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Unemployment fraud

Enhance program integrity to safeguard taxpayer dollars and deliver benefits to citizens in need
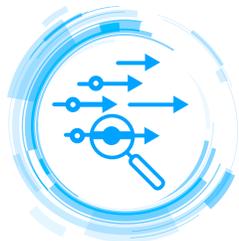
Surveillance dashboard – Effectively manage the influx of claims and respond to risks immediately

Prioritized alerts – Rapidly respond to identity theft, suspicious business accounts and abuses

Rapid response – Quickly root out fraud while expediting authentic claims

The Issue

The challenge of efficiently providing unemployment insurance to people who need it while protecting against fraud and abuse is overwhelming. The pandemic not only revealed issues with providing unemployment insurance benefits but also spotlighted boundless ways individuals and organized rings can exploit gaps in the system. Proactive steps are necessary to address the gaps in program integrity to prevent high levels of abuse and siphoning of taxpayer funds from occurring again. Without the proper safeguards, valuable resources will continue to be diverted from those who need them most and harm can happen to all citizens through identity theft and other schemes.

The increased attention on unemployment programs by organized criminal groups left in the wake of the pandemic has made addressing fraud today even more difficult. Governments will need every fiscal advantage possible to respond to current and future claims and respond to economic turmoil. Losing hundreds of millions of dollars to unemployment fraud during an economic disruption is unacceptable. Governments must have the systems ready now to respond before the next economic crisis occurs.

The Challenge

Data availability and complexity. The need to organize and match across internal and external data sources can result in slow fraud identification. Hindsight analysis of questionable applications might stop tomorrow's fraud, but what about today's? SAS can help you monitor claims – all of them – continuously.

Manual efforts or inadequate tools. Data scale, complexity and the analytical speed required to identify fraud quickly are often beyond what some analytics solutions can handle. Response times and accurate reporting suffer as a result. We can help you rapidly scale a highly secure, cloud-based solution that provides the extra analytical capacity you need.

Unintended harm to those in need. The volatility and speed of program delivery have exposed increased opportunities for highly motivated and sophisticated fraud. As governments respond to new public threats in the future, there is a significant risk that tighter restrictions may keep payments from legitimate applicants. Programs must find the right balance between short and long-term strategies. Layering data analytics to a front end can reduce imbalances and barriers created by many identity protection methods.

Our Approach

With today's sophisticated fraud schemes, you must quickly apply domain expertise, network analytics and machine learning to identify and adapt to more sophisticated threats. SAS® enables you to:

- **Gain a consolidated view and find identity theft rings faster.** Analyze many accounts and claims simultaneously to spot clusters of identity theft and fraud. Quickly build models to distinguish real claims, from those that are fraudulent and process payments for people whose claims got stuck in manual processes for months.
- **Identify highly suspicious claims.** Verify abuse of legitimate business accounts for employee separation notices and detect fictitious businesses.
- **Distinguish program abuse.** Find the claimants that are taking advantage of the program.
- **Manage the influx of claims more effectively.** Present claim insights by multiple factors. Display prioritized results from the unemployment fraud analyses.
- **Use sophisticated visualizations and analytic reporting.** Look into claim characteristics holistically to uncover vulnerabilities in the system. Using existing data available to UI programs, users can explore data through dashboards to discover relationships, trends, outliers and clusters to identify areas of concern.
- **Easily integrate data from disparate sources.** Import data from state income tax records, incarceration data, national directory of new hires, workers' compensation, business licensing and more.

The SAS® Difference

SAS has adapted its proven approach to unemployment fraud detection to identify the most complex fraud schemes and activity. The rapid-deployment, cloud-based solution includes a claims surveillance dashboard, fraud cluster alerts and ongoing fraud model support.

With SAS, you can:

- Speed up and have more effective investigations by integrating data from multiple sources into a single interface.
- Spot new unemployment insurance fraud schemes with improved analytical models that predict and quickly respond in times of disruption and uncertainty.
- Improve government effectiveness by doing more with fewer resources.
- Stay ahead with a flexible, unified platform. Our solution is explainable, repeatable and fast, delivering initial fraud results within three weeks of receiving data. The solution is fully configured and maintained by SAS, and no direct connection is needed with potentially overloaded core systems. Extraction of key data is simple and can help identify fraud and keep your claimant data safe and secure.

With SAS AI and analytics, you can make quick, reliable and transparent decisions. We put your data to work to improve your productivity and overall government effectiveness by doing more with fewer resources.

DETECT ORGANIZED FRAUD AND RESPOND FASTER

Strengthen decision making with an integrated, real-time view
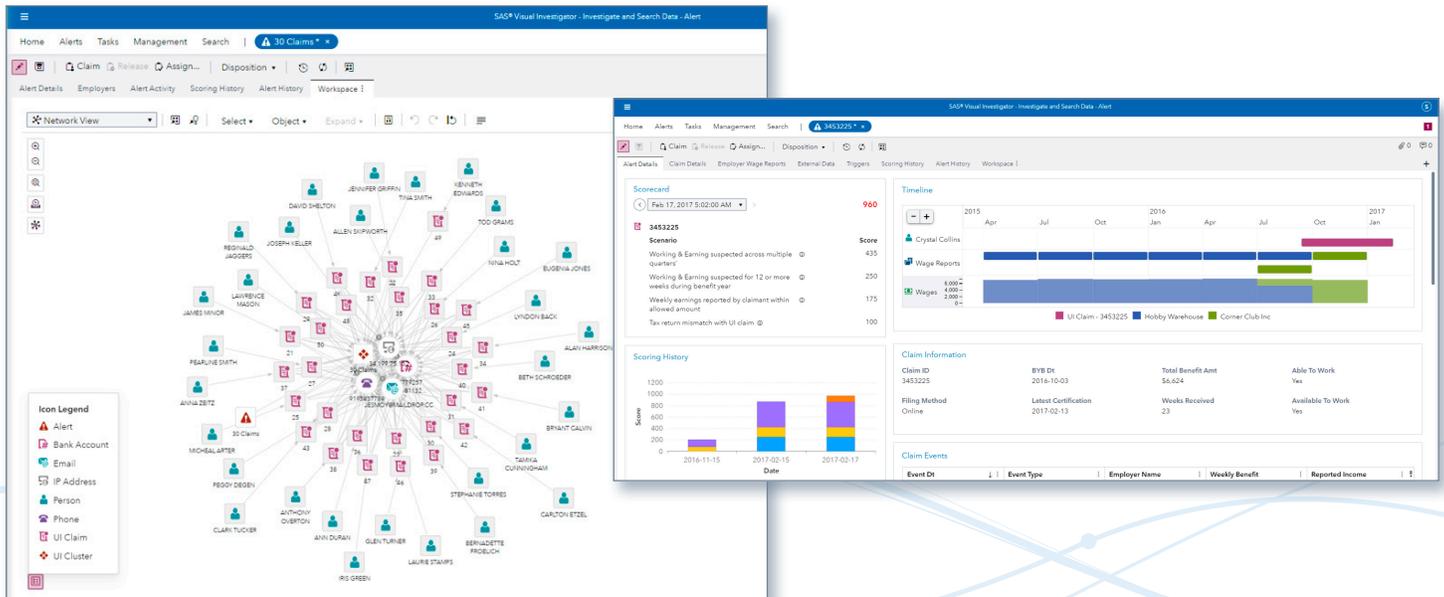
For more information, please visit SAS Payment Integrity for Social Benefits.

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