Congress to Review Use of Social Security Death Master File

January 31, 2012 - If you have never heard of the Death Master File (DMF), which is released by the Social Security Administration, then you don't know what ID thieves do. Current law requires that the DMF be released to just about anyone who wants it. But there have been big problems as a result of that law and Congress may be ready to change it.

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The DMF contains the names, addresses and Social Security Numbers of people who are supposedly deceased. The key word being "supposedly".

Unfortunately, there are around 14,000 people every year that manage to make their way onto the file by mistake. Those people find that their most personal information is now exposed for the world to see; including the Social Security Numbers that they are still actively using. They can also find government and retirement benefits cut off, lines of credit eliminated and, in the worst cases, that they have been victimized by identity thieves.

The public nature of the file is also creating problems for businesses that use the DMF for certain aspects of their business. For instance, life insurance companies. States actually use the DMF to audit these companies to make sure that they are in compliance with unclaimed property laws.

Later this week, the House Subcommittee on Social Security of the House Ways and Means Committee, will begin hearings on the use and misuse of the DMF. With a little luck, those hearings will result of some form of legislation that will protect the data contained in the file. There is absolutely no doubt that the general public should not have access the SSN's contained in the file. There is also no doubt that the government needs to do more to insure that the names and

SSN's in the file actually belong there.

byJim Malmberg
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