

6.2 percent in FY 2024 while utilizing an effective telework program.<sup>2</sup> 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.

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### **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.<sup>3</sup>

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

If confirmed, 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

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

<sup>3</sup> 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.<sup>4</sup>

- 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.<sup>5</sup> But a few weeks ago, the Trump administration announced it would reinstate the policy that caused Denise to lose her home.<sup>6</sup>

- 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

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<sup>4</sup> 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/>

<sup>5</sup> 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>

<sup>6</sup> 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?<sup>7</sup>

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.

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<sup>7</sup> 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.