



August 9, 2016

The Honorable Carolyn Colvin
Acting Commissioner of Social Security
6401 Security Boulevard
Baltimore, MD 21235

Dear Commissioner Colvin:

On behalf of the millions of members and supporters of the National Committee to Preserve Social Security and Medicare, I am writing to express our concern over the Social Security Administration's (SSA) recent decision to require the 26 million individuals who have a *mySocialSecurity* account to receive a code on a cell phone capable of receiving a text message in order to be able to log into their account.

For those who have them, these accounts have become a vitally important avenue of service delivery. They enable account holders to change their address and direct deposit information, get verification of their benefits, and obtain a copy of their Social Security Statements. They also take the pressure off local Social Security offices, which are already stretched to the limit with workloads that require face-to-face contact.

Unfortunately, not all of America's seniors have cell phones that are capable of receiving text messages, and we are concerned that the new authentication requirements will mean that millions of Americans will find themselves cut off from this convenient avenue of service delivery. That's why we urge you to move quickly to protect seniors by expanding your authentication procedures to include options that can be used by those who do not have text-capable cell phones.

One option would be to send an authentication code to *mySocialSecurity* account holders via email. Such an expansion would go a long way in ensuring that seniors will continue to be able to access their accounts.

We understand the dilemma SSA confronts in making individuals' personally-identifiable information available to them through an online service portal such as *mySocialSecurity*. Too little security can compromise the privacy of millions of Americans. Authentication procedures that are overly-rigorous or that offer too few options can close off an important avenue of service delivery and lead to increased phone and walk-in traffic in local Social Security offices.

We urge you to review the new authentication procedures with the goal of striking the right balance between access and security. Establishing an authentication option based on email or a person's landline telephone would significantly increase the number of account holders who would continue to have access to the services that *mySocialSecurity* so admirably provides.

Sincerely,

Max Richtman

Max Richtman
President and CEO