

Good afternoon Chairman Nelson, Ranking Member Collins, and other members of the Committee,

Today is the third Wednesday of the month. The third Wednesday of the month is when my Social Security earnings are electronically deposited into my checking account. It is a very important day to me and has occurred like clockwork, without interruption, since 2002. The exception came in February and March of last year, when I discovered, much to my surprise and bewilderment, that I had not received the Social Security benefits I had earned.

The first months of last year were remarkable for me personally. In 2005, I was diagnosed with heart failure due to a serious heart defect. Since that time, I have been faced with numerous chronic long term conditions associated with not only the circulatory and respiratory systems, but also the aging process. At the start of 2012, I began suffering from digestive problems and serious side effects of a new medication and doctors detected early signs of heart failure. My life was consumed spending many long and tiresome hours in and out of physicians' offices.

Because of my medical issues, I was not paying close attention to my finances, until I realized in March that I did not have enough money in my checking account to pay my bills. I was able to tap a small savings account to cover my expenses. It was a challenging time, but I would never dream of claiming that I had it rough. Throughout the process of trying to get my money back, I came across people in Social Security field offices who were in real trouble. I was clean, healthy and well fed. I would simply have to cut out wishes, stick with needs and hopefully get by. Their ordeal, I reasoned, had to be more challenging than mine. I realize now that had I claimed I had a dire need I may have avoided some of the problems I encountered and gotten my money back quickly, but I could not in good conscience make any claims that my need was critical when I sat next to these families. I also did not want to be put in a position of having to lay out all of my and my husband's finances and obligations to obtain what was rightfully owed to me. This is money I earned over 37 years as a nurse, midwife, educator, administrator, town supervisor and member of the county legislature.

Once I realized that the money was missing, I began a 50-day ordeal to get it back. I headed down to the bank to fix what I thought was a simple oversight. They couldn't solve the problem and referred me to my local SSA field office. There I learned for the first time that a request was put in in my name two months earlier to switch my direct deposit benefits to a Rush Prepaid Debit Card serviced by Chase Bank in Tampa. I filled out a form saying I didn't authorize this change. But I was told that I missed the cutoff date to report not just the two previous missed payments but also my pending payment to be made the following month, meaning that I was denied close to \$3,500 in my benefits. The case worker told me that she would begin an investigation. If I didn't hear anything in 30 days, I was told to call, at which point the office would have 15 days to respond to me.

I decided to pursue additional options to recover my money.

I asked the case worker if I could go to my local Chase Bank in Winter Haven to inquire about the whereabouts of my money. She said I was free to do so. So I went down there that day. The bank employee told me that they could not find an account that matched the one where my money was sent. She also told me that the Rush card is "not our product" and has nothing to do with the bank. She said even if she did have access to the information, confidentiality prevented her from giving it out. Then she told me that SSA had no business indicating that it was OK for me to visit Chase Bank for the purpose of asking questions about the missing payments.

Later that day, I went to the Winter Haven Police Department. SSA had told me it was entirely optional to file a report with them. I filed my report and was told to call SSA to give them the case number. We later were visited at home by a detective who took our story. He told us not to expect that police would be able to help us because the local SSA does not cooperate with them. Further, he told us to be persistent with the local SSA to ensure that the matter will be resolved in a timely manner. He also contacted Chase Bank and did not get anywhere.

At day's end I was numb. I was not ready to hear the responses I received from the local SSA and police department. I realized that this situation was far more complex and of a criminal nature, and it scared me. I thought, what if my husband's Social Security was compromised as well? If my situation wasn't resolved in a timely manner, we could find ourselves facing the same plight of so many other victims of identity theft. Our lifestyles would be devastated because there would be very **restricted** money for living.

Ten days later, I received two letters: One from SSA in Philadelphia confirming that my first missed payment had been deposited in the Chase Bank, and that the SSA forwarded my inquiry to the Department of Treasury for investigation. The other letter was from the SSA in Jamaica, New York, telling me that my upcoming payment would be received in May at the financial institution I selected and to let them know if my address changed. It was the kind of letter you receive when you first start receiving Social Security or you have indeed changed your address. I tried calling the local SSA for clarification, but I had to leave a message and the call was not returned.

At this point I recognized that I did not have the tools to fix this problem myself. I did not feel comfortable with the ambiguity of the direction and timeline given me by the local SSA. The police admitted they would be unable to provide any help, and Chase Bank was unwilling or unable to assist me. Further, my personality is of the nature that does not permit procrastination to the extent that a problem becomes a boondoggle of anger, frustration and confusion. I believed I was justified, at this time, to contact Senator Nelson to request intervention and direction. The Senator's office acknowledged my request in a couple of days, and once I completed a release of information form, the wheels were set in motion.

The following week, I received another letter from the SSA in Philadelphia confirming that the second payment I missed had been deposited in the Chase Bank and the matter had been referred to the Treasury Department. On the same day I went into the local SSA for clarification of these letters and saw a different case worker. I was told to do nothing about the letters and that tracers had been put on the two payments. When my next payment failed to be deposited, they told me to come down and file another report to get a tracer put on that one. I didn't quite understand this, but they told me they couldn't put a tracer on a payment until it actually goes missing.

Finally, they told me I could expect to wait an additional 10 to 15 days to get my two missed payments. They said if I am in dire need and need money to pay water, mortgage, electric bills and the like, and that I can prove that I am unable to pay, I could bring the bills into the field office and "sometimes we can give you the money to pay the bills." As I said before, I did not feel comfortable making such a claim given my relative position compared to others.

A little over a week later, much to my surprise, the third payment I had missed suddenly appeared in our checking account. I was euphoric, feeling it must have fallen out of the clear blue sky. I called the local SSA to report my good fortune and spoke with a different case worker.

I heard from Senator Nelson's office soon thereafter and was told my information had been referred to the appropriate office. I was so relieved that the Senator was listening to me and willing to help because I had been feeling anxious, a little paranoia, and a lot feeling sorry for myself.

I then got a call from my SSA field office a week later and went down there to speak with a different case worker. I signed the "Critical Payment Form," was told to expect payment of the outstanding two months within the week and asked if I was ever told about placing a "block" on my Social Security information. Essentially, this would prevent changes being made regarding my address and payment deposit. The "block" requires me to visit the local SSA office in person to authorize changes. Both my husband and I requested "blocks" be placed on our files.

Two days later, I was made whole with the final two payments. I firmly believe that, in the manner in which the case was progressing, it surely would have taken another 50 days to resolve without Senator Nelson stepping in to break the logjam.

As I said before, I am a very proactive person, but not everyone is as committed to resolving the situation in the manner I did. I am concerned about all the hoops I had to jump through and the idea that there are many others in similar situations who are unable to do the same. It should not take a call to a congressional office to get your money back.

Thank you for inviting me to share my story, and I would be happy to answer any questions you may have.