



# 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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## HB 503

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

House Appropriations Committee  
February 21, 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 HB 502 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 8<sup>th</sup> highest food insecurity rate among low-income seniors.<sup>1</sup> 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 HB 502.** Thank you for your consideration.

<sup>1</sup> Maryland Hunger Solutions. 2019. Senior Hunger in Maryland.  
[http://mdhungersolutions.org/pdf/Senior\\_hunger\\_fact\\_sheet\\_OFFICIAL.pdf](http://mdhungersolutions.org/pdf/Senior_hunger_fact_sheet_OFFICIAL.pdf)