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Testimony in Support of HB 163
Regina Campbell, Managing Attorney
Legal Aid Society of Greater Cincinnati
House Agriculture Committee
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Chairman Creech, Vice Chair Newman, Ranking Member Miller, and members of House Agriculture Committee, thank you for the opportunity to provide testimony in support of House Bill 163, the Enhanced Cybersecurity for SNAP Act of 2025. My name is Regina Campbell. I am an attorney at the Legal Aid Society of Greater Cincinnati. Our mission is to resolve the serious legal problems of low-income people, to promote economic and family stability, and to reduce poverty through effective legal assistance. We provider services to low-income Ohioans who live in Brown, Butler, Clermont, Clinton, Hamilton, Highland and Warrant counties.

At Legal Aid, I am the Managing Attorney of the Income, Work and Health Practice Group. Advocates in this Practice Group provide representation to people who have problems with the benefits they receive from the Ohio Department of Job and Family Services. Those benefits include Ohio Works First cash benefits, childcare vouchers, Medicaid and SNAP. We help people who have been wrongly denied or terminated from SNAP, suffered delays in changes to their benefits, and whose benefits have been skimmed.

When federal funds were available to replace skimmed benefits, we helped people fill out the necessary paperwork to get their refunds. It was always such a relief to victims to get some or all of their money back. However, even when replacement funds were available, we had many clients who were never made whole. They had more than two months' of SNAP benefits stolen and could not recover all of their lost benefits. We had one family who had been wrongly denied SNAP for months and months. We represented them at a State Hearing and helped them recover several thousand dollars in back benefits. After the benefits were finally approved and loaded, we closed their case. The family contacted us a short time later because their benefits had been skimmed. They had only used a small amount of the money that we had helped them recover, so they lost numerous months' worth of benefits. Although we could help them apply to get part of the loss refunded, there was no way to make them whole. They were victimized twice – first by going without SNAP for months when they should have had benefits, and then again when almost all of the back award we helped them get was stolen.

Now that we have no remedy for victims of skimming, we are forced to simply refer people to food banks and other community resources that are already overburdened and underfunded. We have developed education materials to show people how to lock their EBT

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card by using the Conduent app. However, this process is difficult and time consuming for many. They must be tech savvy enough to understand how to use the app, and have the technology available to even access the app. Many of our clients have smart phones, but many do not. Many understand how to use the app to lock their card, but many do not. And if the card is locked, and somehow the person does not have access to data or wifi when they need to unlock the card, they are left without use of their benefits. At best, it is an imperfect solution to a very straightforward issue – Ohio's EBT cards do not contain the technology necessary to protect SNAP benefits.

This Act takes the absolutely necessary step of requiring Ohio to implement already widely-used technology to protect SNAP cards. This is the only way to minimize and hopefully prevent skimming. Chipped EBT cards will allow SNAP recipients to use their cards without having to lock them or change their PIN every week. It will allow our most food-vulnerable individuals and families to trust that their SNAP is safe and will be there when they go shopping. It is impossible to describe the devastation when a person fills their cart with nourishing food for their family only to arrive at the register and realize that not only can they not afford to buy the food they had selected, they have \$0 on their card to feed their family for the rest of the month. By not protecting EBT cards, we are literally allowing thieves to take food out of the mouths of hungry Ohioans.

The Legal Aid Society of Greater Cincinnati strongly supports this Act. We see the devastation skimmed SNAP has on our communities and it must stop. We need to prioritize updating our system to protect these benefits.

Thank you to the Committee for this opportunity and to Representative Rader for my invitation to testify.

Respectfully submitted,

Regina Campbell Attorney at Law