

**HB 187
Benefits Exploitation
Hearing on January 28, 2025, Maryland House of Delegates, Judiciary Committee
Position: Favorable**

Maryland Legal Aid submits its written and oral testimony in support of HB 187.

Maryland Legal Aid (MLA) provides free legal services to the State's low-income and vulnerable residents. We assist thousands of Maryland residents who rely on Supplemental Nutrition Assistance Program (SNAP), Temporary Disability Assistance Program (TDAP) and Temporary Cash Assistance (TCA) benefits. No matter what type of case is presented, many of our clients are disabled, and most also rely on Medicare, Medicaid, Social Security, Veterans Benefits, and food assistance. This is the benefit "safety net" to all Marylanders, and is life-sustaining assistance to those living below the poverty line.

This testimony is offered at the request of Delegate Kaufman.

We are fortunate that people in the U.S. are living longer, but the reality is that the number of people, especially older adults, who become victims of abuse and financial fraud is growing.¹ HB 187 will, for the first time, make it illegal to obtain another person's benefits through isolation, deception, coercion or exploitation for personal enrichment. In other words, it would become illegal to commit benefits trafficking in Maryland.

One only has to watch the news or read a newspaper to know that benefits exploitation (or trafficking) is real. It causes increasingly incomparable loss and damage to low-income persons, especially older adults. We have many examples of this injury to our clients. In one case, MLA represented a disabled woman in her 80s whose own granddaughter brought her to Maryland for a "visit" and then proceeded to isolate her, hide her government identification, and then steal her Social Security benefits, small pension and rental income. This conduct occurred over an 18 month period, and the client could not escape and return home to Arkansas: she was 82, had no money or identification. Our grandmother-client was even forced to perform household cleaning and chores for the terrible granddaughter and her husband, at the age of 82. The case was brought to our attention because the granddaughter filed a petition for guardianship over our client, in an unscrupulous effort to permanently deprive her of her income through a court order.

This conduct involved deception, isolation, transportation of a vulnerable adult, and the appropriation of government benefits by someone who did not work for them or deserve them. It falls squarely within the scope of HB 187.

¹ <https://www.youtube.com/watch?v=blcv5CbO-WE>; <https://www.fbi.gov/news/stories/elder-fraud-in-focus>; <https://ovc.ojp.gov/program/stop-elder-fraud/providing-help-restoring-hope>; <https://vawnet.org/sc/elder-abuse-growing-problem>.

MLA strongly opposes benefits trafficking and exploitation, especially as it is applies to older adults, and urges passage of HB 187.

If you have questions please contact Cornelia Bright Gordon, Director of Advocacy for Administrative Law, Maryland Legal Aid, at cbgordon@mdlab.org.