

.3SB 2
Department of Human Services - Electronic Benefits Transfer Cards - Fraud
(Prevent Electronic Benefits Theft Act of 2023)
Hearing of the Senate Finance Committee
February 23, 2023

Position: SUPPORT

My name is Phillip Osborne and I am a Maryland resident living in Baltimore City. I am writing to support SB 2, Prevent Electronic Benefits Theft Act of 2023, which would require the Department of Human Services to refund SNAP, TCA and TDAP recipients whose benefits were stolen in EBT skimming theft. It would also require DHS to make EBT cards more secure to prevent future theft.

I had quite a few problems getting approved for TDAP and I was glad when I started receiving them. I am disabled and unemployed. Because of my disability, my only income at present is TDAP. I was looking forward to getting my money for that month. I was completely astonished when I went to the ATM and discovered that my TDAP money was gone!

I instantly panicked also because I did not have any idea how I was going to pay my monthly debts. I owed my phone bill and knew that if my phone was shut off my problems would increase exponentially. I had to borrow money from a family member whom I still owe.

SB2 is important to me because I rely on my benefits to survive. If a refund of my stolen benefits is approved I can pay debts that are still outstanding.

I was totally taken aback when I found out that DHS would not do anything to rectify the situation. It seems that DHS doesn't care at all what kind of devastation it caused to all people that had their benefits stolen. Older people such as myself, women with children and people with disabilities which includes myself also rely on their benefits for housing, food and all the other necessities of basic existence and benefits being stolen causes such an enormous problem that I'm sure anyone can comprehend.

Thank you and I desperately urge the committee to please vote YES in SB2 to make Marylanders who had their benefits stolen whole again.

Sincerely,

Phillip Gene Osborne Jr.

MY NAME IS PHILLIP OSBORNE AND I AM A MARYLAND RESIDENT LIVING IN BALTIMORE CITY. I AM WRITING IN SUPPORT OF SB2 PREVENT ELECTRONIC BENEFITS THEFT ACT OF 2023 WHICH WOULD REQUIRE THE DEPT OF HUMAN SERVICES TO REFUND SNAP TCA AND TDAP RECIPIENTS WHOSE BENEFITS WERE STOLEN IN EBT SKIMMING THEFT. IT WOULD ALSO REQUIRE DHS TO MAKE EBT CARDS MORE SECURE TO PREVENT FUTURE THEFT.

I HAD QUITE A FEW PROBLEMS GETTING APPROVED FOR TDAP AND I WAS GLAD WHEN I STARTED RECEIVING THEM. I AM DISABLED AND UNEMPLOYED BECAUSE OF MY DISABILITY. MY ONLY INCOME AT PRESENT IS TDAP. I WAS LOOKING FORWARD TO GETTING MY MONEY FOR THAT MONTH. I WAS COMPLETELY ASTONISHED WHEN I WENT TO THE ATM AND DISCOVERED THAT MY TDAP MONEY WAS GONE!

I INSTANTLY PANICKED ALSO BECAUSE I DID NOT HAVE ANY IDEA HOW I WAS GOING TO PAY MY MONTHLY DEBTS. I HAD MY PHONE BILL AND KNEW THAT IF MY PHONE WAS SHUT OFF MY PROBLEMS WOULD INCREASE EXPONENTIALLY. I HAD TO BORROW MONEY FROM A FAMILY MEMBER WHOM I STILL OWE.

SB2 IS IMPORTANT TO ME BECAUSE I RELY ON MY BENEFITS TO SURVIVE. IF A REFUND OF MY STOLEN BENEFITS IS APPROVED I CAN PAY DEBTS THAT ARE

STILL OUTSTANDING

I WAS TOTALLY TAKEN ABACK WHEN I FOUND OUT THAT DHS WOULD NOT DO ANYTHING TO RECTIFY THE SITUATION! IT SEEMS THAT DHS DOESNT CARE AT ALL WHAT KIND OF DEVASTATION IT CAUSED TO ALL PEOPLE THAT HAD THEIR BENEFITS STOLEN, OLDER PEOPLE SUCH AS MYSELF, WOMEN WITH CHILDREN AND PEOPLE WITH DISABILITIES WHICH INCLUDES MYSELF ALSO RELY ON THEIR BENEFITS FOR HOUSING, FOOD AND ALL THE OTHER NECESSITIES OF BASIC EXISTENCE AND BENEFITS BEING STOLEN CAUSES SUCH AN ENORMOUS PROBLEM THAT IM SURE ANYONE CAN COMPREHEND

THANK YOU AND I DESPERATELY URGE THE COMMITTEE TO PLEASE VOTE YES ON SB2 TO MAKE MARYLANDERS WHO HAVE HAD THEIR BENEFITS STOLEN WHOLE AGAIN!

SINCERELY, PHILLIP GENE OSBORNE JR

Phillip Osborne