EQUIFAX®

Strengthen Program Integrity, Eliminate Improper Payments, Increase Agency Efficiency

Incarceration Intelligence

Established via the Social Security Act of 1935, the Federal-State Unemployment Insurance (UI) Program is an important public benefit available to Americans who become unemployed through no fault of their own. Unemployment insurance gives its beneficiaries continued financial stability and has helped keep individuals and families afloat during gaps in employment as they actively search for their next opportunity. As of September 2019, there were 1.5 million Americans claiming unemployment benefits.

When a state is monitoring such a large population of claimants, there is room for fraudulent activity. Improper unemployment payments are a $2.8 billion problem in the U.S. While only a certain percentage of this overspend relates to improper payments made to incarcerated individuals, it still provides clear incentive for working to eliminate overpayments to these ineligible recipients.

Identify and Eliminate Improper Payments, Bolster Program Integrity

A data-driven approach is critical to the future success of the UI Program. While most workforce agencies have certain measures in place to research filed claims, most do not have the time, data, resources, or staff to scrutinize each claim to the maximum extent needed to determine fraudulent activity, often resulting in payments to ineligible beneficiaries.

FY 2018:

Over $25B in UI was paid out.

Of that, $2.8B has been identified as an improper payments. $170MM, specifically, of those that were not "able and available" to work (e.g.,incarcerated).[1]

The state of Texas saved $90 million over four years by providing statewide incarceration data to the Texas Workforce Commission.

The TotalVerify™ data hub from Equifax uses leading data integration that operates the nation's most extensive and current incarceration data network, with direct jail management system interfaces to over 2,800 jails and DOC facilities. Collaborating with workforce agencies across the country, we have identified a critical need for access to near real-time incarceration pointer data to help agencies successfully locate and monitor beneficiaries that are in the various stages of incarceration.

Our Incarceration Intelligence solution gives agencies access to reliable, timely data that helps agencies to locate and monitor beneficiaries, with the end goal of eliminating improper payments and increasing savings.

Benefits of Incarceration Intelligence for Workforce Agencies

Our value proposition is two-fold: we offer workforce agencies access to near real-time, nation-wide incarceration data and a team of experts to implement and support it. With our breadth of data and technical expertise, workforce agencies can better address many of the challenges that coincide with incarcerated beneficiaries through near real-time alerts.

Today, 16 workforce agencies partner with TotalVerify's data hub to implement similar services that point agencies to primary sources. Some of the benefits our customers have realized include:

· Increased agency savings through prevention of improper payments made to ineligible, incarcerated recipients

· Identification and recovery of dollars lost through previous improper payments (via historical cross-match)

Collectively, our workforce agency customers conduct over 48 million searches and save over $30 million in improper payments each year.

Why TotalVerify?

Through access to TotalVerify's extensive near real-time incarceration data, coupled with our unmatched industry expertise, we possess the knowledge and skill set required to successfully partner with workforce agencies to resolve the challenges they face regarding incarcerated beneficiaries. Our Incarceration Intelligence solution enables agencies to vastly improve process efficiencies and save countless dollars.

Agencies are able to place "watches" on their beneficiary lists, and receive alerts when an individual with relevant information is:

Booking into custody

Released from custody

Incarcerated for a certain "length of stay"

According to a 2013 study by the St. Louis Federal Reserve, "individuals with relatively low earning constitute a larger fraction of those committing fraud. High-earning individuals, however, account for larger dollar amounts of fraud."

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