

# SNAP REPLACEMENT OF STOLEN BENEFITS

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## About the Dashboard

This exploratory tool was built to share information about Supplemental Nutrition Assistance Program (SNAP) replacement of stolen benefits. The Dashboard is comprised of quarterly state reported data. The goal of the Dashboard is to provide insight on stolen benefit claims and the outcome. The Dashboard can be used by Federal, State and Local Agencies, Tribal Nations, and local partners to assess stolen benefit claims and answer:

1. How many states have implemented their plan and started reporting data?
2. How does the volume of claims vary across states?
3. What's the overall volume of approved claims and benefit replacement nationwide?
4. Why are claims being denied?
5. How significant is the value of replacements in the context of SNAP issuance?

## Data Source and Updates

In accordance with the January 2023 guidance, the data is collected and submitted by the State agency. The State has 45 days after the Federal fiscal year quarter to submit the data to FNS. The Replacement of Stolen Benefits Dashboard will be refreshed quarterly.

## Key Definitions

### Stolen Benefits Claim

A submitted form (or Affidavit) by a SNAP household to the State agency that attests to the occurrence of electronic benefit due to card skimming, card cloning, or similar fraudulent methods and requests a replacement of those stolen benefits.

### Approved Stolen Benefits Claim

A stolen benefits claim that the State agency has determined meets the statutory requirements and the validation criteria set forth by the State plan and replaced with Federal funds.

### Denied Stolen Benefits Claim

A stolen benefits claim that the State agency has determined does not meet the statutory requirements and the validation criteria set forth by the State plan.

### Invalid Claim

A stolen benefits claim that the State agency has determined does not meet the validation criteria. Invalid claims must not include stolen benefits claims that are denied due to untimely submission or due to households meeting the two-replacement limit per fiscal year.

### Two-Replacement Limit

SNAP households may receive a maximum of two replacements for benefits that are stolen due to card skimming, card cloning or similar fraudulent methods per fiscal year.

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## **Untimely**

An untimely denial refers to a stolen benefits claim that did not meet the submission of claims timeliness standard set by the State agency in its Replacement of Stolen Benefits State plan.

## **Households Impacted**

The number of SNAP households with claims approved and replacement benefits issued by the State agency.

## **Fraudulent Transaction**

A transaction that occurred that was not authorized by the SNAP cardholder due to card skimming, card cloning, or similar methods. Fraudulent transactions may be reported by the household on the stolen benefits claim and/or may be found via the State agency's Administrator Terminal.

## **Methods and Data Element Definitions**

### **Claims Approval Rate**

The approval rate is derived from the approved stolen benefits claims divided by the total processed claims (approved + denied claims).

### **Claims Denial Rate**

The denial rate is derived from the denied stolen benefits claims divided by the total processed claims (approved + denied claims).

### **Total Value of Stolen Benefits Claims**

Total monetary value of benefits reported stolen due to card skimming, card cloning and similar fraudulent methods for all submitted claims that were received during the reporting period.

### **Total Value of Replaced Benefits**

Total monetary value of replacement benefits approved during the reporting period. This figure may not equal the total value of stolen benefits claims, as some stolen benefits claims are denied by the State.

### **Percent of Stolen Benefits Replaced**

This percentage is derived from the value of replaced benefits divided by the value of stolen benefits.

### **Percent of Issuance Replaced**

SNAP issuance refers to when a household's SNAP benefits are uploaded onto their electronic benefits transfer (EBT) card each month and are available for use at authorized food retail locations. This monthly amount households receive in benefits is also referred to as an allotment. This field uses the quarterly state issuance, which includes P-EBT, for reporting states as the denominator and the total value of replaced benefits as the numerator.

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## Data Limitations

- A. Due to varying State plan implementation dates, the amount of time States have reported on for stolen benefits claims is different.
- B. A stolen benefits claim can be denied but have valid fraudulent activity due to specific State plan requirements.
- C. Standards of timeliness for submitted claims can vary across States.

## Contact Information

For questions, please reach out to [FNCS.Analytics@usda.gov](mailto:FNCS.Analytics@usda.gov)

For more information on [Stolen Benefits](#)

For more information on [State Plan Approvals](#)