate that commitment to the public?

If confirmed, I will lead the agency as I have led organizations my entire career, based on the rules and the facts.

- 20. The Office of the Chief Actuary’s office within Social Security conducts independent research, will you commit that their work will be conducted unimpeded and that data integrity will not be compromised?

If confirmed, I will lead the agency as I have led organizations my entire career, based on the rules and the facts.

- 21. How will you ensure the agency is collecting the relevant data necessary to objectively examine equitable access to SSA programs? For instance, how will you know if women have equitable access to SSA programs compared to men, if you do not collect sex data or collect critical information about program beneficiaries through resources such as the National Beneficiary Survey?

If confirmed, I will lead the agency as I have led organizations my entire career, based on the rules and the facts. I am committed to making it easier for all of SSA’s customers to do business with the agency. This means that we must streamline policies and procedures that place an unnecessary administrative burden on eligible members of the public trying

to access their benefits. We also must modernize our IT systems to be more customer-centric. I believe all of these efforts must be guided by the data. I will evaluate all appropriate sources of data to provide all beneficiaries the best possible experience.

22. SSA recently terminated the Retirement and Disability Research Consortium cooperative agreements, which play a critical role in providing high-quality research to policymakers, scholars, and the public on matters related to SSA's retirement and disability programs and the populations they serve. This includes evaluating efficacy of SSA policies and procedures, benefit claiming decisions, education and training, return to work programs, modeling methodologies, and legislative proposals. Will you restore funding to these critical programs?

If confirmed, I will review all recent decisions at the agency.

Impoundment

23. Do you believe the administration has the legal authority to withhold, freeze, or otherwise impound Medicare payments?

This is a legal issue that would not be decided by me.

24. Do you believe the administration has the legal authority to withhold, freeze, or otherwise impound Social Security payments?

This is a legal issue that would not be decided by me.

25. Do you believe the administration has the legal authority to withhold, freeze, or otherwise impound funding for the people and systems that ensure Social Security benefits are paid, impoundments that would make it harder for seniors or people with disabilities to access their benefits?

This is a legal issue that would not be decided by me.

26. Do you believe the administration has the legal authority to withhold, freeze, or otherwise impound Medicaid payments?

This is a legal issue that would not be decided by me.

Staffing Morale

27. Large reductions in staff and employee reassignments often lead to lower morale among the remaining staff. Low morale results in burnout, increased errors, and reduced productivity. What measures will you take to boost the morale of remaining staff so they provide the best service by maintaining high productivity and great quality?

People like to be a part of a winning team. I believe in providing a pristine quality-control environment and building a premier service organization, which will increase efficiency.

28. What steps will you take to ensure adequate training and mentoring for staff reassigned to front-line positions so they will hit the ground running with good productivity and limited errors in their newly assigned positions?

I believe we have to provide people with the right training, tools, and technology to be successful. Leadership's role will be to simplify decision-making, not complicate it.

29. In the 2024 Federal Employee Viewpoint Survey, SSA ranked last among large agencies in employee satisfaction and engagement. Since the start of this Administration, SSA staff experienced significant turmoil and disruption in their work lives, from receiving significant pressure from SSA leadership to quit their jobs, to being described in the media and the President, as “parasites,” “swamp creatures,” “saboteurs,” “fraudsters,” “liars,” and “cheats.” If confirmed, how will you improve the morale among Social Security staff?

Please see the response to question 27.

DOGE Data Access

30. At your hearing, I asked you to commit to “lock DOGE out” of SSA’s systems and stop them from exposing millions of Americans to what could be the mother of all identity thefts if you are confirmed. You refused to commit, stating that you did not understand what “locking DOGE out” meant. I will rephrase:

Will you commit to prevent DOGE, or individuals, or any individuals or entities operating under the direction of DOGE, from any further access to Americans’ most sensitive personally identifiable information, protected health information, and federal tax information?

I have spent my career protecting PII and overseeing cybersecurity in the world’s largest banking institutions. If confirmed, I will protect PII.

31. How will you assure the public that their data will only be accessed by federal employees with appropriate security clearances, a need to know and the expertise to view and understand the data?

If confirmed, I will seek to ensure that any access to SSA systems containing PII will be granted in accordance with the rule of law and SSA policy and practice.

Plans to Improve Service Delivery

32. What steps will you take to ensure that any service changes improve rather than hinder access to Social Security benefits?

If confirmed, I will establish performance monitoring systems that provide real-time feedback on service so that we can make necessary adjustments to continuously improve beneficiaries’ service interactions.

33. What steps will you take to ensure that staff requesting reassignment to front-line positions receive proper training and mentoring so they will be equipped with the level of

knowledge and mentoring needed to improve service delivery once assigned to new positions?

If confirmed, I will ensure that our training and mentoring reflect leading practices in the public and private sector. In my experience, training is an especially important part of successful change-management initiatives.

Cuts to National 1-800 Number and its Effect on Service Delivery

34. On March 26, in response to public outcry, SSA announced it was delaying implementation of its new telephone service policies that will cut phone services for people with disabilities and seniors. Although it is exempting those applying for disabilities benefits and Medicare, millions of seniors, children, and widow(er)s will be forced to apply online or go to a field office to access their earned benefits.

- a. If confirmed, how will you address the concerns being raised regarding the impact of SSA's new phone service policy on older Americans, particularly those in rural areas, with mobility issues, or without internet access?

If confirmed, we will meet beneficiaries where they want to be met, on the phone, in person, and online.

- b. If confirmed, how will you address the concerns being raised that SSA's new phone service policy will result in more than 70,000 more beneficiaries traveling long distances to get to already understaffed field offices for services they used to receive over the phone?

If confirmed, we will meet beneficiaries where they want to be met, on the phone, in person, and online.

- c. If confirmed, will you reverse this disastrous policy change to ensure that Americans can access their earned benefits in their preferred service channel?

If confirmed, we will meet beneficiaries where they want to be met, on the phone, in person, and online.

35. What actions will you take to reduce the average waiting time for customers who call the National 1-800 Number?

- a. Will you replace teleservice representatives with artificial intelligence (AI) chatbots? If so, which functions? How will you ensure that the data provided to the AI chatbots will not be saved or used for non-SSA purposes?

If confirmed, I will be focused on actions that reduce the average wait time for customers who call the national 1-800 Number. As I said during my hearing, AI can help people in the organization do their jobs better.

36. Given SSA's ongoing staffing shortages and service delays, what is your plan to improve call center performance, and will you commit to sharing that plan with Congress ahead of making any additional changes?

If confirmed, I plan to do a deep dive on the people, processes, and technology related to the call center to understand root-cause challenges and explore all options for delivering world-class service to beneficiaries. I look forward to hearing from Congress on how we can improve call center performance.

37. Based on the call metrics that measure SSA's service on the National 1-800 Number, do you believe that SSA's teleservice centers are adequately staffed, understaffed or overstaffed? What are your plans for the teleservice centers' staffing levels?

If confirmed, I will review the people, processes, and technology, and have the right staffing to provide premier service.

Field Office Closures Affect on Office Service Delivery

38. Given SSA's ongoing staffing shortages and service delays, what is your plan to improve in-person field office service availability, and will you commit to sharing that plan with Congress ahead of making any additional changes?

If confirmed, I will review in-person service availability and look forward to maintaining an open dialogue with Congress on this important issue.

39. What is your assessment of the role of the current SSA field office structure? Do you have plans to make changes to that structure?

If confirmed, I will analyze the SSA field office structure.

40. Do you have plans to close any field offices in the immediate future? If so, what will be your evaluation criteria in determining which offices to close?

I do not have any plans to close field offices. Any decisions would be based on data and analytics.

41. In the past when a field office was experiencing policy issues and/or questions related to a case, they contacted the regional office for assistance. Given the reduction in the number of regional offices, how will these requests for assistance be handled?

If confirmed, I will look into this concern.

42. If the field offices do not have sufficient staffing levels and resources to address all of their workloads – processing cases, answering telephone calls and interviewing the public just to name a few – what workloads will you direct agency employees to defer?

If confirmed, I will review the current staffing levels and workloads to make sure SSA is providing premier service to beneficiaries.

43. SSA's field offices are responsible for a great deal of program integrity work which helps address waste, fraud and abuse. Part of every employee's job in field offices, teleservice centers, and hearing offices is working to make sure there is no waste, fraud and abuse as they see hundreds of people face to face or speak to them by telephone. There is accountability there. Examples of program integrity work are SSI Redeterminations, and work and medical Continuing Disability Reviews (CDRs). If the agency reduces and/or ceases work on these cases it is reasonable to expect more waste and fraud will occur. It also seems reasonable to expect that reducing the number of well trained, educated, dedicated employees at SSA will reduce the excellent service SSA provides at an administrative cost far below any that private industry could provide. Reducing staff and closing offices means that SSA will not be able to complete as many reviews, redeterminations, overpayment recuperation, etc. as are currently completed. How would you suggest SSA field offices complete this work when they are overwhelmed with other work such as taking claims and answering telephone calls? What workloads will you direct employees to address first?

If confirmed, I will make sure SSA is running a pristine quality control environment as well as providing premier service to beneficiaries. This will lead to better efficiency.

