



December 19, 2024

<Sent via electronic mail>

**The Honorable Mike Johnson**

Speaker of the United States House of Representatives

United States Capitol

Washington, DC 20515

c/o [Jules.Hurst@mail.house.gov](mailto:Jules.Hurst@mail.house.gov)

**RE: Continuing Resolution - Extension of Stolen EBT Replacements**

Dear Speaker Johnson,

I am writing to you on behalf of the United Council on Welfare Fraud (UCOWF) to urgently reiterate our significant concerns about the reimbursement of victims affected by the theft of benefits from Electronic Benefit Transfer (EBT) “skimming” and account takeovers impacting Supplemental Nutrition Assistance Program (SNAP, formerly food stamps), Temporary Assistance for Needy Families (TANF, or cash welfare), and Women, Infants, and Children (WIC) programs.

The stopgap budget resolution currently includes a four-year extension of “free refills” for victims of EBT fraud without incorporating preventive measures. As emphasized in our letter dated August 30, 2024, UCOWF remains deeply concerned about the lack of safeguards to prevent the ongoing exploitation of EBT cards, which are essential for assisting the nation’s most vulnerable populations. State, county, and territory welfare fraud investigators have been compelled to spend the majority of the time reviewing reimbursement requests instead of focusing on their core responsibilities - detecting, preventing, prosecuting, and recovering fraud, waste, and abuse within these programs. This measure currently before Congress urgently requires the inclusion of preventive efforts, which are consistent with President-Elect Donald Trump’s stated agenda.

As the only national non-profit organization dedicated to combating fraud, waste, and abuse within social service programs, UCOWF has been at the forefront of this mission for over 50 years. We are the only national professional organization standing on the frontlines to protect the public assistance programs, its recipients and the taxpayers. We are the individuals who have firsthand knowledge of the burden these unchecked reimbursements are costing states in the diverted manpower resources from already woefully understaffed investigative units and the staggering amount of money that is simply being handed over to fraudsters who have been honing their skills on skimming and account takeover schemes.

Without any preventive measures to protect welfare benefits distributed through outdated EBT cards, we are not only allowing fraudsters to repeatedly exploit these vulnerabilities, but also effectively inviting them to an unchecked opportunity, costing taxpayers billions of dollars. The concerns outlined in our August 30, 2024, letter remain unchanged. EBT fraud continues to rise unabated, driven by increasingly sophisticated identity fraud account takeover (ATO) techniques that exploit systemic weaknesses including inadequate identity verification protocols, poorly secured customer service portals,

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insufficient defenses against bot attacks to stop transnational fraud rings, and vulnerabilities within call center operations.

We remain deeply alarmed that reimbursing victims without simultaneously addressing these areas will only perpetuate and escalate the cycle of fraud, leading to ongoing losses that directly undermine the integrity of SNAP.

We strongly urge Congress to prioritize and mandate the adoption of modern identity verification solutions, enhanced monitoring of point-of-sale (POS) devices and the deployment of multi-layered security measures across state-managed EBT systems – approaches already proven effective in the credit and debit card industry. The solutions are readily available, but the burden of funding and rectifying system failures in administering and guiding these federal programs should not fall on state SNAP agencies or EBT vendors.

UCOWF continues to struggle with the idea that EBT reimbursements would continue while prevention measures to terminate this ongoing, preventable fraud are clearly ignored. Congress cannot continue to compromise the long-term viability of these critical safety net programs by pretending there is no net cost to taxpayers. The recent report issued by the United States Department of Agriculture, Food and Nutrition Service (USDA/FNS) clearly shows the dramatic billion-dollar expense being laid at the feet of the taxpayers.

In closing, we strongly urge you to remove the provisions in the proposed Continuing Resolution related to EBT replacements (page 1538, lines 3-8) and pivot to eliminating this fraud, waste, and abuse. We stand ready to provide any information or assistance you may require supporting these efforts.

Sincerely,

**Ashley Wilkes, President  
United Council on Welfare Fraud**

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