

ID.me in Oregon

Why is it important to verify people's identities?

When the pandemic struck, the Oregon Employment Department, along with other states across the U.S., faced a barrage of fraud attempts from national and international crime rings trying to steal benefits. Some of these criminal networks used people's personal identifying information – information they had stolen or purchased on the black market – to attempt to fraudulently obtain unemployment insurance benefits.

Their efforts threatened the UI Trust Fund, which contains funds used to pay unemployment insurance benefits. It also delayed providing benefits to the ID theft victims who were legitimately seeking unemployment insurance benefits. With ID.me, a safeguard is in place to help ensure the person requesting benefits is the legitimate owner of the identity.

What is ID.me?

When someone applies for unemployment insurance (UI) benefits, we are required to use a tool to verify people's identities beyond social security administration verification. ID.me is one tool we use to help reduce UI fraud and identify ID theft.

What does ID.me do in Oregon?

The Oregon Employment Department has contracted with ID.me to verify the identity of people applying for unemployment insurance benefits.

How does ID.me work?

After applying for unemployment insurance benefits, claimants receive a notification from the Oregon Employment Department requesting that they verify their identity with ID.me. At the [ID.me website](#), the claimant verifies their identity by taking a photo of themselves and uploading their driver's license, state ID, passport, or passport card. ID.me then compares the photo to the uploaded document to verify their identity. For those who experience issues, ID.me also offers Trusted Referees to assist individuals with completing the process.

How is OED checking to make sure ID.me isn't discriminating against people?

Equity and Inclusion are core principles to the Oregon Employment Department. We assessed Oregonians' ability to successfully use ID.me and have made improvements to the process based on what we have learned.

What steps has the Employment Department put in place to address concerns with ID.me and similar verification processes?

When the pandemic struck, the Oregon Employment Department, along with other states across the U.S., faced a barrage of fraud attempts from national and international crime rings trying to steal benefits from the unemployment insurance system.



Some of these criminal networks used people's personal identifying information – information they had stolen or purchased on the black market – to attempt to fraudulently obtain unemployment insurance benefits.

Their attacks threatened, and continue to threaten, the UI Trust Fund, which contains money used to pay unemployment insurance benefits. They also delayed providing benefits to the ID theft victims who were legitimately seeking unemployment insurance benefits.

When someone applies for unemployment insurance benefits, the department needs to ensure it is not someone using a stolen identity. There is not a nationally provided system that adequately does this, and only a limited number of third parties offer these types of services. The Oregon Employment Department contracted with ID.me for this service.

Equity and Inclusion are core principles to the Oregon Employment Department, and we are aware of concerns about facial recognition software and how it may be harder for people of color to use.

The department is committed to ensuring the claimant identification verification process is simple for everyone. That is why, last fall, the department chose to pause using ID.me for a short time to look at how it was impacting people seeking benefits by reviewing a month's worth of claims - to determine if there were disparate impacts, and if so, for what segments of the population.

OED employees reached out to people who did not complete the identity verification process, and we asked them why. The department learned that the segments of our population experiencing the most difficulty using ID.me were people aged 20 and under, Spanish speakers, African American, and American Indian or Alaska native people seeking benefits.

Based on what the department learned, improvements were made to ensure the ID.me verification process is easier to complete, and we offered additional support for people who may need some extra help. Some of these improvements include:

- Updating phone recordings to add a new message to make sure people are aware of the department's work with ID.me. These recordings are available in English, Spanish, Russian, and Vietnamese.
- Conducting proactive phone dialer campaigns, in English and Spanish, so people get a call reminding them to verify their identity with ID.me after they file their initial claim, and again after they claim benefits for their first week.
- Live calls to people from department employees who speak the customer's preferred language or use an interpreter to communicate; and,
- Adding a "Help with ID.me" option to the department's Contact Us form. Working closely with our WorkSource Oregon partners, so people can go to their local center to get help verifying their identity with ID.me.
- Developing a pilot program to let customers use special cell phones at WorkSource Oregon centers to verify their identity in case they don't have a personal cell phone with a camera.



- And, finally, employees at WorkSource Oregon centers are able to verify the identity of people who are having difficulty, or who have privacy concerns, with using ID.me.



Is OED working with the ACLU?

We know how important it is to protect individual privacy and to ensure people have access to benefits in a timely manner. In the spirit of transparency and in our dedication to continuously improving our services, we have been sharing information about ID.me with the ACLU and listening to its concerns and suggestions. Through the public records process, OED has provided the ACLU with ID.me related emails, the ID.me contract, invoice, and other documents. We are committed to making sure that the process for protecting Oregonians from identity theft is both easy-to-use and protects their privacy.

Where can I learn more?

- The [ID.me website](#) has information detailing how ID.me keeps information secure along with other [FAQs](#).
- ID.me's FAQs discuss what they do with the [personal information they receive](#), and the controls individuals maintain over their information how long [data is retained](#) by ID.me and requests for [ID.me to delete biometric data](#).
- ID.me has provided details on how they [verify identity](#) using a 1:1 face match and the role 1:many facial recognition plays in their internal processes.