# KNOWLEDGE BASED AUTHENTICATION

Effective Security Question	Rationale
What city were you born in?	Generally speaking, this fact is less commonly known, making it difficult for others to guess.
What is your oldest sibling's middle name?	Typically, this is something intimately known between siblings and difficult for others to research.
What was the first concert you attended?	The answer isn't prone to change.
What was the make and model of your first car?	The question asks for precise and specific details.
In what city or town did your parents meet?	This is a personal detail. And since there are many potential answers, it's harder for people to guess.

- You must answer security questions
- Credit history details
- Previous
   addresses and/or
   phone numbers

### DOCUMENT VERIFICATION



- Government-issued
   ID
- Driver's License
- Passport

• In Hawaii, 2.5% of the population is aged 85 or older and receive payments from social security and likely have medicare insurance.



• Many have limited mobility or are homebound making it difficult or impossible to visit a Social Security office.









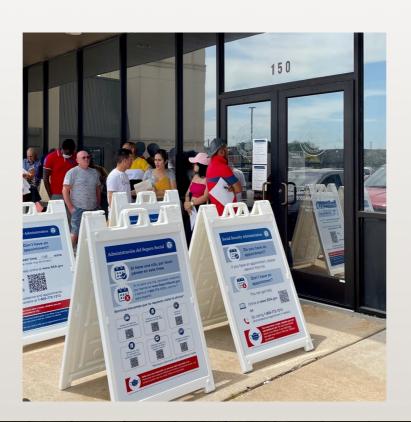
- The population of individuals 75 and older have the lowest rate of internet use and some have no access
- Many prefer not to use devices to transact **business**
- Most feel comfortable using the phone



• Geriatric patients may have health issues that impair their ability to accurately recall personal data or locate documentation required for identity proofing.



• Funding for organizations that support the elderly could see cuts that eliminate programs that may have been able to help.



### WHAT CAN PROVIDERS DO?

Be Aware of The Changes



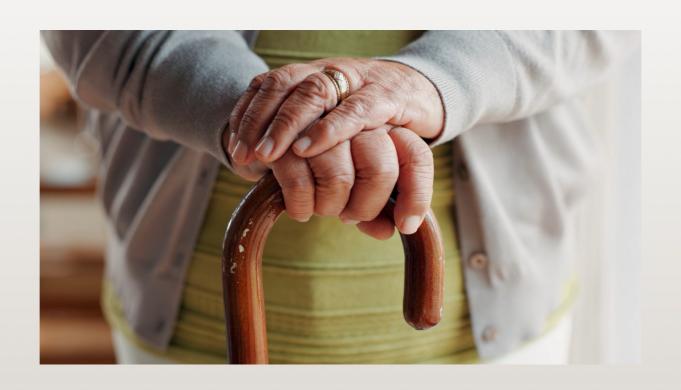
### WHAT CAN PROVIDERS DO?



Encourage Family
Members, Caregivers to
contact "Social
Security" to complete
authorization forms to
be able to speak on
another person's behalf.

#### WHAT CAN PROVIDERS DO?

 Understand the changes could disrupt social security payments and even health insurance



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## MAHALO!

#### **Additional Resources:**

#### **Medicare**

24 hours/7 days a week 1-800-MEDICARE (1-800-633-4227) https://www.medicare.gov/

Social Security Administration

7am-7pm – Monday-Friday

1-800-772-1213 (TTY 1-800-325-0778)

https://www.ssa.gov/