Interested Party Testimony for Senate Bill 302
Dustin Russell, Director - State Government Relations, Equifax
Ohio Senate Insurance Committee
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Chairman Hackett, Ranking Member Craig and members of the Senate Insurance Committee, thank you for allowing me the opportunity to provide written interested party testimony today on S.B. 302. My name is Dustin Russell, Director of State Government Relations with Equifax Workforce Solutions.

Equifax Workforce Solutions (EWS) is proud of our state partnership in Ohio. We employ approximately 160 people at our office in Hilliard on Mill Run Drive. Also, EWS has a twenty-year partnership with Ohio's Department of Job and Family Services (ODJFS). Equifax helps the state verify eligibility for Medicaid, Supplemental Nutrition Assistance Program (SNAP), TANF and Child Support.

We applaud the efforts of the Ohio Unemployment Modernization and Improvement Council over the past year. The good work and leadership of the council has helped take important steps toward combating fraud in Ohio's unemployment compensation system. S.B. 302, using recommendations from the Council, is intended to make it harder for criminal actors to exploit Ohio's unemployment compensation benefit program.

Equifax maintains a suite of data insights including The Work Number, the industry-leading provider of income and employment verifications in the U.S. Through this powerful database, Equifax offers credentialed verifiers, like ODJFS, access to over 136 million active employee records. Last year in the U.S., we provided over 35 million verifications returned in support of government assistance programs, including over 2 million for ODJFS that helps county and state employees ensure the right Ohioan gets the right benefit at the right time.

Using up-to-date consumer income and employment information is a smart investment by the State because it eases the burden on public assistance applicants by helping reduce their need to provide documentation. We are proud to help ODJFS and county employees every day as they assist Ohioans with their benefit applications.

Also, in October of 2021, Equifax Workforce Solutions acquired Appriss Insights Inc., a trusted and comprehensive source of criminal justice intelligence. Among other offerings, this solution is used for fraud detection and prevention, specifically leveraging its first in class state incarceration data. This data will benefit government agencies and improve the delivery of entitlement programs. For example, Appriss Insights cross-matching efforts in Ohio, launched in

2016, found more than 1,500 prisoners getting unemployment benefit checks from the state and identified $867,000 in overpayments. Also, we prevented an estimated $1.7 million in improper payments going out. Appriss Insights takes confidential files from ODJFS with data on unemployment claimants and matches it against national incarceration records each week. The state then checks any matches to see if booking times overlap with time when a recipient was collecting unemployment.

Both Appriss Insights and Equifax Workforce Solutions - The Work Number help government agencies make it easier for people to obtain social services benefit determinations in a timely manner.

To complement the intent of S.B. 302, I would respectfully offer some suggestions of ways the bill could be made even stronger with improved ways the state can verify eligibility for Unemployment Insurance (UI).

Several states, including Arizona, Missouri, Texas, Mississippi and Kentucky, have recently considered proposals and enacted laws that require their state agencies to verify income, assets, and identity of applicants by using commercially available data from a third-party consumer reporting agency governed by the federal Fair Credit Reporting Act (FCRA). During these incredibly challenging times, we believe the unemployment insurance system could be further strengthened by enabling a "real-time eligibility system" as often as weekly which would provide ODJFS with an accurate picture of Ohioans' needs, especially when they return to work, currently incarcerated, or passed away. These data solutions are proven to help reduce overpayments, prevent fraud and fraud from incarcerated individuals.

In closing, Equifax Workforce Solutions can help states with real-time, Fair Credit Reporting Act (FCRA) and Gramm-Leach-Bliley Act (GLBA) regulated, commercially available data. In addition to using state wage and income data, and DRC incarceration data, as called for in S.B. 302, additional commercial data sources can more rapidly and accurately help confirm eligibility and assist in cleaning and adjudicating backlogs of pending cases for unemployment assistance.

Equifax is proud to partner with the State of Ohio and we applaud the hard work the legislature and executive state agencies do on behalf of your constituents. We look forward to working with this committee, and would be prepared to assist the state in their ongoing improvement of the unemployment system, as a trusted resource and valued state partner. I appreciate your time today and would be pleased to answer questions you may have.