44. Given the Administration's order to GSA to reduce federal space, if confirmed, how will you address this order? If SSA field offices were to close, what would be the methodology that you (or DOGE) would use to determine which office(s) would close?

I do not have any plans to close field offices. Any decisions would be based on data and analytics.

Staffing/Workforce Affect on Service Delivery

45. In the past month, SSA lost several centuries' worth of institutional knowledge and experience with the departures of thousands of employees. How do you plan to replace that expertise?

If confirmed, I will work with SSA's existing workforce and rely on their expertise.

46. Will you honor contractual agreements and signed memorandums of understanding negotiated with SSA labor unions when the contents of such agreements deviate from subsequent Presidential Executive Orders?

If confirmed, I will work with SSA's labor unions and will review all recent agreements.

47. Considering that SSA is at a 50-year staffing low, once confirmed, what will you do to ensure that frontline workers' jobs at SSA are able to effectively serve the American public?

If confirmed, I will review the current staffing levels and workloads to make sure SSA is providing premier service to beneficiaries.

48. During your confirmation process, you committed to “meet customers where they are” and provide in-person and telephone service to those who want it. I have heard from hundreds of my constituents of understaffed and overcrowded field offices and long wait times on the phones. Is it your intention to increase staff hiring so customers can be seen in person or by phone in a timely and efficient manner?
- a. Will you commit to sharing that plan with Congress ahead of making any additional changes?

If confirmed, I will review all service channels and share plans to provide premier service with Congress.

49. If confirmed, how will you ensure that any administrative or staffing changes at SSA are made with the customer in mind and done with the goal of improving customer service?

If confirmed, I will review the people, processes, and technology, and have the right staffing to provide premier service.

50. What methodology will you use to determine Agency's service delivery goals for SSA customers and the appropriate staffing required to meet such goals?

If confirmed, I will strive to ensure that SSA does better on every service metric currently on the SSA dashboard.

51. If confirmed, what actions will you take if it becomes obvious that current staffing reductions underway were ill-advised and customers are being negatively affected? How soon can we expect a review of staffing levels from you and any necessary actions to address customer service concerns?

If confirmed, I plan to review SSA's service function immediately and seek to improve every service metric to provide beneficiaries with premier service.

52. Are you opposed to using telework as an incentive to encourage high performance? Why or why not?

If confirmed, I will expect SSA to work in the office. I am a deep believer in innovation, collaboration, and the other positive outcomes that are driven by in-office work.

53. SSA's workloads are very complex and it can take some time to become an expert or to reach journeyman status at the agency. Given the current incentives being offered and efforts underway to encourage agency staff to leave, SSA is potentially losing a vast amount of institutional knowledge.

- a. If confirmed, how do you plan to address the loss of this institutional knowledge?

If confirmed, I will run this people organization in a way that promotes high quality work.

- b. What is your vision for the training necessary for staff who remain to fill the knowledge gaps?

I believe we have to provide people with the right training, tools and technology to be successful. Leadership's role will be to simplify decision-making, not complicate it.

- c. Do you have any expectations that you will be able to hire new employees moving forward? If so, how do you intend to attract those new employees to SSA?

If confirmed, I will strive to ensure SSA has the right amount of staff to meet its mission.

54. How does SSA plan to maintain the talent the agency currently has despite all of the setbacks, chaos, confusion, negative employee satisfaction and reduction in work-life balance benefits such as telework? If confirmed, what are your plans to attract talented individuals to the Social Security Administration in the future? What incentives do you think this Administration can offer current civilian government employees to remain in government service?

People like to be a part of a winning team. Leadership in an organization has a big impact on the ability to maintain and attract talent. If confirmed, as SSA makes progress, I am confident we will be able to build the confidence of the existing workforce and recruit top talent.

55. How will you address the decades of institutional knowledge lost due to recent staff reductions?

If confirmed, I will work with SSA's existing workforce and rely on their expertise.

56. Do you intend to welcome input from frontline employees on how to improve service? If so, please outline how you intend to do so. If not, please explain your rationale for not doing so.

If confirmed, I will not just welcome, but rely on frontline innovations and suggestions to provide premier service to beneficiaries. If confirmed, I plan to travel to field offices, call centers, and other SSA assets.

57. How will you ensure that claimants without internet access or smartphones can obtain services from SSA?

If confirmed, I will strive to ensure SSA meets beneficiaries where they are.

58. How will you ensure that claimants who cannot travel will be able to obtain services?

- a. If you determine that a large number of claimants are traveling excessive distances to obtain services, will you commit to reopening closed offices, or opening new offices so claimants are better served?

If confirmed, I will strive to ensure SSA meets beneficiaries where they are. Any decisions will be based on data and analytics.

- b. For any hearing office that you are planning to close, can you ensure that there are adequate alternatives, such as remote hearing sites, for claimants who cannot travel to the new in-person hearing site?

If confirmed, I will strive to ensure SSA meets beneficiaries where they are. Any decisions will be based on data and analytics.

59. If SSA offices are going to see additional traffic due to identity verification and other policies, how will you ensure the reduced workforce will be able to provide in-person appointments within a reasonable timeframe?

If confirmed, I will strive to ensure SSA has the appropriate staffing levels to provide premier service.

Identity Verification

60. Identity Verification

- a. Were you consulted before SSA announced (March 18, 2025) a new policy requiring in-person identity verification for direct deposit changes and submitting benefit claims?

No

- b. Are you aware SSA already has robust identity verification requirements as part of the benefit claims process?

If confirmed, I will review SSA's identity verification protocols.

- c. Are you aware that many identity proofing services (like ID.me) require individuals to have access to the internet, fairly complex technology (i.e., a smart phone or something with abilities to take photos or video) and the ability to navigate those things?

If confirmed, I will review these services.

- d. Were you consulted before SSA announced (March 27, 2025) it was delaying the policy change and exempting Medicare and disability claims?

No

61. What are your thoughts on the use of biometric data for verification purposes?

If confirmed, I will review the use of biometric data for verification purposes.

62. How will you address increased office traffic when individuals are unable to complete these processes?

If confirmed, I will strive to ensure SSA has the appropriate staffing levels to provide premier service.

63. How will you work to prevent fraud and imposter scams that could arise from confusion around new identity verification processes?

If confirmed, I will strive to ensure SSA has a pristine control environment to prevent fraud.

IT Modernization

64. SSA has one of the largest computer systems in the world. It has a significant number of programs that need to be supported by an up-to-date system. Many employees who are currently responsible for this specialized work are leaving. If confirmed, how do you expect to address this work? Do you have a plan to upgrade SSA's systems including using COBOL? If you do not currently have a plan, how soon can we expect one from you?

If confirmed, I will use my experience in technology to ensure SSA is running an efficient system. I will work quickly to understand the system and create an actionable IT modernization plan.

65. Some of SSA's information technology systems are decades old. How will you demonstrate that technology improvements will not compromise access to SSA services?

If confirmed, any changes to SSA's technology will be done to improve SSA services. I will closely monitor customer and employee feedback to ensure changes are improvements.

Artificial Intelligence (AI)

66. How do you plan to use Artificial Intelligence (AI) at SSA if confirmed?

If confirmed, I will review best uses for AI at SSA. For SSA agents, we will look to make the individual more efficient and effective. This will increase their productivity and reduce their quality errors. For the customer, we will use AI to assist them in applying for benefits, understanding our programs, and assisting in responding to their questions.

67. Artificial Intelligence tools have been developed and are already being deployed in many parts of SSA's operations, including the disability determination process to "improve the efficiency and consistency of disability determinations and decisions." Moreover, SSA is using AI systems in the appeals process to "help maximize the quality, speed, and consistency" of adjudicators' decision-making. If confirmed:

a. What metrics will SSA use to evaluate the success of the system?

If confirmed, I would use a variety of both customer service and productivity metrics that could help SSA monitor the impacts both on a beneficiary's level of service as well as the ability of our workforce to efficiently meet their needs. Bottom line, SSA will measure the efficiency, quality, and satisfaction of our employees and customers on the effectiveness of AI in the process.

b. In what scenario(s) would SSA cease the use of the system?

I would expect to use various metrics to track our success. If systems are reducing our effectiveness or efficiencies, we would look to stop their implementation.

c. What stakeholders, especially those who represent beneficiaries and employees, were consulted pre- and post-deployment of the system?

I do not currently serve at the SSA and do not have access to any records of SSA's engagement with stakeholders pre- or post-deployment of systems they have chosen. In my experience, there is no substitute for getting user experiences to inform the design and deployment of any system. I will engage with our employees, customers, and other experts to consult on system implementations to provide support and guidance to develop the best possible systems.

d. What approaches would SSA use to empirically measure the impact of the system on human decision-making?

I would expect to use feedback from employees and customers as well as a data-driven decision-making framework to make sure our processes are having a positive impact on the services we provide.

68. Do you agree that a human should be the ultimate decision-maker in any process that affects an individual's eligibility for benefits or the amount of such benefits? Do you agree that human review is particularly essential for adverse benefit decisions? Will you commit to making sure this remains the case at SSA if you are confirmed to the agency's Commissioner? How do you plan to ensure that this critical guardrail is enforced across the agency's use of AI in its operations and decision-making?

a. How will you ensure that SSA personnel meaningfully take into account the particular situation of each applicant in making eligibility decisions, rather than deferring to automated systems?

