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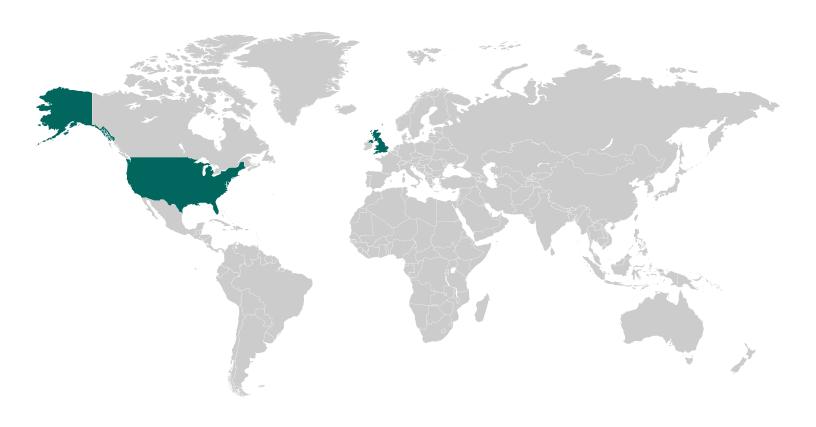














UNITED STATES

Uncle Sam Onboards Social Media Surveillance "Bigly"

By Marci De Vries

On March 10, 2019, The New York Times published an article titled, "On Disability and on Facebook? Uncle Sam Wants to Watch What You Post," and within minutes my inbox was blowing up with friends and colleagues forwarding the article to me with all-caps notes along the lines of, "OMG DID YOU SEE THIS?"

It's exciting news for insurers and self-insureds alike. The headline is that the Federal Government has green-lighted the practice of monitoring social media in the context of their own benefits award systems.

Let me explain; in 2014, I met with representatives of Medicaid to discuss using social media data to reduce fraud on a large scale. They politely explained that they could not pursue this kind of program because of the potential for a PR backlash if the media learned they were trying to reduce payments to anyone for any reason, including using social media data in their payment decisions.

Since then, (according to several recent articles) the SSA has quietly built a social media surveillance program in conjunction with the White House, and they are seeking increased funding for the program in the 2020 budget.

Consider this: If the slow moving, ultra-conservative government is moving forward with social media surveillance, doesn't that green-light widescale usage for all insuring entities? It also seems to remove all questions about the usefulness of the tool, since the government has overtly stated that the financial benefits will more than mitigate the cost.

Is this a Trump Thing?

I have to admit that my first reaction was to check whether or not this was just another hastily-composed Trump tweet. I discovered that, according to multiple sources, the driving forces behind this shift are conservative organizations like The Heritage Foundation in Washington and several conservative members of congress. These entities are eager to reduce the \$11 Billion per month price tag for these benefits. Meanwhile, Trump also stated that the only way to save these programs was to reduce waste, abuse, and fraud, but the political will extends far beyond the president.

But wait, there's more...

Since social media investigation is now a federal practice, much of the administration's discussion of GDPR and social media privacy may begin to quiet down because there is a real need for need public data in social media to maintain the cost structure of their own programs. Therefore, we can expect not only the expansion of social media, but an emphasis on reducing privacy moving forward. It is a very exciting time for insurance to work with social media data.