



**EQUIFAX**<sup>®</sup>



**H.R. 1 is Here:  
Proactive Steps to Help Address  
States' SNAP Error Rates**

**Thursday, October 2, 2025 | 11:00 am CT**

# Thanks For Joining Our Webinar



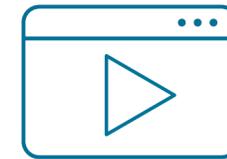
## Welcome!

Thank you for joining our webinar. Stay tuned for more from Equifax!



## Questions?

Please enter your questions in the chat box on your screen at any point during the presentation.



## Recording

This webinar is being recorded. You will receive an email with a link to view the recording.

# To Keep Our Lawyers Happy



The information provided herein is intended as general guidance and is not intended to convey specific tax or legal advice. For a legal opinion, please consult your lawyer.



This presentation is intended for the education and benefit of our customers and potential customers. This webinar cannot be shared with third parties.



The views expressed are those of the discussion leader(s) and do not necessarily reflect official positions of Equifax.



Copyright © 2025, Equifax Inc., Atlanta, Georgia. All rights reserved. Equifax is a registered trademark of Equifax Inc.

Investor analysts should direct inquiries via the 'Contact Us' box on the Investor Relations section at Equifax.com.

# AGENDA

1. The Impact of H.R. 1 Mandates to SNAP Programs
2. Understanding Error Rates Throughout the SNAP Lifecycle
3. Addressing the Challenges of H.R. 1
4. Planning & Executing Strategies for Better Long-term Outcomes
5. Q&A

# YOUR PRESENTER



## **Todd Byrnes**

*Government Solutions Consultant, Equifax; Former Associate Commissioner, Texas Health and Human Services Commission*



## **Juan Cole**

*Vice President, Government Strategy and Solutions Consulting, Equifax*



## **Aubrey Nazzaro (Moderator)**

*Portfolio Marketing Director for Government Solutions, Equifax*

# Insert Poll Question: Multi-select

Which safety net programs do you support?  
(you may enter more than one).

SNAP

Medicaid

Child Support

Child Welfare

Affordable Housing

Other



# Impact of H.R.1 Mandates to State SNAP Programs

H.R. 1 introduces significant new challenges for state agencies managing social services, with distinct **cost impacts** to State SNAP Programs. By imposing **stricter work and income verification requirements** and **increasing administrative burdens**, these mandates **call for better use of existing or new solutions** to try and avoid unnecessary, additional administrative costs.



States' **increased share in administrative costs** shifts from 50% to 75%, starting FY 2027.



States to **cost-share benefits tied to Payment Error Rates (PERs)** of 6% or greater, starting FY 2028.



Expands the SNAP population subject **to stricter work requirements**, and therefore more **complex reporting**.

# Understanding Error Rates

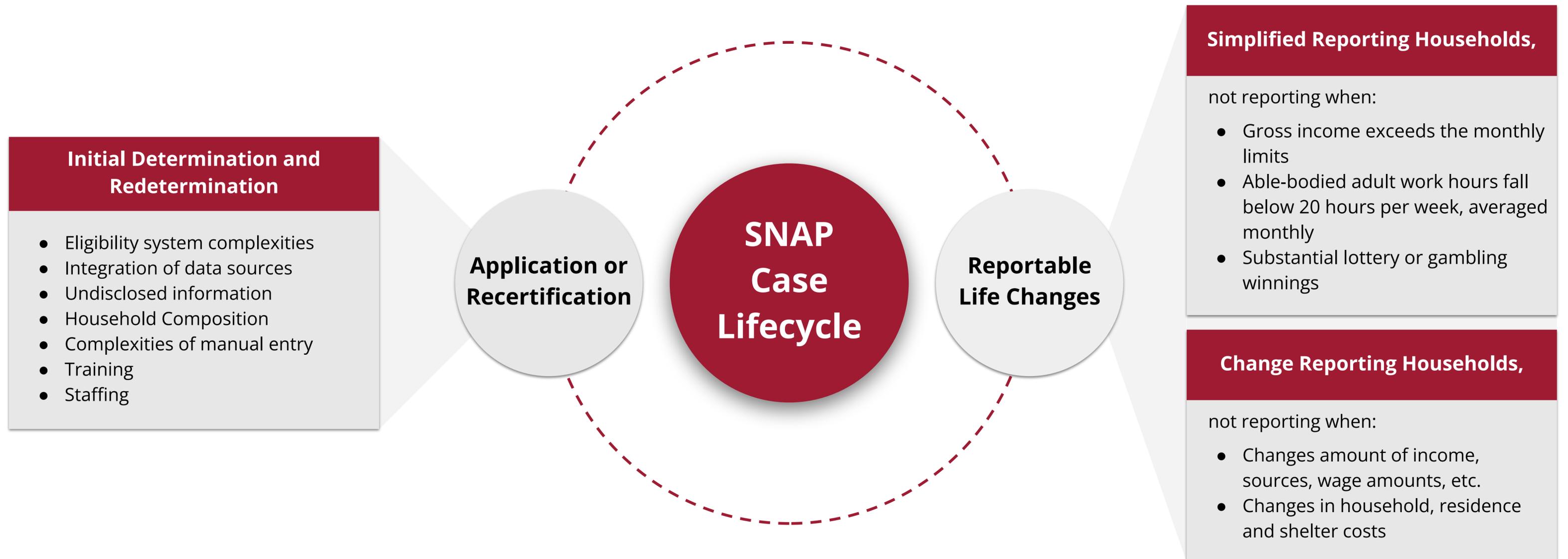
It's about more than just  
"the action"



