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H.B. 174
136th General Assembly

Bill Analysis

Version: As Introduced

Primary Sponsors: Reps. Rader and Tims

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SUMMARY

- Requires the Director of Job and Family Services to establish a program to replace Supplemental Nutrition Assistance Program (SNAP) benefits for households that were victims of electronic benefit theft after December 20, 2024.
- Appropriates \$17,000,000 from the General Revenue Fund to support the program.
- Names the bill the “No Hungry Families Act.”

DETAILED ANALYSIS

Overview

The Supplemental Nutrition Assistance Program (SNAP), formerly known as the Food Stamp Program, is a federal program administered by the states to provide low-income people with benefits to pay for food at approved retailers. The federal government fully funds program benefits and generally pays for half of the program’s administrative expenses. The Department of Job and Family Services (ODJFS) administers SNAP in Ohio.

The bill requires the ODJFS Director to establish, within 60 days of the bill’s effective date, a program to replace SNAP benefits when a household has been victimized by electronic benefit theft. This program replaces a discontinued federal program that under which states reimbursed benefits stolen between October 1, 2022, and December 20, 2024, using federal funds.¹ The

¹ Section 501 of the “Consolidated Appropriations Act of 2023,” Public Law 117-328. The program was extended from September 30, 2024, through December 20, 2024, by Section 111 of the “Continuing Appropriations and Extensions Act 2025,” Public Law 118-83.

federal program ended on December 20, 2024. The program the bill requires ODJFS to establish applies to benefits stolen on or after December 21, 2024.²

Electronic benefit theft and replacement

The bill defines “electronic benefit theft” as theft of SNAP benefits by card skimming, card cloning, and other similar fraudulent methods such as scamming through fraudulent phone calls or text messages that mimic official ODJFS or county department of job and family services messaging and phishing emails.³

SNAP benefits eligible for replacement under the program the bill requires ODJFS to establish include regular SNAP benefits, including initial prorations, and disaster SNAP benefits.⁴ The amount replaced cannot exceed the lesser of the amount that was stolen or the amount that equals two months of the household’s monthly allotment. Households cannot receive replacement benefits more than twice each fiscal year.⁵

Application for benefits

To receive replacement benefits, a household must apply to the county department of job and family services within 90 days of the theft or within 90 days of receiving a letter from the county department indicating that the household may have been a victim of theft, whichever is later.⁶ If a household submits an incomplete form or does not provide all required information, the county department must return the form to the household indicating what information is missing and allow the household 15 days to submit an updated form.

The department must send any household that has requested replacement benefits a new electronic benefit card.⁷

County department review

The county department must review a request for replacement benefits and determine if a household is eligible within 30 days of receipt. To make its determination, a county department must conclude that benefits were stolen as a result of electronic benefit theft if there is evidence of two or more of the following:⁸

- Transactions that occurred at a SNAP authorized retailer known to ODJFS as previously processing fraudulent transactions;

² R.C. 5101.548(B)(1).

³ R.C. 5101.548(A)(3).

⁴ R.C. 5101.548(C).

⁵ R.C. 5101.548(D).

⁶ R.C. 5101.548(E).

⁷ R.C. 5101.548(F).

⁸ R.C. 5101.548(G).

- Even dollar transactions, high dollar transactions, or multiple transactions over a short period of time;
- Online transactions in which food was delivered to a location other than the household's address;
- Depleting the EBT card balance entirely or leaving a small amount, such as less than \$5;
- Transactions outside the household's normal shopping habits over the previous 12 months;
- Other evidence that supports the signed statement of the recipient attesting that the household had no knowledge of any transaction for which the household is applying for replacement benefits and did not authorize such a transaction.

Reasons for denial

The county department may deny a household's application if any of the following apply:⁹

- The household fails to submit the application within the permitted time frame;
- The application was submitted timely but was incomplete, and the household did not return the completed application within the appropriate time frame;
- The electronic benefit theft occurred before December 21, 2024;
- The household has already had stolen benefits replaced twice during the same fiscal year;
- Two or more validation claim criteria (see "**County department review**" above) have not been established;
- The household reported a lost or stolen SNAP card associated with unauthorized transactions that were not caused by electronic benefit theft;
- The household gave the SNAP card and PIN number to another person, and that person subsequently stole or misused the household's benefits.

Appeal of denial

A household may request an administrative hearing to contest the denial of replacement benefits or the amount of replacement benefits. The household must request the hearing within 90 days of receiving the decision regarding replacement benefits. Replacement benefits cannot be issued to the household while the appeal is pending.¹⁰

⁹ R.C. 5101.548(H).

¹⁰ R.C. 5101.548(I).

HISTORY

Action	Date
Introduced	03-12-25
