Task Force on Artificial Intelligence, Emerging Technology, and Disability Benefits

Phase One Report

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NATIONAL ACADEMY OF SOCIAL INSURANCE

Acknowledgments

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Executive Summary

The National Academy of Social Insurance formed the Task Force on Artificial Intelligence (AI), Emerging Technology and Disability Benefits to assess and inform how the Social Security Administration approaches the use of AI in the Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) programs for purposes of determining benefit eligibility. The goal of the Task Force and this accompanying report is to bridge general AI guidance to the Social Security Administration's (SSA) specific programs and challenges. SSA processes millions of disability claims a year. Eligibility for SSDI and SSI is strict, and claims undergo a complex, multi-step determination process before benefits can be paid to eligible individuals. Currently, SSA faces an unprecedented backlog of cases waiting for review, imposing long, costly wait times on applicants. SSI and SSDI are critical programs that often act as a lifeline for people with disabilities or disabled family members. They are intended to provide income support due to significant work-limiting disability, old age, and/or death of a spouse or parent.

The Academy Taskforce brings together experts on disability policy, including legal and social service practitioners who assist disability claimants in accessing benefits and services, and technology experts from the private and non-profit sectors. The Taskforce also consulted experts from within government, including the Social Security Administration's Office of the Chief Information Officer and the Chief AI Officer.[1] The Taskforce, its Co-Chairs and the Co-Principal Investigators conducted a series of meetings and informal interviews to gather information, learn and share insights across areas of expertise, and produce the report that follows.

In this report, we begin by describing the challenges SSA faces and how it is already using AI in the disability determination process. We then discuss the risks involved in using AI in the context of disability benefits, including types of bias that must be prevented and mitigated, followed by the potential opportunities for program improvement that AI may provide. Next, we summarize existing guidance to Federal agencies on the use and development of AI in programs and contexts that are potentially "rights-impacting."

We conclude that additional principles and guardrails are needed to guide the use of AI in the Social Security disability determination process. We identify four principles that should guide the Agency's approach to development and use of AI and act as a "north star" for future regulations, guidance and policies. These principles are:

- Do not use AI to limit or impede the rights of applicants and beneficiaries
- Prioritize human decision making in disability determinations
- Prevent, reduce and mitigate bias
- Improve fairness

In addition to these guiding principles, the Task Force has also identified a set of guardrails intended to help protect against the risks identified in this report.

The Task Force is invested in preventing potential harm and ensuring responsible use of AI, especially as new uses are introduced, and AI applications evolve. The Task Force has identified the following guardrails for the testing, deployment, and evaluation of AI:

- Establish internal and external governance processes for oversight of AI
- Make tools that are explainable, transparent, testable, accessible to people with disabilities, and subject to independent evaluation
- Strengthen procurement policies
- Conduct ongoing monitoring and evaluation of AI applications
- Protect data and personal privacy

Together, these principles and guardrails are intended to serve as a foundational framework for the development of more detailed policies and procedures governing use of AI in Social Security programs. More work is needed to ensure that the potential benefits and costs stemming from the use of AI in SSA programs are fully understood and evaluated, and that applicant and beneficiary rights are protected. As this technology rapidly evolves, we urge stakeholders across government, the private and non-profit sectors, and academia to engage in ongoing monitoring of the opportunities and challenges identified in this report and to build upon this framework.