Continuing to invest in the people involved in decision-making and having all data on our customers available to them will allow our employees to make the right decision based on the particular situation of the customer.

69. How will you ensure that SSA personnel provide applicants with sufficiently clear and specific explanations of eligibility decisions so that applicants can appeal if they believe they have been wrongly denied benefits?

SSA will continue to provide to applicants explanations of how the agency came to benefit decisions. This would include training programs for our employees to make sure they are coming to a proper explainable conclusion. In my experience, user testing is critical before full-scale implementation of any communications.

70. Will claimants have the ability to opt out of having AI used in their application for benefits?

I do not yet know what options exist at SSA but will study this issue carefully.

71. Are you aware of any potential risks or pitfalls in the use of AI for administering and determining eligibility for public benefits?

I am not currently aware of any, but will work with the SSA team to identify the risks and ensure there are strong guardrails.

- a. Can you describe some of those risks and how you plan to mitigate them in the use of AI at SSA if you become Commissioner?

I would need to understand the data on how the system is working to determine any potential risks that could require mitigation to create a plan to resolve any issues. We will rely on root-cause analysis to determine changes to the system.

- b. Do you agree SSA should implement a higher level of review and evaluation when AI tools are being used in ways that can influence an individual's eligibility for Social Security and/or SSI benefits?

Yes

- c. What steps and processes will you put in place to monitor and mitigate the risk of bias in the use of AI and emerging technology in SSA programs?

If confirmed, I would work to have SSA develop an innovation program to evaluate the effectiveness of AI and monitor fairness, efficiency, and accuracy through all stages of any process.

- d. How do you intend to evaluate new and improved AI tools compared to previous SSA processes? Please describe how you plan to measure for both baseline

operations and a new AI enhanced process with regard to fairness, efficiency, and accuracy throughout all the stages of the disability determination process.

If confirmed, I would work to have SSA develop an innovation program to evaluate the effectiveness of AI and monitor fairness, efficiency, and accuracy through all stages of any process.

- e. In the case of Medicaid for example, we have seen AI utilized in ways that have eroded access to benefits for vulnerable people instead of improving it. What lessons should SSA learn from other public benefits programs where AI has been utilized to ensure it does not reduce access to critical benefits?

If confirmed, I would expect SSA to work closely with industry and other agencies to review lessons learned to help prevent SSA from making the same mistakes and engage necessary stakeholders to prevent impacts to our customers.

- f. Will you commit to making regular reports to this Committee on the impact of AI on SSA's decision-making?

If confirmed, I will look forward to maintaining an open dialogue with Congress on this important issue.

72. What internal and external review procedures do you plan to use to provide transparency and input as you consider and select potential AI use cases, deploy new technology and develop and improve SSA's existing AI tools?

If confirmed, I would work to have SSA develop an innovation program to evaluate the effectiveness of AI and monitor fairness, efficiency, and accuracy through all stages of any process.

73. What steps will SSA take to incorporate responsible and ethical AI practices in the design and procurement of AI systems?

If confirmed, I would work to have SSA develop an innovation program to evaluate the effectiveness of AI and monitor fairness, efficiency, and accuracy through all stages of any process.

74. Will you guarantee that AI systems will not be trained using claimant's medical records?

If confirmed, I will work to have SSA review how AI is being trained to determine the impact on privacy to beneficiaries.

75. How will you ensure patient privacy if AI is used in the claims process?

If confirmed, I will work with SSA's Privacy Officer to review the use of AI.

76. Given that AI is not 100% accurate, as it relies on models trained on data which can be incomplete, biased, or overly simplistic, leading to potential errors and inaccuracies, how will you ensure that claimants and beneficiaries will receive correct information and decisions?

If confirmed, I believe that any AI implementation should continue to have a “human in the loop”. If confirmed, I will expect our employees to be effectively trained on the processes to prevent any errors to our claimants or beneficiaries, making sure they receive the best service from the agency.

Accessibility to Social Security Programs

77. I think we can all agree that claims go faster when SSA is able to get the most accurate information from claimants as early in the process as possible. When dealing with limited-English proficient claimants, this requires providing them qualified interpretation services so they can give SSA the needed information. Will you commit to providing effective language access, including for the blind and for those who are deaf or hard of hearing?

I understand that customers have diverse needs from my experience in the financial services industry. I am committed to effective and efficient service for all of SSA’s customers, including those with special needs.

78. How do you plan to have SSA provide access to old age, disability, and survivors benefits to individuals who may lack internet/digital literacy skills, which some studies estimate to be over 20 million Americans?

If confirmed, I will make SSA a premier services organization, as I have done multiple times with other institutions throughout my career. Fundamentally, SSA is a payments-based, customer-facing program that delivers benefits to more than 70 million Americans each month. It provides essential financial support for the retired and disabled. We will meet beneficiaries where they want to be met, whether in person, in field offices, on the web, or on the phone.

Disability Programs

79. What are your views on the Social Security Disability Insurance (SSDI) program?

The SSDI program provides benefits to insured workers who meet the Social Security Act’s definition of disability or blindness and their dependents. Workers become insured for SSDI based on contributions to the Social Security trust funds through taxes on wages and self-employment income.

80. What are your views on the Supplemental Security Income (SSI) program?

The SSI program provides monthly payments to individuals and couples with limited income and resources who are aged, blind, or disabled, and whose earnings are too low to

qualify for a significant SSDI benefit. Adults and children can receive payments based on disability or blindness. General tax revenues fund the SSI program.

81. Do you consider SSDI and SSI to be part of 'Social Security'?

The SSDI program is considered one of the protections under Social Security because it is based on contributions to the Social Security trust funds through taxes on wages and self-employment income. The SSI program is administered by SSA but budgetarily could be considered separate from Social Security because it is funded by general tax revenue. Both programs provide critical financial assistance.

82. Do you have any concerns about the SSI program? What are your plans for changing SSI to address your concerns?

The SSI program is widely recognized as a challenging program to administer because recipients' monthly payments can vary from month to month depending on changes in their income and resources. This can result in improper payments. If confirmed, I will evaluate ways SSA can reduce the number of improper payments it makes under the SSI program.

83. The SSI program provides critical support for some of our most vulnerable communities. However, individuals seeking to apply for SSI benefits face significant administrative barriers to accessing this lifeline. The current SSI application stretches over 20 pages long and most people are unable to apply online. If confirmed, will you prioritize simplifying the SSI application and making it available online for all applicants?

SSA must make it simpler and more convenient for the public to do business with the agency, including when applying for SSI.

84. In recent years, the Medical Listings of Impairments for Sickle Cell Disease for adults and children have been subject to major criticism from the nation's leading hematologists and pediatricians and the Sickle Cell Disease Assoc. of America as out of date, arbitrary and leading to results such that over 75% of children diagnosed with severe Sickle Cell Disease are denied SSI disability benefits on application. For example, the child listing measures severe pain only by whether a doctor injects the child with a narcotic painkiller, something doctors refrain from doing. SSA has asked the National Academy of Sciences to study this issue. When their report is issued later this year, will you act quickly to review and revise the Sickle Cell Disease Listings for children and adults?

It is important that the agency regularly reviews and updates all Listings of Impairments based on the latest advances in medicine.

85. The Supplemental Security Income (SSI) program for children with mental and physical disabilities is the nation's only income and well-being support for these children and their families, where parents often either cannot work or have reduced work so as to be able to care for their disabled child. In 2020, about 354,999 disabled children were lifted out of

poverty through SSI, with their special needs and necessities of life better addressed. Yet the number of SSI awards for children have steadily declined over the past 10 years, and applications fell 45% between 2010 and 2020. The Social Security Act requires SSA to “conduct an ongoing program of outreach to children who are potentially eligible” for SSI disability.

- a. Will you conduct this statutorily required ongoing outreach program and take other measures to secure and strengthen this SSI for families with disabled children as Commissioner?

If confirmed, I will seek to ensure SSA fulfills all statutory requirements.

86. Many child survivors are not aware they can collect benefits on their deceased parent’s record – will SSA take steps to reach out to survivors?

If confirmed, I will seek to ensure SSA fulfills its promise to survivors.

87. Many states screen kids in foster care to see if they would be eligible for Social Security benefits and seize Social Security benefits from children in their care. In many cases, these children didn't even know that they were entitled to benefits. What are your plans to ensure that foster children’s Social Security benefits are used for their own individual needs, rather than seized by states?

If confirmed, I will work with Congress, the States, and stakeholders to strengthen the agency’s policies and procedures for administering foster children’s Social Security benefits.

Disability Backlog

88. Are you aware of the SSA-State relationship in the disability determination process? What is your plan to address the high attrition rate in State DDS offices?

I am aware that SSA relies upon 52 State and territorial disability determination services (DDS) to develop medical evidence and determine whether claimants are disabled or whether beneficiaries continue to be disabled. SSA fully funds what it costs the DDSs to make these determinations, including the salary and benefits of DDS personnel. DDS employees are State employees, but States are required to follow SSA’s program rules in a consistent and uniform manner. If confirmed, I will work with the DDSs to address high attrition rates.

