



# Identity Verification

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# The Purpose of Unemployment Insurance

- Provide partial wage replacement to unemployed workers
- Weekly, eligibility based program that typically provides up to 26 weeks of benefits
- Stabilize the economy in local communities
- Preserve a trained, local workforce for businesses
- Collaborate with WorkSource Oregon to get people back to work faster

# Unemployment Insurance Fraud

- Recent US Department of Labor estimates \$45.6 billion in nationwide UI system fraud losses
- Oregon's estimated 2020 fraud losses total approximately \$24.1 million
- Impact to Oregonians
  - Hijacked claims
  - Delayed benefits

# Fraud Prevention Tools

- Oregon has many fraud prevention and detection tools in place and is implementing more
- Oregon has many partnerships in our efforts
- Employers and individuals can help us fight fraud
  - <https://unemployment.oregon.gov/unemployment-insurance-fraud>

# Identity Verification

- All UI claimants need to verify their identity to receive benefits
- Your benefits are there for you when you need them
- Verification tools and techniques must adapt as criminals adapt their techniques

# ID Verification Vendor

- Self-service option
  - “Selfie” process
  - “Trusted Referee” assistance
  - Scheduled verifications
- Results
  - 35.9% of users already had accounts with the vendor
  - Over 78,000 claimants verified
  - Over 16,000 fraudulent claims prevented

# “Selfies” & Alternatives

- Scheduled automatic deletion of biometric data as soon as 24 hours
- Individual control over biometric data retention and use
- Bypass biometrics by going straight to a Trusted Referee
- In-person at a WorkSource Oregon Center

# What's Next?

- Continue listening to Oregonians' concerns
- Review current and source alternative ID verification vendors
- Partner with the US Department of Labor to pilot other ID verification options
- Continue to fight UI fraud





# Questions?

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