



Judiciary Committee
HB318: The Safe Carrier Act
January 30, 2024
POSITION: SUPPORT

The Arc Maryland is the largest statewide advocacy organization dedicated to protecting and advancing the rights and quality of life for people with intellectual and developmental disabilities.

SEEC is a Montgomery County-based nonprofit that supports adults with IDD (intellectual and developmental disabilities). The 150 Direct Service Professionals (DSPs) SEEC employs provide services that allow the over 320 people they support to live lives of their choosing.

We support HB318 because we are hopeful the changes proposed will benefit all Marylanders who are victimized by mail theft and identity theft, particularly people with IDD our organizations support.

Studies support that people with intellectual and developmental disabilities may be victims of identity theft at greater prevalence than the general population. Some people with IDD may be more appealing targets for identity thieves because they may be unaware of the signs of identity theft or lack an understanding of what it is and how it affects them. They may also have difficulty trouble-shooting and addressing the identity theft effectively, once it is discovered, and restoring their identities and financial security.

The crime of identity theft is not always carried out by strangers. Sometimes parents, relatives, and unrelated caregivers may steal the identity of a person with IDD through mail theft or other means of access to Personal Identifying Information (PII). They may use this information and documentation to open up new credit card accounts, obtain loans, enter into contracts with utility companies, sign leases/rent property, and obtain access to the individual's bank accounts- all without the person's knowledge or permission.

An individual with IDD, who recently shared their story, recounted that their caregiver who was responsible for retrieving mail for them and bringing it to the person, instead stole the mail. They used the information they stole to obtain a vehicle and credit card using the individual's PII. After no payments were made on the vehicle purchased with the stolen identity, the individual with IDD was called and badgered by collectors and repossession agents. The issue caused significant mental anguish and the individual lost all trust in future caregivers. His life was turned upside down. He required significant assistance to resolve the issue and his credit is not yet completely restored.

In closing, we hope the penalties proposed through this legislation will deter mail (and ultimately, identity theft) and the preventative measures proposed will increase protections for people with IDD

from mail and identity theft. We ask the committee for a favorable report on HB318.

For more information, please contact:

Ande Kolp. Executive Director, The Arc Maryland 443-851-9351 <u>akolp@thearcmd.org</u> Katrina Kugel, Government Relations Manager, SEEC <u>kkugel@seeconline.org</u>