89. Do you believe that the state disability determination services should be federalized?

There are laws and regulations in place concerning DDS performance standards and other administrative requirements. Federalization is covered among those laws and regulations for those DDSs that are substantially failing to make disability determinations consistent with SSA’s regulations and other written guidelines. If confirmed, I will continuously monitor DDS performance and work with the States to improve performance wherever necessary, consistent with all relevant laws and regulations.

90. What will you do to make sure claimants are better informed about the SSDI claims process?

I believe it is important to meet customers where and how they want to be met so that they have an excellent customer experience. Effective communications to SSA's customers about the disability claims process helps them successfully complete the process, while providing the agency everything it needs to efficiently process claims. My first objective to improve the disability claims process is to process-engineer it from front to back to understand what really is taking what amount of time. As part of that project, I expect we will discover areas where more effective communications to claimants would speed up the process. If confirmed, I will work to improve those communications.

91. Given SSA's ongoing staffing shortages and service delays, what is your plan to reduce the backlogs at the state disability determination services, and will you commit to sharing that plan with Congress ahead of making any additional changes?

If confirmed, I will evaluate all data on the disability claims backlog. I will consider input from stakeholders, including Congress, and develop a plan to address it. I look forward to delivering better, more timely service for disability claimants.

Administrative Law Judges (ALJ) Independence

92. Currently, 86 percent of ALJs work for SSA. Do you agree it is important for ALJs to make decisions on disability claims based on the facts of the case and not on the philosophical, political, or policy views of the administration in office at that time?

Administrative Law Judges should act independently.

93. How will you ensure proper oversight of ALJs to ensure all claimants are provided a full and fair hearing?

Administrative Law Judges should act independently.

94. How will you ensure that ALJs will not be fired or receive political intimidation due to their approval or denial rates?

Administrative Law Judges should act independently.

95. Will you implement quotas on disability awards or denials?

Administrative Law Judges should act independently.

Payment Center Backlog

96. How do you plan to address record high backlogs in SSA's payment centers?

If confirmed, I will review any backlogs at SSA's payment centers.

97. Given SSA's ongoing staffing shortages and service delays, what is your plan to reduce the backlogs at the payment centers, and will you commit to sharing that plan with Congress ahead of making any additional changes?

If confirmed, I will review any backlogs at SSA's payment centers and share plans to provide premier service with Congress.

SSA Privatization

98. Do you support efforts to privatize Social Security, including investing in the stock market?

It is not something I have thought about.

99. What functions currently being done by SSA staff do you intend to outsource to private contractors to do instead?

It is not something I have thought about.

100. Do you have knowledge of any proposed changes or plans from the White House and/or the DOGE regarding the privatization of the Social Security Administration and/or any of the programs the agency administers?

No

Return to Work

101. Helping beneficiaries return to work saves the agency money and increases tax revenues. What will you do to make sure that the agency fully supports return to work programs with adequate funding and staffing?

The law includes various work incentives and beneficiary support to encourage disability beneficiaries to return to work. I fully support assisting beneficiaries who can become financially independent through work and earnings. If confirmed, I will evaluate the effectiveness of efforts to date and work with stakeholders to improve the agency's policies and services for helping disability beneficiaries work to their full potential.

102. What actions will you take to increase awareness of the SSDI and SSI work incentives?

It is important that SSA assist people receiving SSDI and SSI with understanding work incentives. The work incentive provisions in the law are complex, and the rules are different for SSDI and SSI. If confirmed, I will evaluate the effectiveness of the agency's awareness efforts to date and look to improve communications wherever necessary so that beneficiaries understand how SSA's work incentives can help provide a path to jobs with self-supporting futures.

Transparency / Senate Oversight

103. Will you take the necessary actions to fight for and secure proper funding for SSA through Congress?

If confirmed, I will follow the law regarding the SSA Commissioner's role in the budget process.

104. How will you ensure that any changes, especially those that impact beneficiaries or customers, are fully vetted with Congress and the American public and implemented in a full and transparent way?

If confirmed, I will work across the Administration, with Congress, and with stakeholders.

Stakeholder Input

105. My office and other offices throughout Congress often hear from advocates who represent stakeholders for many of the programs administered by SSA. In the past, advocates had a standing quarterly meeting with the Commissioner, and both SSA and the advocates found these meetings to be very productive in communicating changes and getting "on the ground" information, including policy and practice reform recommendations. What steps do you plan to take to improve the communication and relationships with the various organizations that represent the employees at SSA?

If confirmed, I expect to have ongoing communications with SSA's stakeholders to address challenges and work together on shared goals. This includes organizations that represent SSA employees.

106. Do you intend to seek input from SSA customers and SSA employees regarding SSA service delivery goals and solutions to SSA work processing roadblocks? If so, what methodology will you utilize to obtain such input?

If confirmed, I expect that SSA customers and employees will inform improvements at the agency. It is important that SSA is guided by the voice of the customer as well as the front-line employees serving them. The methodology I would use to receive input would depend on the particular challenge being addressed.

107. Do you plan to meet with union leadership once confirmed and will you attend regional union or council meetings?

If confirmed, I expect to have ongoing communications with union leadership and am open to participation in meetings.

108. What other groups, if any, do you intend to seek input from on decisions affecting service delivery improvements at SSA?

If confirmed, I will consider the input of stakeholders, including Congress, other federal agencies, state and local governments, employee unions, researchers, professional groups, and business associations, among others.

Employee Retention / Recruitment

109. Will you fight to lift the hiring freeze and fully staff SSA and what will you do to make SSA a more attractive place to work, especially after being ranked last, of the largest federal government agencies to work for, over the past several years?

If confirmed, I will strive to ensure that SSA has the appropriate staffing levels to provide premier service.

110. What specifically will you do to reduce the escalating attrition percentages in both the Agency and the state disability determination services?

If confirmed, I will strive to make SSA a premier services organization where people will want to work.

111. What measures will you take to improve SSA employee satisfaction so that employee satisfaction ratings as measured in the OPM Federal Employee Viewpoint Survey (FEVS) can improve from last place among large federal agencies to first place?

If confirmed, I will strive to ensure that SSA is a premier services organization where people will want to work.

112. Will you ensure that new hires are properly trained so they will be equipped with the level of knowledge needed to effectively serve the American public?

If confirmed, I will ensure that our training and mentoring reflect leading practices in the public and private sector. In my experience, training is an especially important part of successful change-management initiatives.

113. What measures will you take to ensure that staff reassigned to front-line positions are properly trained so they will be equipped with the level of knowledge needed to work directly with the public and effectively understand their newly assigned program?

If confirmed, I will review all recent actions and make sure SSA employees have the tools they need to be successful.

114. With the elimination of OCREO, how will you ensure that all SSA employees are treated fairly and equitably?

If confirmed, I will strive to ensure that SSA is a premier organization where employee satisfaction will rise.

115. At your nomination hearing, you mentioned low staff morale. What are your thoughts on how to improve morale when the remaining staff are overworked and are receiving emails indicating that they are worthless?

If confirmed, I will strive to ensure that SSA is a premier organization where employee satisfaction will rise.

Improper Payments

116. In response to bipartisan concern from Members of Congress and the public, SSA announced several changes to streamline and modernize its overpayment policies to provide more time and flexibility for beneficiaries to correct payment errors, including capping the default withholding rate of Social Security benefits to recover overpayments to 10 percent.

Given that over half of these beneficiaries over age 65 live in households where their Social Security benefit comprises at least half their income, and nearly 1 in 4 seniors live in households where the Social Security benefit comprises at least 90 percent of their income, will you reinstate the default repayment rate at 10 percent to balance the agency's statutory duties to ensure proper payment with its duty to ensure that people's stability and livelihoods are not jeopardized by the agency's collection efforts?

If confirmed, I will review the improper payment policies and procedures, including for overpayments and underpayments.

117. Do you agree with Donald Trump's statement that there are "shocking levels of incompetence and probable fraud in the Social Security program"? If so, please state specifically what evidence you believe supports that conclusion.

Cases covered by SSA's Office of the Inspector General (OIG) have revealed fraud in Social Security programs, and as recently as the OIG's Fall 2024 report, more than \$1.36 billion of questioned costs were identified. I believe a one percent payment error rate is too high and should be five decimal points lower. I also believe that not having a pristine quality-control environment opens the door to bad activity.

118. Do you agree with the statement that there are "millions and millions of people over 100 years old" getting Social Security benefits? If so, please state specifically what evidence you believe supports that.

If confirmed, I will review this matter and analyze SSA's death data, including the Death Master File.

119. The administrative costs of the Social Security programs amount to only 0.5 percent of the benefits it pays out. Would you agree that this is an efficiency that far exceeds that of private retirement annuities or insurance programs?

If confirmed, I will review the costs to run Social Security, and consider measures of efficiency, including costs stated relative to benefits paid.

120. An important way to improve efficiency in the Social Security disability system is to achieve accurate decisions as early in the process as possible to avoid unnecessary and lengthy appeals that contribute to existing backlogs. While a certain percentage of all decisions awarding benefits must be reviewed each year, the process of reviewing benefit denials, known as targeted denial reviews, is discretionary. Can you commit to completing 50,000 or more targeted denial reviews each year to improve accuracy and efficiency in the disability determination process?

