



**Before the House Agriculture Committee  
House Bill 163 - Enhanced Cybersecurity for SNAP Act of 2025  
Representatives Tristan Rader and Kellie Deeter  
April 2, 2025**

Chairman Creech, Vice Chair Newman, Ranking Member Miller, and members of the House Agriculture Committee—thank you for the opportunity to present sponsor testimony on House Bill 163, the Enhanced Cybersecurity for SNAP Act of 2025.

This bill is about protecting the most vulnerable Ohioans—seniors, individuals with disabilities, and low-income families—who rely on the Supplemental Nutrition Assistance Program, or SNAP, to meet their basic nutritional needs. As a healthcare provider, I am acutely aware that food security is a fundamental social determinant of health.

From June 2023 to January 2025, **\$17 million in SNAP benefits** were stolen from recipients here in Ohio. The **federal government reimbursed those Ohioans**, meaning taxpayers ultimately paid the **cost of this fraud**. So not only are criminals targeting our most vulnerable neighbors, they are also robbing the public who supports this vital program.

Starting this year, however, **those reimbursements have ended**. This change occurred because The American Relief of 2025 did not extend this authority, resulting in the termination of federal replacements for stolen benefits. That means when SNAP benefits are stolen now, families will shoulder the loss. These are real Ohioans who suddenly find themselves without the means to buy groceries, through no fault of their own.

The source of this problem is clear: SNAP EBT cards in Ohio rely on outdated technology, which is highly vulnerable to skimming and cloning. Criminals use hidden devices to steal card data, and drain accounts in minutes. Law enforcement continues to investigate and prosecute these crimes, some involving large-scale fraud operations in Ohio, and across the country. While these prosecutions are important, they happen **after the harm is done, and now without replacement of benefits**. We need to be focused on prevention—and that's where HB 163 comes in.

This bill proposes a simple, effective fix: **adding chip technology to Ohio's EBT cards**. These cards, already standard in the private sector, make it significantly harder for thieves to clone or skim card data.

We've been in contact with other states—including **Maryland and Oklahoma**, which are currently in the process of implementing similar upgrades. Their efforts have helped inform our own approach. Here in Ohio, we've worked closely with the **Ohio Department of Job and Family Services** to better understand what it would take to implement this transition effectively, and to ensure that our proposal is grounded in operational reality.

We've also had the support and input of key hunger relief partners, including the **Ohio Association of Food Banks** and my local **Greater Cleveland Food Bank**, whose leadership and frontline experience have been instrumental in shaping this bill. And I want to especially thank **Cuyahoga County Councilwoman Meredith Turner** for her work in elevating this issue in my district, and helping to bring stakeholders together around a real solution.

The **U.S. Department of Agriculture's Food and Nutrition Service** reimburses states for **50% of the costs associated with transitioning to chip-enabled EBT cards**. For Ohio, that means a one-time investment of **\$5.3 million**—a fraction of the amount we've already lost to theft.

And let's remember who this protects:

- The vast majority of SNAP recipients are **seniors, people with disabilities, and children**.
- **Around 40% of SNAP households in Ohio include children**.
- And about **one in four SNAP households has earned income**—working families still struggling to afford food.
- SNAP supports local economies too, with benefits spent at over **9,600 retailers statewide**.

In addition to enhancing card security, HB 163 would also require the Ohio Department of Job and Family Services to establish a **simple and direct method for reporting fraud**—ensuring that when theft does occur, people can get help quickly.

Chair Creech, Vice Chair Newman, Ranking Member Miller, and members of the committee—Ohioans deserve better than an insecure system that leaves them vulnerable and unprotected. HB 163 is an effective, efficient, targeted response to a growing problem. It protects families, protects public funds, and reinforces trust in a critical safety net program.

Thank you for your time, and we're happy to answer any questions.