# Understanding Where Errors Can Occur

## A Closer Look at the SNAP Case Lifecycle

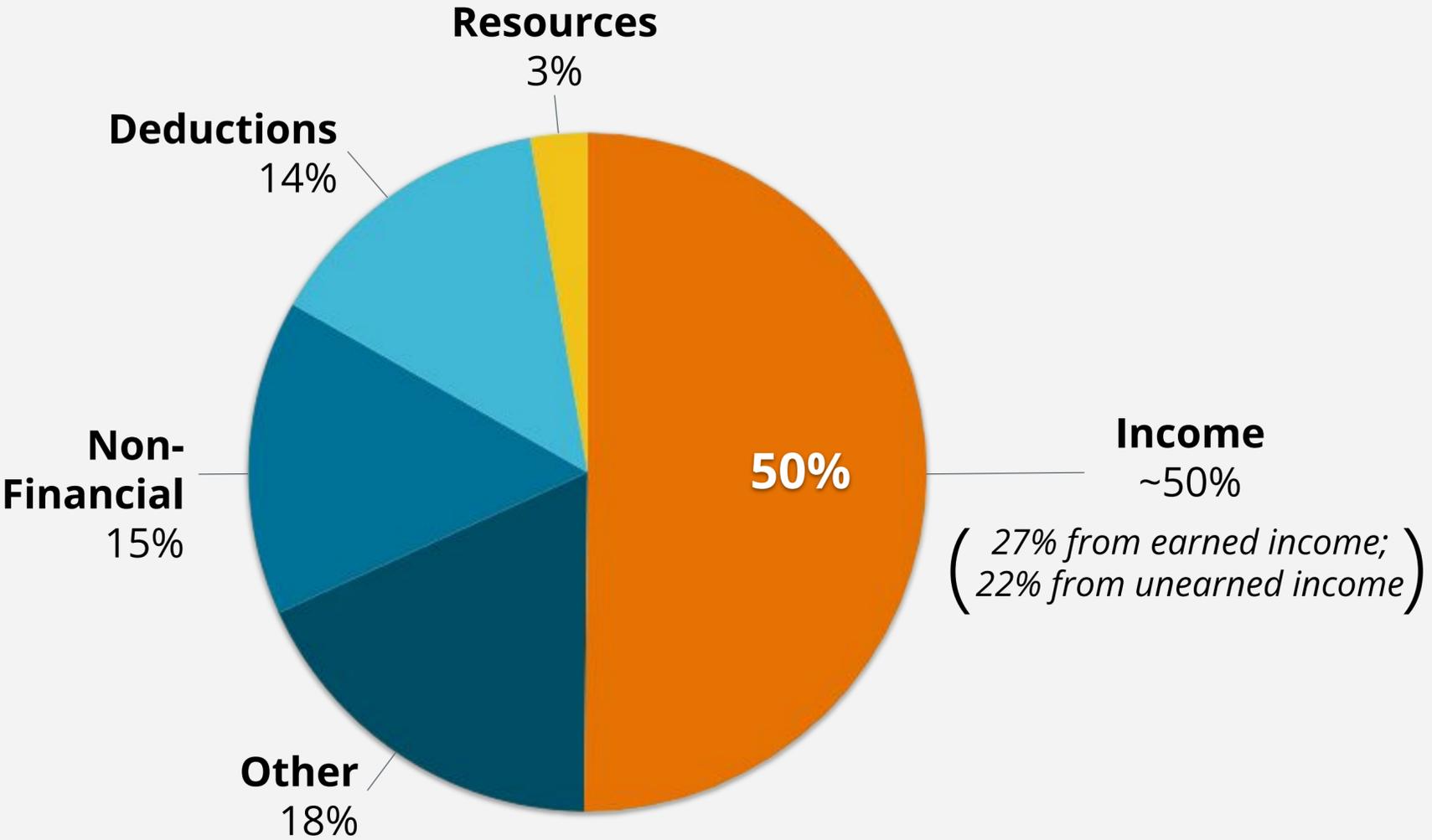
Regardless of action or reporting model, errors can occur at any point during the case lifecycle:



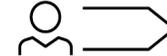
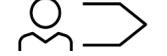
# Understanding Where Errors Occur