If confirmed, I will process-engineer end-to-end the disability process to shorten claim times and drive better outcomes.

Warren-Wyden Letter Response

121. Senator Warren and I sent you a letter on March 11, 2025 with several questions to understand your positions on DOGE and protecting Americans' private data if you are confirmed as Commissioner. Since you refused to respond to any of our questions, I am including the same questions below:

- a. Do you believe that protecting privacy interests is a critical part of your job?

If confirmed, I will protect PII.

- b. Did you have any input into the timing or methods used by DOGE to access SSA's data?

No

- c. If confirmed, will you allow third parties to access SSA data, and if so, under what circumstances.

If confirmed, I will need to better understand who currently and historically has had access and for what purposes.

- d. If confirmed, will you take direction from Mr. Musk or DOGE officials?

If confirmed, I will be the Commissioner and lead the SSA.

- e. Will you deny Mr. Musk or other DOGE officials access to sensitive Social Security Administration payments systems?

If confirmed, I will protect PII and work with anyone across government.

- f. Will you deny Mr. Musk and other DOGE employees access to individuals' sensitive personal health and financial information?

If confirmed, I will protect PII.

- g. Will you continue to implement DOGE's directive to reduce the workforce by 50 percent?

If confirmed, I will strive to ensure SSA has the appropriate staffing levels to provide premier service.

- h. Would you implement a DOGE directive to stop sending benefits to any individuals or group of individuals?

If confirmed, I will strive to ensure SSA makes the right payment to the right people at the right time.

- i. Mr. Musk has called Social Security a "Ponzi scheme." Do you agree with this assessment?

Social Security is a promise to pay benefits associated with programmatic funding.

- j. If confirmed, how will you address the disruptions to SSA customer service and long wait times that a historically low level of staffing has already caused?

If confirmed, I will strive to ensure SSA is a premier service organization by having a pristine control environment, increased accuracy, and high-quality service.

- k. If confirmed, do you plan to continue layoffs or reductions in force at SSA?

If confirmed, I will strive to ensure SSA has the appropriate staffing levels to provide premier service.

- l. If so, please describe your plans.

Not applicable.

- m. If so, please describe how you will ensure that reductions in workforce don't result in missed payments and increased wait times?

Not applicable.

- n. If confirmed, will you close SSA field offices?

I do not have any plans to close field offices. Any decisions would be based on data and analytics.

- o. How will you determine which offices to close?

I do not have any plans to close field offices. Any decisions would be based on data and analytics.

- p. Before closing any Social Security field offices, will you commit to conducting the below analysis?
- i. Determining how long it currently takes to reach a customer service representative at the office, both by phone and in person.
 - ii. Determining the office's average wait time for new applicants and for adjudication of appeals.
 - iii. Identifying the next closest office.
 - iv. Conferring with the representative of the district in which the office is located.

I do not have any plans to close field offices. Any decisions would be based on data and analytics.

Questions for the Record submitted to Frank Bisignano from Senator Cantwell.

Question 1: Social Security as a “Ponzi Scheme” and Cuts

We spoke during your hearing about concerning comments from administration officials like Elon Musk about Social Security. In a speech to a joint meeting of Congress on March 4, 2025, President Donald Trump Musk said to Congress, “I have created the brand-new Department of Government Efficiency – DOGE ... which is headed by Elon Musk.” Musk subsequently said that Social Security is “the big one to eliminate.” The week of the President’s speech to Congress, Musk also said, “Social Security is the biggest Ponzi scheme of all time.” I’d like to get clarification on your responses to my questions during the hearing.

1. You said that you think Social Security is “a promise to pay.” Do you think Social Security is a Ponzi scheme – yes or no?

Social Security is a promise to pay benefits associated with programmatic funding.

2. When I asked if you think Social Security should be privatized, you said, “I don’t believe anybody’s thinking about it” and that you aren’t a decision-maker on that. But my question was about your personal policy views – do you believe Social Security should be privatized?

It is not something I have thought about.

3. Regardless of whether the final decision is yours, do you personally support raising the Social Security age to 70?

It is not something I have thought about.

Question 2: Secretary Lutnick Comments

Commerce Secretary Howard Lutnick recently said, “Let's say Social Security didn't send out their checks this month. My mother-in-law, who's 94, she wouldn't call and complain. She just wouldn't ... A fraudster always makes the loudest noise screaming, yelling, and complaining.” Secretary Lutnick then made a proposal: “The easiest way to find the fraudster is to stop payments and listen. Because whoever screams is the one stealing.”

According to the Social Security Administration's Inspector General, less than 1% of Social Security's payments in recent years were determined improper. This statistic is inconsistent with allegations by Elon Musk and President Trump that tens of millions of dead people are receiving Social Security payments. For example, President Trump said, “we have millions and millions of people over 100 years old” receiving Social Security benefits. Similarly, Musk said, “Maybe Twilight is real and there are a lot of vampires collecting Social Security,” and “Having tens of millions of people marked in Social Security as “ALIVE” when they are definitely dead is a HUGE problem. Obviously.”

1. If you were directed by someone at the White House or working for DOGE to pause Social Security payments in order to supposedly find “fraudsters,” would you do it?

If confirmed, I will be focused on getting payments to beneficiaries accurately and on time. That is job one.

2. The repeated allegations that tens of millions of dead people are getting Social Security checks are sensational. Do you know of any evidence that they are true, contrary to multiple independent fact checks?

If confirmed, I will review this matter and analyze SSA's death data, including the Death Master File.

3. How many people over age 100 are currently receiving Social Security benefits?

I do not have access to SSA's administrative data. If confirmed, I will review this matter.

Question 3: Constituent Leonard “Ned” Johnson Case

While Elon Musk and President Trump are claiming that tens of millions of dead people receive Social Security payments, my constituent Ned Johnson – an 82-year-old in Seattle – didn't get his February 2025 check because the Social Security Administration wrongly declared him dead. Mr. Johnson has spent weeks trying to get it fixed at the Jackson Federal Building in Seattle – which DOGE proposes to close and sell – and his case still has not been resolved. Mr. Johnson said, “They are so understaffed down there. They think the office is about to be closed down, and they don't know where they're going to go. It feels like the agency's being gutted.”

1. Do you agree with my constituent, Mr. Johnson, that Social Security needs more staffing and help, not less?

If confirmed, I will strive to ensure SSA has the appropriate staffing levels to provide premier service.

2. If confirmed, will you commit to ensuring that Mr. Johnson's case is resolved and he receives all the benefits he is owed?

If confirmed, I will ensure that Mr. Johnson's case is reviewed.

Question 4: DOGE and Privacy

The Social Security Administration has access to the most sensitive information for hundreds of millions of Americans, including their Social Security Numbers, credit card information, employment records, immigration status, health records, and home and work addresses. In the past, only career civil servants could handle them and subject to very stringent federal privacy laws and requirements. Now, however, DOGE officials reportedly gained temporary full access to personal data linked to Medicare, Medicaid, and employment verification.

1. If confirmed, will you commit to permanently turning off DOGE's access to this information?

If confirmed, I will protect PII.

Question 5: Customer Service

My constituents have long been frustrated by the Social Security Administration's lengthy wait times and slow claim processing times. Nationwide, over 120,000 people visit and 233,000 call the Social Security field offices every day. So, given the huge workload that the Social Security Administration and its employees must handle, I am alarmed by the Trump administration's decision to reduce its resources and staff – unless they want to reduce the number of Social Security payments. The administration has completely closed the offices focused on improving customer service, reducing waste and fraud, and ensuring accessibility.

They reportedly plan to shut down 47 field offices and cut at least seven thousand staffers. They also plan to sell the Scoop Jackson Federal Building in Seattle, where the regional Social Security office is located.

And the administration has also proposed reducing the services that people can receive via phone. I'd like to get your viewpoints on some of these proposals.

Questions for Mr. Bisignano:

1. If confirmed, will you commit to opposing the firing of 7,000 Social Security Administration employees?

If confirmed, I will strive to ensure SSA has the appropriate staffing levels to provide premier service.

2. If confirmed, do you plan to force all people filing claims to first verify their identity online or in person, instead of via phone, as the administration has discussed?

If confirmed, I will strive to ensure SSA meets beneficiaries where they want to be met.

3. If confirmed, will you commit to opposing the closure of 47 field offices?

If confirmed, I will review all recent decisions at the agency.

4. If confirmed, will you commit to opposing the sale of the Jackson Federal Building in Seattle?

I believe this is a GSA decision.

Questions for the Record submitted to Frank Bisignano from Senator Whitehouse.

Question 1:

If confirmed, will you conduct an audit of the Social Security Administration's databases to ensure that the activity of the Department of Government Efficiency (DOGE) has not damaged those systems, exposed personally identifiable information, or created "backdoors" for access by bad actors?

If confirmed, I will review all recent decisions at the agency.

- a) Will you commit to sharing a report on this audit with the Committee?

If confirmed, I will work with Congress to provide transparency in the work being done at SSA.

Question 2:

Is there any use or value to an "interruption in benefits"? If so, what is the value?

