Update Full Death Master File within Do Not Pay

Background

- In alignment with the Consolidated Appropriations Act of 2021, the U.S. Treasury's (Treasury) Bureau of the Fiscal Service's (Fiscal Service) partnered with the Social Security Administration (SSA) to implement the Full Death Master File (DMF-Full) into the Do Not Pay (DNP) Working System for a period of three (3) years effective December 27, 2023.
- An analysis was conducted that evaluated its impact in identifying and preventing improper payments during the first full calendar year following implementation (January – December 2024).

Key Objectives

1. Measure the initial impact of the DMF-Full in terms of improper payments identified, prevented, and recovered, against its acquisition ($4.58 million for calendar year 2024) and implementation costs.
2. Assess changes in agency engagement and behavior resulting from the implementation of the DMF-Full.
3. Evaluate the comprehensiveness and timeliness of the data source in comparison to other DNP Working System death data sources.

Key Findings

The DMF-Full's comprehensive data coverage, timeliness of data, impact on improper payments, and increased customer engagement highlight tremendous value in the first twelve (12) months since implementation.

- The study found a total net benefit of $109 million, representing a 2,377% return on investment in 2024, when comparing DMF-Full's cost to previous rates of improper payments identified, prevented, and recovered.

Return on Investment Details					
Identified	**Recovered**	**Prevented**	**Total Benefit**	**Cost**	**Net Benefit**
$58,129,903	$4,439,118	$50,965,953	$113,534,975	($4,584,244)	$108,950,730

Fiscal Service projects an estimated net benefit of at least $330 million over the approved access period (2024-2026) for DMF-Full.

- There has been a 174% increase by volume for death data accessed through the DNP portal, along with thirty-nine (39) new and/or expanded engagements[1] with federally funded programs.
- DMF-Full has proven by far to be the most comprehensive and timeliest death data source in the DNP Working System in comparison to other available death data sources, as demonstrated by its superior data coverage and latency of information.
- The results of this study support ongoing efforts to advance permanent DMF-Full access, whose impact will increase through enhancements e.g., daily updates vs. weekly [went live on April 1, 2025], and continued expansion to additional federal and federally funded state-administered customers, e.g., addition of death data as technical service provider for Public Assistance Reporting Information System (PARIS), which is a federal-state partnership that insures the integrity of public assistance programs, e.g., Medicaid, SNAP, TANF, through detecting and deterring improper payments.

[1] Twenty-one (21) new program engagements and 18 expanded partnerships have been realized as a result of DNP access to MF-Full.