



Maryland Senior Citizens Action Network

MSCAN

AARP Maryland

Alzheimer's
Association,
Maryland Chapters

Baltimore Jewish
Council

Catholic Charities

Central Maryland
Ecumenical Council

Church of the Brethren

Episcopal Diocese of
Maryland

Housing Opportunities
Commission of
Montgomery County

Jewish Community
Relations Council of
Greater Washington

Lutheran Office on
Public Policy in
Maryland

Maryland Association of
Area Agencies on Aging

Maryland Catholic
Conference

Mental Health
Association of Maryland

Mid-Atlantic LifeSpan

National Association of
Social Workers,
Maryland Chapter

Presbytery of Baltimore

The Coordinating
Center

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SB2

Department of Human Services – Electronic Benefit Transfer Cards – Fraud (Prevent Electronic Benefit Theft Act of 2023)

Senate Finance Committee
February 23, 2023

SUPPORT WITH AMENDMENT

The Maryland Senior Citizens Action Network (MSCAN) is a statewide coalition of advocacy groups, service providers, faith-based and mission-driven organizations that supports policies that meet the housing, health and quality of care needs of Maryland's low and moderate-income seniors.

MSCAN supports SB 2 with amendments, which requires the Department of Human Services (DHS) to reimburse Marylanders who have had their Electronic Benefits Transfer (EBT) card benefits stolen, and requires the Department to work with the EBT vendor to reduce the likelihood of future theft through improvements to the EBT card and system processes. The sponsor amendments will ensure the reimbursements are retroactive and that benefits are replaced quickly without burdening the family to secure investigatory materials related to the theft.

Many of our seniors are on fixed incomes and struggle with meeting their basic needs. Nearly one in five low-income seniors in Maryland struggles with hunger, resulting in Maryland having the 8th highest food insecurity rate among low-income seniors.¹ Tragically, at the same time, older adults are one of the fastest growing demographics of people experiencing homelessness. The pandemic has only exacerbated these issues, as seniors struggle to afford food, housing, medicines, and other basic necessities amongst rising costs of inflation.

If a senior loses SNAP or other public benefits due to EBT skimming, the loss of income is disastrous. Safety-net programs – like Supplemental Nutrition Assistance Program (SNAP) - provide vital resources to low-income older adults to purchase housing, food, transportation, and meet other basic needs. If a senior has their benefits stolen, rapidly replacing the income lost is key to continued economic security. Moreover, it is important that the benefits are replaced without undue burden placed upon older adults to gather reports and materials related to the theft. Just like dollars are quickly replaced when credit cards are stolen, benefits must be quickly replaced when EBT benefits are stolen to improve the health and safety of low-income older adults struggling to make ends meet.

For the reasons stated above, MSCAN urges a favorable report with amendments on SB 2. Thank you for your consideration.

¹ Maryland Hunger Solutions. 2019. Senior Hunger in Maryland.
http://mdhungersolutions.org/pdf/Senior_hunger_fact_sheet_OFFICIAL.pdf