If confirmed, I will review SSA case examples of any "interruption in benefits," including those Congress has found to be of value such as those associated with programmatic features of the Social Security Disability Insurance and Supplemental Security Income program that Social Security administers.

Questions for the Record submitted to Frank Bisignano from Senator Hassan.

Question 1:

One in five Granite Staters receive Social Security benefits that they paid into their entire lives. Earlier this month, at the direction of Elon Musk and DOGE, the Trump Administration announced plans to close 47 Social Security offices, including the one in Littleton, New Hampshire.

Shortly thereafter, the Social Security Administration announced plans that would force more people to go in person to offices while at the same time laying off staff who work in those remaining offices.

If the Littleton office is closed, North Country seniors would be forced to travel nearly 100 miles to the next closest New Hampshire field office.

Mr. Bisignano, if confirmed, will you commit to keeping the Littleton, New Hampshire Social Security office open, or will you do what Elon Musk commands you to do?

I do not have any plans to close field offices. Any decisions would be based on data and analytics.

Question 2:

Additionally, Commerce Secretary Howard Lutnick has suggested that seniors wouldn't mind if the Social Security Administration didn't send out benefits one month and that only fraudsters would complain.

Mr. Bisignano, for how long would you be okay delaying Social Security checks to seniors?

If confirmed, I will be focused on getting payments to beneficiaries accurately and on time. That is job one.

Questions for the Record submitted to Frank Bisignano from Senator Warren.

Question 1:

Mr. Musk has called Social Security a "Ponzi scheme." Do you agree with this assessment?

Social Security is a promise to pay benefits associated with programmatic funding.

Question 2:

If confirmed, how will you address the disruptions to SSA customer service and long wait times that layoffs have already caused?

If confirmed, I will strive to ensure SSA is a premier service organization with a pristine control environment, increased accuracy, and high-quality service.

Question 3:

If confirmed, do you plan to continue layoffs or reductions in force at SSA?

If confirmed, I will strive to ensure SSA has the appropriate staffing levels to provide premier service.

A. If so, please describe your plans.

Not applicable.

B. If so, please describe how you will ensure that reductions in workforce don't result in missed payments and increased wait times.

Not applicable.

Question 4:

If confirmed, will you close SSA field offices?

I do not have any plans to close field offices. Any decisions would be based on data and analytics.

A. How will you determine which offices to close?

I do not have any plans to close field offices. Any decisions would be based on data and analytics.

Question 5:

Before closing any Social Security field offices, will you commit to conducting the below analysis on how a closure would impact the service area?

- A. Determine how long it currently takes to reach a customer service representative in the office, both by phone and in person.
- B. Determine the office's average wait time for new applicants and for adjudication of appeals.
- C. Identify the next closest office.
- D. Confer with the representative of the district in which the office is located.

I do not have any plans to close field offices. Any decisions would be based on data and analytics.

Question 6:

Will you commit to not privatizing any components of the Social Security program?

- A. Will you commit to not outsourcing individual components of the Social Security program?

It is not something I have thought about.

- B. Since the announcement of your nomination, have you had any discussions about privatizing any part of SSA with any member of the financial services industry?

It is not something I have thought about.

- C. If yes, please list the date of each discussion, the nature of each discussion and who participated in each discussion.

Not applicable.

- D. Do you commit to recusing yourself from any discussion relating to the privatization of SSA with any former clients of Fiserv?

It is not something I have thought about.

Question 7:

Will you commit not to closing any Social Security offices if these closures cause severe disruptions, dramatically increased travel times, or disproportionately impact individuals with severe disabilities or illnesses?

I do not have any plans to close field offices. Any decisions would be based on data and analytics.

Question 8:

Will you commit to reversing any layoffs that cause increased wait times or otherwise threaten SSA beneficiaries' ability to collect their benefits?

If confirmed, I will strive to ensure SSA has the appropriate staffing levels to provide premier service.

- a. You stated during the hearing that you are not sure whether SSA has the right staffing levels. What factors will you consider in making that determination?

If confirmed, I will strive to ensure that SSA does better on every service metric currently on the SSA dashboard.

Question 9:

Will you commit to not implementing any new rules—or to immediately reverse any rules created by the Trump Administration prior to your confirmation—that create additional hurdles for Social Security beneficiaries?

- A. Will you reverse the rule requiring phone-applicants to verify their identity in person?

If confirmed, I will review all recent decisions at the agency.

Question 10:

SSA pays out \$1.6 trillion per year in benefits. In your hearing, you stated that you oversee a company that handles payments in that amount daily. Please compare your company's clientele to the 73 million Americans who receive Social Security benefits.

- a. Did you provide any direct-to-consumer services? If so, what percentage of Fiserv's clientele did they make up?

Fiserv does \$2.5 trillion per day in payments across all money movement and card processing types. We fundamentally serve every American household, including all age cohorts and economic classes, in all parts of the country. We do this through our credit card processing capability, our bank technology payment capability, and our merchant services capability, where we have a leading position in processing consumer payments at more than five million locations in America, including Walmart, McDonald's, and many other leading brands from grocers to petroleum.

Question 11:

If confirmed, will you:

- A. Remove the Musk-allied individuals with ties to private equity firms or other firms that could benefit from the erosion of SSA's ability to provide basic services?

If confirmed, I will strive to ensure SSA is a premier services organization.

- B. Require that any individuals employed by or advising the SSA divest any individual stocks or other holdings in entities that could profit from the privatizing of SSA functions?

It is not something I have thought about.

Question 12:

Do you retain any equities in Fiserv?

- A. If no, do you commit to divesting from any holdings in Fiserv?

As part of my OGE agreement, I have committed to divest all Fiserv holdings if confirmed.

Question 13:

If confirmed, will you take direction from Mr. Musk or DOGE officials?

- A. Now that a federal judge has ordered DOGE access to Social Security information databases halted, will you deny Mr. Musk and other DOGE employees access to individuals' sensitive personal health and financial information?
 - a. If not, please explain your decision to defy a federal court order.

If confirmed, I will protect PII.

- B. Will you deny Mr. Musk or other DOGE officials access to sensitive Social Security Administration payments systems?

If confirmed, I will protect PII.

- C. Will you continue to implement DOGE's directive to reduce the workforce by 50 percent?

If confirmed, I will strive to ensure SSA has the appropriate staffing levels to provide premier service.

- D. Would you implement a DOGE directive to stop sending benefits to any individuals or group of individuals?

If confirmed, I will strive to ensure SSA makes the right payment to the right people at the right time.

Question 14:

Will you commit to recuse yourself from all particular matters involving your former clients and employers for at least four years?

I will abide by my ethics agreement and any other ethics requirements.

Question 15:

Will you commit to not seek employment or board membership with, or another form of compensation from, a company that you regulate or otherwise interact with while in government, for at least four years after leaving office?

I will abide by my ethics agreement and any other ethics requirements.

Question 16:

Will you commit to not lobby SSA — including through work as an informal “shadow lobbyist” — for at least four years after leaving office?

I will abide by my ethics agreement and any other ethics requirements.

Question 17:

Do you believe the administration has the legal authority to withhold, freeze, or otherwise impound Social Security, Medicare, or Medicaid payments?

This is a legal issue that would not be decided by me.

Question 18:

Do you believe the administration has the legal authority to withhold, freeze, or otherwise impound funding for the people and systems that ensure Social Security benefits are paid, impoundments that would make it harder for seniors or people with disabilities to access their benefits?

This is a legal issue that would not be decided by me.

Question 19:

If OMB puts a hold on an apportionment, will you immediately flag that for this committee?

I will work through the appropriate channels to ensure that funds are expended consistent with the law.

Question 20:

Have you had communications with Acting Commissioner Leland Dudek?

I made a single introductory courtesy call to Mr. Dudek around the time he was named as Acting Commissioner to congratulate him on his new role; the call lasted less than a minute, and I have not interacted with Mr. Dudek since.

- A. Have you had communications with SSA regarding agency operations, personnel, and management decisions?

I was kept apprised at a high level on general SSA issues and news items.

- B. Have you made any hiring decisions at SSA?

No, hiring decisions are made by those in the agency.

- C. Have you been consulted on policy decisions being made at SSA?

No, policy decisions have been made by those in the agency.

- D. Have you had communications with any of the following individuals? If so, please describe the nature of those communications:

- a. Michelle King, former Acting Commissioner

Yes; I communicated multiple times with Ms. King and discussed, at a high level, activities occurring at SSA, items in the news, and other general topics.

- b. Michael Russo, current Chief Information Officer

Yes; I have known Mr. Russo for approximately twenty years.

- c. Chad Poist, current Acting Deputy Chief of Staff

Yes; I made a brief courtesy call to Mr. Poist, who I may work with at SSA if confirmed, to introduce myself.

- d. Tiffany Flick, former Acting Chief of Staff

Yes; I made a brief courtesy call to Ms. Flick, who I may work with at SSA if confirmed, to introduce myself.

- e. Dustin Brown, current Chief Operating Officer, Acting Deputy Commissioner, Office of External Affairs

Not that I recall.

- f. Grace Kim, former General Counsel

Yes; I made a brief courtesy call to Ms. Kim, who I may work with at SSA if confirmed, to introduce myself.

