

United States Senate

August 17, 2016

Ms. Carolyn Colvin
Acting Commissioner
Social Security Administration
6401 Security Blvd.
Baltimore, MD 21235

Dear Acting Commissioner Colvin:

I write regarding recent proposals by the Social Security Administration (SSA) to increase its online security and provide customers with new layers of protection for their personal information. I applaud SSA's efforts to enhance authentication procedures to ensure that SSA beneficiaries have the highest level of online security. With over 59 million Americans receiving nearly \$870 billion in benefits in 2015, it is critical to protect the security of SSA's "my Social Security" feature. At the same time, it is important that these added layers of security don't get in the way of Americans accessing their accounts. After hearing significant concerns about this requirement from Montanans, my staff contacted Social Security to express my concerns about recent changes to the login process. While I am pleased that SSA rescinded this policy in response to this negative feedback, it should serve as a reminder that federal agencies should take into account life in rural America before implementing such changes.

I understand that SSA must institute new security procedures as a result of an Executive Order (EO) requiring agencies to have multi-factor authentication procedures for online accounts. In response to this EO, SSA proposed requiring beneficiaries to have texting-capable cell phones as a third identifier when logging into their "my Social Security" accounts online. This feature may have been a viable option for some, but I was troubled that SSA didn't provide other reasonable alternatives for those Americans who don't have access to texting-capable cell phones because of cost concerns or simply due to a discomfort with the technology. I also heard from Montanans who raised concerns with the feasibility of this new policy. Unfortunately, there are numerous rural parts of Montana that lack reliable cell service, which made this proposal simply unworkable.

Moving forward, I urge the agency to work with beneficiaries and relevant stakeholders to strengthen data security in a way that can serve seniors in rural America as well as in other parts of the country. Rural seniors paid into Social Security just as their urban counterparts have, and they must not be penalized simply for living in areas where cell phone service is impractical.

I know we both share the same goal of ensuring that SSA beneficiaries' online accounts are protected, which can help prevent fraud throughout the program and I believe we can do this without cutting off access for folks across Montana. I stand ready to work with you as this process progresses.

Sincerely,



Jon Tester