



THE MARYLAND HOUSE OF DELEGATES
ANNAPOLIS, MARYLAND 21401

House Judiciary Committee

Sponsor Testimony: Delegate Aaron Kaufman

HB 216 – Benefits Exploitation

Date: 1/27

Good morning Chair Bartlett, Vice Chair Davis, and members of the Committee. My name is Delegate Aaron Kaufman, and I am here today to request a favorable report on HB 216, Criminal Law – Benefits Exploitation. This bill is bipartisan being cross-filed by Senator Chris West.

This bill addresses a clear and growing gap in Maryland law. While our statutes prohibit financial exploitation of vulnerable adults generally, they do not explicitly address the intentional diversion or misuse of government benefits, such as Social Security, disability income, SNAP, or Medicaid, that many older adults and people with disabilities rely on for basic survival. Importantly, I have worked closely with the Office of the Public Defender and other stakeholders to ensure that the bill is carefully enforceable and applicable.

Adult Protective Services in Maryland report consistent year-over-year increases in financial exploitation cases, particularly those involving misused public benefits.¹ National research shows that financial exploitation is the fastest-growing form of abuse, resulting in billions of dollars in losses annually,

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with adults with disabilities experiencing exploitation at rates several times higher than the general population.² Investigative reporting by the Baltimore Sun found that, despite a 2023 Maryland law making unlicensed assisted-living facilities a felony, more than 100 so-called “shadow” senior-care homes continue to operate.³ Advocates warn these facilities function as a hidden system of exploitation, sometimes described as “senior trafficking”, where vulnerable adults are isolated, abused, and have their benefits systematically diverted with little effective enforcement.

HB216 closes that gap by creating a defined criminal offense of benefits exploitation, prohibits knowingly recruiting, harboring, or obtaining an individual for the purpose of appropriating their government benefits, and applies to a broad range of benefits programs. The bill also prohibits profiting from or participating in ventures that exploit individuals for their benefits and clearly defines key terms such as coercion, deception, exploitation, and isolation to guide enforcement.

For these reasons, I respectfully request a favorable report on HB216. Thank you for your time, and I am happy to answer any questions.

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Footnotes

1. NATL ADULT PROTECTIVE SERVS. ASS'N, Additional Resources for Financial Exploitation (last visited Nov. 20, 2025), <https://www.napsa-now.org/additional-resources-for-financial-exploitation/>
2. CONSUMER FIN. PROT. BUREAU, Suspicious Activity Reports on Elder Financial Exploitation: Issues and Trends (Feb. 2019), https://files.consumerfinance.gov/f/documents/cfpb_suspicious-activity-reports-elder-financial-exploitation_report.pdf
3. BALTIMORE SUN, Senior 'trafficking': The shadow industry Maryland won't shut down <https://www.baltimoresun.com/2025/11/12/senior-trafficking/>