- g. Florence Felix-Lawson, Chief Human Capital Officer, Chief Administrative Officer, and Assistant Deputy Commissioner for Mission Support

I do not recall speaking with Ms. Felix-Lawson, though it is possible I made a brief courtesy call to her.

- h. Elizabeth Tino, Senior Advisor, Office of Legislation and Congressional Affairs –

Yes; I spoke to Ms. Tino, who was floated as a potential “sherpa” to assist me in the nomination process.

- i. Jo Tittle, Former Senior Advisor, Office of the Commissioner

Not that I recall.

- j. Sean Brune, current Acting Deputy Commissioner of Mission Support

Not that I recall.

- k. Doris Diaz, current Acting Deputy Commissioner of Operations

Not that I recall.

- l. Stephen Evangelista, current Assistant Deputy Commissioner, Office of Legal and Policy

Not that I recall.

- m. Mark Steffensen, current Acting Deputy Commissioner of Legal and Policy and Acting General Counsel

Yes; Mr. Steffensen was referred to me, and I have interacted with him periodically regarding Social Security, including as part of preparation for my confirmation hearing.

- n. Sherese Reyes, Associate General Counsel, Office of General Counsel

Not that I recall.

- o. Eric Skidmore, former Acting Deputy Commissioner, Office of Legislation and Congressional Affairs

I do not recall speaking with Mr. Skidmore, though it is possible I made a brief courtesy call to him.

- p. Tim Montelone, former Senior Advisor Office of Program Integrity

Not that I recall.

- q. Gina Clemons, former Deputy Commissioner Office of Analytics, Review, and Oversight

Not that I recall.

- r. Kristen Medley-Proctor, former Assistant Deputy Commissioner Human Resources

Not that I recall.

Question 21:

Do you think Social Security beneficiaries would prefer to have their benefit claims handled by an American worker or an AI chatbot?

If confirmed, I plan to better understand the preferences of Social Security beneficiaries; however, I have seen public preferences for service delivery channels change over time as technology has improved.

Question 22:

Do you commit to respecting beneficiaries' right to due process, as established under *Goldberg v. Kelly*?

I understand that customers have diverse needs from my experience in the financial services industry. I am committed to effective and efficient service for all of SSA's customers and will respect all of their rights related to due process.

- Do you agree that this includes beneficiaries' right to seek legal representation?

If confirmed, I will follow all applicable laws and regulations allowing beneficiaries to seek legal representation.

- Do you agree that only humans employed by SSA should make decisions regarding Social Security and SSI benefits, since human decision makers can be held accountable, whereas computer programs, algorithms, and AI cannot?

I believe we can significantly shorten the average length of the disability claim process. If confirmed, my first objective is to process-engineer the entire disability process from start to finish. I need to understand the amount of time in each of the steps in the process. After evaluating the end-to-end process, I will consider the full range of potential improvements, whether they are changes in process, policy, technology, or any other area. As we make changes, I will monitor that the changes are producing the desired result without sacrificing quality. Wherever we may need to pivot, we will pivot to address the root causes. I will commit that all uses of AI will have strong guardrails.

Question 23:

Public reports indicate that you laid off between 1000 and 1500 employees at Fiserv in December 2024. Did you in fact lay off numerous employees last December? If so, why?

Fiserv separated from a number less than 1000 employees in the U.S. that were not meeting the minimum requirement for their jobs.

Question 24:

According to SEC filings, 41% of Fiserv's workforce in 2022 was outside of the U.S. Please explain your decision to offshore such a large percentage of your employees.

Fiserv is a large global business. We have always looked at adding jobs inside of the U.S. and globally to support our growth. In the last three years, Fiserv has hired 15,000 people in the U.S.

Question 25:

Have you ever managed a unionized workforce? If so, how would you characterize your experience in working with unions? Please provide examples. If you have limited or no experience working with unions, please explain your positions regarding unions, collective bargaining, etc.

Fiserv contracts with many union-based service companies that are a critical part of our company. We have routinely negotiated and re-upped these contracts.

Question 26:

Will you honor your legal and contractual obligations to SSA employees and their labor organizations? Will you adhere to collective bargaining agreements even if they vary from the provisions of later executive orders or memoranda? Do you consider collective bargaining agreements (or contracts) to be legally binding?

If confirmed, I will work with SSA's labor unions and review all negotiated agreements.

Question 27:

On March 13, 2025, the Social Security Administration notified AFGE that it intended to dismantle the Office of Civil Rights and Equal Opportunity. Will you commit to reestablishing that office or an equivalent, with an appropriate level of dedicated staff, including but not limited to a sufficient number of trained EEO counselors?

If confirmed, I will strive to ensure SSA is a premier services organization where employee satisfaction will rise.

Question 28:

Do you commit to appointing an individual as a full time Equal Employment Opportunity director in compliance with relevant EEOC regulations?

If confirmed, I will look into this issue further and ensure compliance with all statutory requirements.

Question 29:

Do you commit to appointing a National Reasonable Accommodation Coordinator with an appropriate level of dedicated staff within a reestablished EEO office to clear out the backlog of reasonable accommodation requests that are currently pending—and potentially subjecting the agency to legal liability under federal anti-discrimination laws?

If confirmed, I will look into this issue further and ensure compliance with all statutory requirements.

Question 30:

You stated in your hearing testimony that you recognized SSA has among the lowest employee satisfaction scores among all federal agencies, and that you would take action to improve employee satisfaction. However, SSA faces historically-low staffing levels that have been exacerbated by recent agency actions (e.g., VERA, VSIP, threats of RIFs, major reorganizations) as well as SSA's chronic underfunding, which have placed an increased workload burdens upon SSA workers. Additionally, SSA recently terminated telework for most of the Agency's

workforce with no legitimate business reason, which has already further depressed morale and will likely lead to more employees leaving the agency, furthering impacting public service. Given these circumstances, what actions will you take to improve employee satisfaction?

In my experience, the most important first step to improving morale is having the right leadership in place.

- b. How will SSA afford those?

If confirmed, I will review SSA's budget and determine priorities.

- c. Would you work with SSA's labor organizations to accomplish that goal?

If confirmed, I will work with anyone that can help accomplish our goals.

- d. What actions have you taken in your prior experience to improve employee satisfaction? Which stakeholders did consult with to develop and implement those improvements? How did employee satisfaction improve and by what measures did you use in making any such assessment?

Making progress towards goals is the most important thing we can do to improve employee satisfaction, in my experience. Utilizing a variety of tools to receive and take action on employee feedback is critical.

- e. Press reports indicate that you cut jobs, closed around 100 offices, and eliminated remote work for employees during your tenure as CEO of Fiserv. Please explain why your actions at Fiserv were necessary. Did you consider the impact on employees and on your clients in making these decisions, or just shareholders? If so, how so?

All those actions were the byproduct of an announced merger in 2019. Fiserv had publicly communicated the redundancies. Hirings and separations are features of the dynamics of the economy, firms operating within the economy, and governments, as regulatory reported by the Bureau of Labor Statistics.

Question 31:

SSA has some of the most robust and comprehensive management information systems in the Federal Government. The Agency has previously stated that it is able to track employee productivity in real time, whether working in the office or while teleworking, and will engage in performance management with employees as necessary.¹ Further, SSA improved productivity by

¹ Testimony by Oren "Hank" McKnelly II Executive Counselor to the Commissioner for Social Security Administration, before the House Committee on Oversight and Accountability, Subcommittee on Government Operations and the Federal Workforce

6.2 percent in FY 2024 while utilizing an effective telework program.² Agency managers also have had the ability to temporarily suspend telework or call employees in to cover non-portable in-person workload needs (e.g. in-office coverage in field offices during periods of high leave usage such as the holidays). Given that the Agency has the tools to monitor employee productivity in real time, address performance issues with employees for work performed while teleworking, and has been able to improve overall productivity while utilizing telework, would you agree that SSA's telework program has been successful?

If confirmed, I will expect SSA to work in the office. I am a deep believer in innovation, collaboration, and the other positive outcomes that are driven by in-office work.

Questions for the Record submitted to Frank Bisignano from Senator Warnock.

Question 1:

The average wait time to be approved for disability insurance in Georgia is 370 days – just over a year. That's 50 percent longer than the national average.³

- a. Do you think a year is a reasonable amount of time for Georgians on disability to get their benefits approved?

I am not familiar with all of the factors driving each State's processing time. Unreasonably long wait times should be reduced.

- b. If confirmed, will you commit to reducing this approval time?

If confirmed, I will commit to doing everything I can to reduce disability timelines and look forward to collaborating with Congress on this issue for actions that may require statutory changes.

- c. Will you commit to ensuring state Disability Determination Services are fully staffed so they can address these backlogs?

If confirmed, I will strive to ensure SSA has the right staffing to get the job done including in the state Disability Determination Services.

