

I'm Not Dead Yet: If Social Security Says Your Dead, Get a Second Opinion

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Every so often, you hear about people voting or claiming benefits of some sort using the identities of dead people. In 2002, it was reported that hundreds of patients using military hospitals held Social Security numbers (SSNs) of dead people. One possible explanation, of course, is that people were committing identity fraud to obtain free medical care.

There is, however, at least one other possible explanation—real living dead people.

I was dead once. In 1994, I discovered I had been dead for 20 years. This shocking revelation came when I requested a copy of my credit report that year. At the bottom of my credit report, I read: “The holder of this Social Security number died in 1974.” Except for this slight error, everything else in my report was correct. I read it at least five times to see if I was misreading it. I even read it upside down. I was afraid to show it to anyone else.

Not believing in ghosts—let alone that I was a ghost—I called the credit reporting service. They told me they were merely reporting what was reported by Social Security and to take it up with the Social Security Administration (SSA). Their error was thus “technically” correct because they were merely reporting what SSA had in its computer system. I also learned that at some time in the early 1990s, SSA began releasing the Social Security numbers of dead people. You can either buy a CD with all the numbers of the dead or call SSA, give them a number, and they will tell you if the holder of that number is dead. The credit reporting service had bought the CD and would not correct my credit report unless I had something in writing from Social Security. As far as they were concerned, I was dead.

I then contacted SSA. They too confirmed I was dead. I protested strongly, of course, and was amazed to get to the bottom of the story within an hour.

My father had died when I was 3 years old. I received Social Security payments as his orphan, and, because I went to college full time, the payments continued after I turned 18 (in the 1980s, Congress stopped the payment of benefits after age 18 for college students). The snafu occurred when I notified Social Security in 1974 that I was graduating from college and would thus no longer be eligible for orphan benefits. Instead of entering the code for graduation, someone entered the code that I had died. Because I had expected the Social Security checks to quit coming when I graduated college, I did not suspect anything was wrong when they stopped.

Dead-end Career

What I found so amazing about this was that I joined the Army in 1975, and my using a dead person's SSN never came up. It did not come up in 1982 when I became an officer in the Navy. I received hundreds of credit card offers between 1974 and 1994. I bought a house with a mortgage in 1989. In 1994, I was still getting credit offers. I did all right for a legally dead man.

All of this leads me to wonder just how bright those people are who issue credit cards. Would you issue credit to someone who was using a dead person's identity? Why did they not cancel my credit cards once it was reported that I was using a dead person's SSN? I guess since my bills were all paid on time, they did not care who was paying them.

Further, SSA never complained that I was paying Social Security taxes into a dead person's account. I would have thought they or the IRS would have at least inquired whether I had made a typographical error on my tax forms. I was tempted to ask for a 20-year refund of my taxes—after all, if nothing is certain but death and taxes, as the old saying goes, my experience proves that death is not quite so certain, so why not taxes?

In 1983, having graduated law school and passed the bar exam, I became a member of the Georgia Bar. The paperwork for that entails a detailed background investigation going back to birth. It is even worse than the paperwork for a government security clearance. Again, no one realized I was a fraud, at least based on my SSN. I am planning one day to write the Georgia Bar and recommend they add to their 20-page background questionnaire the questions: "Are you alive? Are you dead? Regardless of your answer, please explain and provide documentation."

On top of that, I had a secret clearance from 1983 to 1999. To this day, I am amazed my home and office were not stormed and searched by NCIC and FBI agents to arrest me for being a spy. How would I have proved who I was? How does one prove or disprove something like that?

Within a mere few weeks of contacting Social Security, I got a letter of apology that also officially "resurrected" me.

Lucky for my wife and children I had not really died prior to 1994. If I had, she would have been told upon applying for Social Security widow's and orphans' benefits that she had been married to an impostor who had used a dead person's SSN and was not entitled to any benefits—just what a grieving widow would want to hear. Who knows what the military would have done in that regard?

My credit reports now reflect that I am alive once again. I do, however, have several copies of my resurrection letter in different locations just in case another computer error is made. I have a feeling my case is not unique and there are many others out there who are officially dead but just have not had the courtesy to actually lie down and die. Some of us are just stubborn.

Stayin' Alive

If you are curious about your own mortality or, more likely, your credit history, get a copy of your credit report and see what others think they know about you. Under the Fair and Accurate Credit Reporting Act (F&ACRTA) of 2003, you are now entitled to get one free credit report a year. You can do this one of three ways: on-line at www.annualcreditreport.com; by phone, 1-877-322-8228; or by writing to Annual Credit Report Request Service, PO Box 105281, Atlanta, GA 30348-5281. Contact the Federal Trade Commission if you want more details on the law; visit their Web site at www.ftc.gov or call 1-877-FTC-HELP.

Because you now have no excuse for getting your credit report, as it is free, I recommend that you check your credit report every few years. I also recommend you carefully check the Social Security statements you get in the mail each year with your tax return statements to make sure your SSN account is getting properly credited. I have had to correct errors in mine. If you do not get one of these statements from Social Security every few years, call them at 1-800-772-1213 or visit www.ssa.gov

Finally, if you are want to stay alive but still want to stop getting unsolicited credit offers, call 1-888-567-8688, which is the direct marketing opt-out service for unsolicited credit offers. The three major credit reporting bureaus set up this single toll-free number for this purpose. This one call will stop 98 percent of this kind of junk mail. O

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