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Social Security Adds In-Person ID Requirement for Some Services, Prompting Worries About Access

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The Social Security Administration has implemented new identity verification rules requiring certain beneficiaries to appear in person at a field office if they cannot verify their identity online. The policy, which took effect in April, aims to prevent fraud but has sparked concerns that it

could create significant challenges for seniors, low-income individuals, and those without reliable internet access.

Under the new rules, individuals applying for retirement, survivors, or auxiliary benefits, such as spousal or child benefits, or those updating direct deposit information must verify their identity at a Social Security office unless they complete verification through the agency's online system. The administration has cited growing fraud threats, particularly involving unauthorized changes to direct deposit information, as a key reason for tightening security.

The policy does not apply to those applying for disability benefits, Medicare, or Supplemental Security Income, who can still complete their applications by phone even without online access.

The agency states the move is part of a broader effort to modernize its systems and protect taxpayer funds. It also introduced faster processing for direct deposit updates and a new banking verification system to reduce fraud-related losses, which the agency estimates exceed $100 million annually.

However, advocacy groups and lawmakers are pushing back, warning that the changes may force millions of people, many of whom are elderly or live in remote areas, into long lines at understaffed or closing field offices. An estimated 3.4 million individuals could be affected annually, placing further strain on an already overburdened system.

While the SSA says it will provide exceptions for individuals facing extreme hardship, such as terminal illness or geographic isolation, critics argue these provisions are too limited and not adequately publicized.

The agency is urging beneficiaries to create or verify their online "my Social Security" accounts as soon as possible to avoid disruption. But as the new rule rolls out, concerns remain about how effectively the system can balance fraud prevention with fair and timely access to critical services.