DEATH MASTER FILE: CASE STUDY

How Central Research Inc. (CRI) identifies more deceased persons than the Social Security Administration (SSA) Death Master File

THE CHALLENGE — FINDING THE DECEASED

More than 2.8 million U.S. deaths reported annually[1]

The SSA Death Master File (DMF) is compiled by collecting death reports from sources such as family members, funeral homes, financial institutions, postal authorities, states and other federal agencies. The DMF is then sold to other agencies and private organizations such as banks and credit companies where the primary use is to identify and prevent fraudulent activity for anyone who might be using the identity of a deceased person to benefit themselves.

The DMF contained 767,720 deaths[2] — 27% of all deaths

As of July 2019, the Death Master File (DMF) identified less than one-third of the U.S. deaths for 2018[3]. That means many government and private organizations that relied solely on the DMF to reduce improper payments and prevent fraud missed out on two-thirds of the deaths in 2018. Early identification of the deceased is essential to prevention.

CRI found an additional 1.1 million deaths

By supplementing the DMF with proprietary sources, CRI identified an additional 39% or 1,102,304 deaths in 2018[3] not previously reported by the DMF. By utilizing both DMF and proprietary sources, CRI identified 66% of the persons deceased in 2018.

THE RESULTS — CRI FOUND MORE DEATHS

When comparing DMF results to number of deaths in 2018

[1]According to CDC 2017 average daily U.S. deaths.
[2]The Social Security Administration has two versions of the DMF; this data is the public subscriber version.
[3]As of July 2019 data comparison.

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The difference? Proactive data approach.

At CRI, our success is attributed to our proactive searches using sources developed rather than the SSA DMF approach that is passive and waits for information.

Data Sources

In addition to data provided by the DMF, we search over **13,000 proprietary sources** weekly to capture deceased data.

Death Matching Processing

Data is processed to yield **14 levels of deceased data matches**, which are sorted by proprietary algorithms that affix probability confidence to each match.

Records Library

Our database contains more than **120 million deceased records** compromised of a very high percentage of recently deceased records from the last 15 years.

Eliminate fraud, waste and abuse.

This study shows that relying solely on the DMF for death records is not sufficient for organizations whose goal is to prevent the greatest amount of improper payments and save the most amount of money. By supplementing DMF records with our propriety sources and an extensive records library, CRI maximizes identification of deceased individuals.