

SSN NO-MATCH LETTERS

WHAT SHOULD YOU DO IF YOU RECEIVE ONE?

The Social Security Administration (SSA) has again started sending no-match letters, which indicate that a W-2 submitted by an employer does not match up with the name and social security number (SSN) that the SSA has on file. The discrepancy could simply be the result of a typo, but it may also be the result of a more serious issue, such as identity theft. Employers who receive these letters must try to resolve the error without taking any adverse action against the employee based solely on the letter.

What is a No-Match Letter?

SSN no-match letters are also called “employer correction request notices.” Examples of reasons for the mismatch follow. This list is not exhaustive:

- ❖ An employer transposed numbers in an employee’s SSN
- ❖ An employee didn’t notify the SSA of a name change after marriage or divorce
- ❖ An employee fabricated the SSN they provided when applying for employment
- ❖ An employee purchased a stolen identity, which they provided when applying for employment

These letters will not specifically identify the names and SSNs of the affected employee(s). In order to get that information, employers will need to register with the SSA’s Business Services Online (BSO): <https://www.ssa.gov/bsowelcome.htm>

Background

The SSA is sending these no-match letters for the first time in seven years.

- ❖ **1993:** SSA first sends no-match letters
- ❖ **2009:** Associated safe harbor rules are rescinded
- ❖ **2012:** SSA stops sending no-match letters
- ❖ **2019:** SSA resumes sending no-match letters

Actions to Take if You Receive a No-Match Letter

Employers who receive no-match letters must take action to resolve the error.

1. First, the employer should check if the error is the results of a simple typo or some other clerical error.
2. If it is not a typo/clerical error, the employer should notify the employee and ask them to confirm their name and SSN as it appears on their Social Security card. The SSA

provides FAQs for employers (<https://www.ssa.gov/employer/notices.html>) and even suggested templates to use with employees (such as this Social Security Verification Letter: <https://www.ssa.gov/employer/notices/SSNVSampleLetter.pdf>).

3. The SSA needs a response within 60 days.
 - ❖ If the employee does not provide the employer with a response, the employer should notify the SSA of that fact.
 - ❖ If the employee admits to providing false information while applying, an employer may have grounds to fire the employee based on their employment or honesty policies. Any adverse action taken against an employee should be carefully considered and not solely based on the no-match letter.

The SSA communicates with the Department of Homeland Security (DHS), which includes Immigration and Customs Enforcement (ICE). Having no-match letters may result in ICE conducting an audit. For that reason and in order to have sound onboarding procedures, it is a good idea to ensure all Forms I-9 are error free and work eligibility verification procedures are in place.

For More Information

For more information or assistance, please contact our Human Resources team at **210-775-6082**, toll-free at **1-888-757-2104**, or **HRManagement@BFOnline.com**.



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