Question 2:

Disability insurance backlogs have ripple effects across my state. Hospitals in my state rely on the efficiency of state Disability Determination Services to qualify for federal benefits. Due to the severe backlogs, some of these hospitals are at risk of falling out of a federal drug discount

² Testimony by Martin O'Malley, Commissioner, Office of Research, Demonstration and Employment Support, Social Security Administration, before the Senate Committee on Budget

³ Jack Smalligan and Adriana Vance, *Downsizing Staff Will Make It Harder to Receive Social Security Payments*, Urban Institute, (Feb. 20, 2025), <https://www.urban.org/urban-wire/downsizing-staff-will-make-it-harder-receive-social-security-payments>.

program that allows them to save money on expensive drugs and invest back into the community.

- a. Will you commit to working across agencies to ensure that inefficiencies at the Social Security Administration don't trickle into other federal programs? How?

If confirmed, I will work on solutions across agencies.

Question 3:

A few years ago, Savannah-resident, Denise, received a letter from the Social Security Administration informing her that she owed the agency \$58,000 in overpayments through no fault of her own. She couldn't afford to pay that amount back and the agency reduced her monthly benefits to the point where she could no longer afford her rent.⁴

- a. Do you think that Denise should have been punished for a mistake she did not make?

If confirmed, I will review the specifics of this case.

Question 4:

In March 2024, the Biden administration announced that the Social Security Administration would no longer default to clawing back 100 percent of payments, instead setting the default at 10 percent and putting the burden of proving the party at fault on the Social Security Administration instead of the individual.⁵ But a few weeks ago, the Trump administration announced it would reinstate the policy that caused Denise to lose her home.⁶

- a. Will you commit to ensuring that beneficiaries who have been overpaid without their knowledge, are not harmed by claw backs?

If confirmed, I will review all recent decisions at the agency.

The rest of my questions are direct submissions from my constituents in Georgia. I received nearly 500 questions, demonstrating the importance of this program to everyday Americans. They are grouped by topic, and you can answer each group with one response.

Question 5:

Staffing Cuts & Service Access: I received nearly 100 questions from Georgians about service accessibility amid staff reductions. As one 73-year-old widow explained, "I had to wait 6-8 weeks for an appointment after reporting my husband's death, during which time I

⁴ Fred Clasen-Kelly, *'I Am Just Waiting to Die': Social Security Clawbacks Drive Some Into Homelessness*, KFF, (Dec. 20, 2023), <https://kffhealthnews.org/news/article/social-security-clawbacks-homelessness/>

⁵ Lorie Konish, *Social Security commissioner vows to end 'clawback cruelty' with new plan for benefit overpayments*, CNBC, (Mar. 20, 2024), <https://www.cnbc.com/2024/03/20/social-security-commissioner-vows-to-end-overpayment-clawback-cruelty.html>

⁶ Aimee Picchi, *Social Security says it will restart clawing back 100% of overpayments to beneficiaries*, CBS, (Mar. 11, 2025), <https://www.cbsnews.com/news/social-security-overpayment-100-percent-trump/>

had no income from Social Security.” Another constituent, Barbara, asked, “What about seniors with no computer access or ability? What is the plan to serve these people?” With reducing staff and limiting phone services, how will you ensure timely access to Social Security services, especially for elderly, disabled, and rural Americans who cannot travel long distances or use online systems?

If confirmed, my intent is to promptly visit multiple phone centers to understand from the grass roots up to the senior management level how they operate. I plan on studying call routing patterns, capacity management, work force distribution call handle time, IVR technology, CRM technology, problem resolution tools, knowledge articles, and root-cause analysis. All of this will allow me to understand the workflow and changes required, including staffing to meet an appropriate set of service and quality outcomes.

Question 6:

Benefit Protection & Continuation: I received over 50 questions expressing anxiety about benefit continuity. One veteran wrote, “I depend on my Social Security check not just for comfort, but for survival!” Will you commit to ensuring there are no reductions, delays, or disruptions to Social Security benefits that millions of Americans depend on for their basic survival? What specific guarantees can you provide that payments will continue uninterrupted?

If confirmed, I will be focused on getting payments to beneficiaries accurately and on time. This is job one.

Question 7:

Department of Government Efficiency (DOGE) & Data Security: I received almost 30 questions concerning data protection and DOGE access. Many shared the sentiment expressed by Kathleen, who asked, “Why was Elon Musk given access to my personal information?” How will you protect beneficiaries' personal and financial data from unauthorized access, and what measures will you implement to ensure the security and privacy of the 73 million Americans who rely on Social Security?

I have spent my career protecting PII and overseeing cybersecurity in the world's largest banking institutions. If confirmed, I will protect PII.

Question 8:

System Solvency & Long-Term Viability: I received 25 questions about the future stability of Social Security. Many echoed Douglas who asked, “It is estimated that Social Security trust will be depleted by 2035 and only be able to pay 83% of benefits. How do you plan to fix this?” What specific plans do you have to ensure Social Security remains solvent beyond

the projected 2035 trust fund depletion date, and how will you guarantee sustainable benefits for both current and future generations?⁷

Congress is well aware of the issue. I believe the Commissioner's job is to run the agency to meet the needs of its beneficiaries. If confirmed, I will be a partner to you. It is up to Congress to decide how to face challenges of impending Trust Fund depletions, which involve legislative determinations on benefits and funding sources.

Question 9:

Privatization Concerns: I received 20 questions about the potential privatization of Social Security. Amy asked, “Given your corporate background, how will you ensure that Social Security remains a public trust and not a profit-driven enterprise?” Will you commit to maintaining Social Security as a public trust rather than allowing it to be transformed into a profit-driven system, and how will you resist political pressure to fundamentally alter the program's structure?

This is not something I have thought about.

Question 10:

Technology Modernization: I received nearly 20 questions regarding the outdated technology infrastructure of the SSA. Lita from Pooler noted that the systems still use “old and slow Common Business Oriented Language (COBOL) programs,” asking “If we're truly interested in efficiency, wouldn't updating the software be a good idea?” What plans do you have to update the aging technological infrastructure of the SSA to improve efficiency while ensuring reliability and preventing payment disruptions?

If confirmed, I will use my experience in technology to ensure SSA is running an efficient system. I will quickly understand the system.

Question 11:

Disability Benefits & Processing Times: I received nearly 20 questions about lengthy disability benefit processing times in Georgia. Amanda described waiting 11 months without determination, noting this is “not unexpected, but certainly unacceptable.” How will you address the excessive wait times for disability benefit applications and appeals, which can leave vulnerable Americans without income for over a year, and what specific improvements will you make to this process?

If confirmed, I will commit to doing everything I can to reduce disability timelines and look forward to partnering with Congress on this issue for actions that may require statutory changes.

⁷ Summary: *Actuarial Status of the Social Security Trust Funds*, SSA, (May 2024), <https://www.ssa.gov/policy/trust-funds-summary.html>

Question 12:

View on Social Security: I received 15 questions about your fundamental view of Social Security. Urith asked directly, “Will you treat Social Security as the investment it is for our retirement, and not a Ponzi scheme or an entitlement?” Do you view Social Security as an earned benefit that workers have invested in throughout their careers, and how will this perspective influence your leadership at SSA?

Social Security is a promise to pay benefits associated with programmatic funding.

Question 13:

Qualifications & Conflicts of Interest: I received 10 questions about your background and potential conflicts of interest. Jovani asked, “How would you ensure that your decisions are not influenced by your previous corporate affiliations?” Given your background in the corporate financial sector, what are your specific qualifications to lead the Social Security Administration, and will you commit to prioritizing beneficiaries over any potential corporate interests?

I have completed all ethics and financial disclosures and will abide by the terms of my ethics agreement and any other applicable ethics laws and regulations. If confirmed, my first priority will be to make SSA a premier services organization with a pristine control environment that drives quality and efficiency.

Question 14:

Employee Management & Morale: I received nearly 10 questions about SSA employee management. Several constituents expressed concern about “brain drain and disruption of service” due to staff cuts. What strategies do you have to retain experienced staff, maintain institutional knowledge, and improve employee morale while ensuring quality service to beneficiaries?

People like to be a part of a winning team. Leadership in an organization has a big impact on the ability to maintain and attract talent. If confirmed, as SSA makes progress, I will strive to ensure it will be able to build the confidence of the existing workforce and recruit top talent.

Question 15:

Non-Digital Service Options: I received nearly 10 questions specifically about non-digital service options. Mary Ann noted, “I have been helping homeless, illiterate, intellectually disabled and blind people secure their Social Security benefits. How can this population ever hope to address their questions if they can't call?” Will you maintain essential phone and in-person services for those who cannot navigate digital systems?

Meeting beneficiaries where they want to be met will be a key pillar of our servicing strategy. If confirmed, I plan on visiting many of SSA's field offices in the first few weeks

on the job to understand their work load. Having overseen real estate my whole career I have a deep understanding of proximity mattering. I plan on understanding the challenge in every state and having a set of solutions to improve our beneficiaries' experience. I will meet with staff to understand our challenges and be solution-oriented, as I have done throughout my whole career.

Question 16:

Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) repeal: I received almost 5 questions about the recent repeal of WEP and GPO. Sheila asked, "What are your thoughts regarding first responders and educators receiving full retirement benefits regardless of other retirement funds or pensions?" How will you ensure that retroactive benefits are delivered timely and efficiently to people who were penalized by WEP and GPO?

If confirmed, I will review this issue. It is my understanding the agency has made progress in implementing the Social Security Fairness Act.