



May 12, 2026

**Ohio Senate Finance Committee  
Proponent Testimony on Senate Bill 315**

Chairman Cirino, Vice Chairman Chavez, Ranking Member Hicks-Hudson, and members of the Senate Finance Committee, thank you for the opportunity to provide proponent testimony today on Senate Bill 315. My name is Dylan Armstrong and I'm a Public Policy Fellow with The Center for Community Solutions, an independent, nonpartisan policy and research center dedicated to delivering practical, data-driven solutions focused on improving health, social and economic conditions for Ohioans. We want to thank Senators Schaffer and Craig for their work on SB 315, which would add chip technology to Ohio's electronic benefit transfer (EBT) cards.

As we all know, the Supplemental Nutrition Assistance Program (SNAP or 'food stamps') is our country's largest and most effective public assistance program. It serves as the first line of defense against hunger for Ohio's most vulnerable citizens, including seniors, low-income families, and individuals with disabilities.

In Ohio, SNAP recipients' benefits are loaded onto an electronic benefit transfer (EBT) card, which utilizes outdated technology, the magnetic stripe. The magnetic stripe, which is no longer used in the private sector, is highly vulnerable to cloning and skimming. Criminals place hidden devices on point-of-sale systems to steal cardholder data and drain accounts. While law enforcement continues to investigate and prosecute these crimes, they happen after the recipient has lost their benefits and the damage has been done.

From June 2023 to January 2025, \$17 million in SNAP benefits were stolen from recipients in Ohio. While the federal government reimbursed these stolen benefits in the past, starting this year, the federal government will no longer reimburse stolen benefits as this authority was not extended. Meaning that when benefits are stolen, they are gone and people go hungry.

A simple solution that can be implemented to prevent this theft is to update Ohio's EBT cards to add chip technology. Chip technology, the same as the chips found on debit and credit cards, make it significantly more difficult for criminals to skim or clone card data. By adding this technology to Ohio's EBT cards the state can help ensure that SNAP benefits are used as intended, to provide food assistance to Ohio's most vulnerable citizens. This will not only allow individuals to live a healthier, happier life, but also protect public dollars from fraud.

I want to thank you again for the opportunity to provide testimony as Community Solutions always values the chance to weigh in on policy that would greatly impact the health and wellbeing of Ohioans and improve the effectiveness of the safety net. We would welcome the

chance to share additional research that we have conducted in this space and are happy to answer any questions that you may have. Thank you!

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