## Navigating the FNS Error Rate Reports

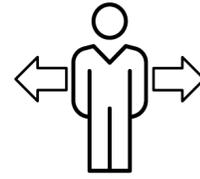
### FY 2022 U.S Average Case Error Breakout



#### Who is causing these errors?

-  • **57%** Assigned to Agency
-  • **43%** Assigned to Client

#### When are these errors happening?

-  • **58%** are occurring **before or after** most recent certification
- **41%** are occurring **subsequent** to most recent certification

Source: [USDA FNS SNAP QC Annual Report FY 2022](#)

# Understanding Income Errors

## Navigating the Available FNS Data

Analysis of the FY 2023 FNS QC public use file, indicates that:

**31%** of error cases had an earned income error

These errors included wages and salaries, other earned income, and self-employment income.

---

**26%** of errors occurred after the most recent action

These errors may be attributed to unreported changes.



# Addressing the Key Challenges Presented by H.R. 1



# Rethinking Initial Determination & Redetermination



Small changes can drive positive results



Consider completeness of the data without creating undue friction



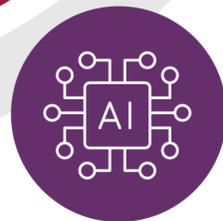
Leverage best data first to reduce caseworker errors



Ask your vendors to align data outputs with how caseworkers operate



Move and automate collection of data to the application



Introduce AI to help applicants at various stages of the application process

# Rethinking Reporting



Small changes can drive positive results



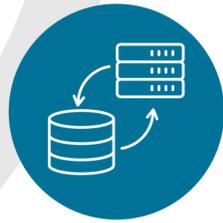
Reporting requirements by household



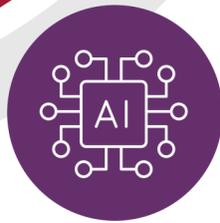
Capturing only required changes



Reducing noise to maximize limited resources



Using real-time, actionable data



Leveraging automation to minimize friction for staff and recipients

# The Equifax Eligibility Suite for SNAP

Smarter Data for Better Outcomes.

## H.R. 1 Impacts to SNAP Programs

### Increased State Costs

- States' share of administrative costs will rise from 50% to 75%
- States with a payment error rate of 6% or higher must contribute to benefit costs

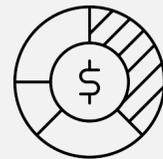
### Stricter Work Requirements

- The age for work requirements will increase from 54 to 64
- Parents of children over 13 must now meet work requirements

## Discover a clear path to H.R. 1 compliance and help reduce error rates with comprehensive solutions

### Initial, Mid-Year and Redeterminations

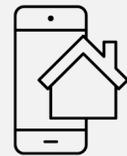
Month 1, 6, and 12



Verify income to improve benefit accuracy with **Complete Income™**



Help prevent payment errors and streamline benefit reinstatement with **Incarceration Search**



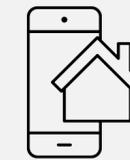
Verify addresses, contact information, and household changes with **Contact Complete**

### Continuous Evaluation of Life Changes

Required Reporting



Conduct regular change reporting verifications for eligibility-impacting life changes with **Continuous Evaluation for SNAP (in development)**



Use **Contact Complete** to check for out-of-state and/or in-state addresses and identify a death in the household



Check for incarceration greater than 30 days with **Incarceration Watch**

## Aligning to States' SNAP Reporting Requirements

# Reporting on Household Changes for both Simplified and Change Reporting

### Simplified Reporting Requirements

- The gross income **exceeds** the monthly gross income limit for its household size
- An able-bodied adult subject to the time limits work hours fall below **20 hours per week**, averaged monthly
- A member of the household wins substantial lottery or gambling winnings*

### Change Reporting Requirements

- A change of more than \$100 in the amount of **unearned income**
- A change in the **source of income**, including starting or stopping a job or changing jobs, if the change in employment is accompanied by a **change in income**
- One of the following, as determined by the State agency:
  - A change in the **wage rate or salary** or a change in full-time or part-time **employment status**
  - A change in the **amount earned** of more than **\$100 a month** from the amount last used to calculate the household's allotment
- An able-bodied adult subject to the time limits work hours fall below **20 hours per week**, averaged monthly
- Changes in residence** and the resulting change in shelter costs.
- All changes in household composition, such as the addition or loss of a household member*
- Acquisition of a licensed vehicle that is not fully excludable under § 273.8.*
- A change in liquid resources, such as cash, stocks, bonds, and bank accounts that reach or exceed the resource limits*
- Changes in the legal obligation to pay child support*
- A member of the household wins substantial lottery or gambling winnings*

Insights Built on a Strong Foundation of Secure Data Solutions

# Indicators around Household Life Changes Impacting SNAP Eligibility

## Supply Data Networks

Alliance Partners



Employers



Non-traditional Workers



Incarceration Data



Identity/Address Data



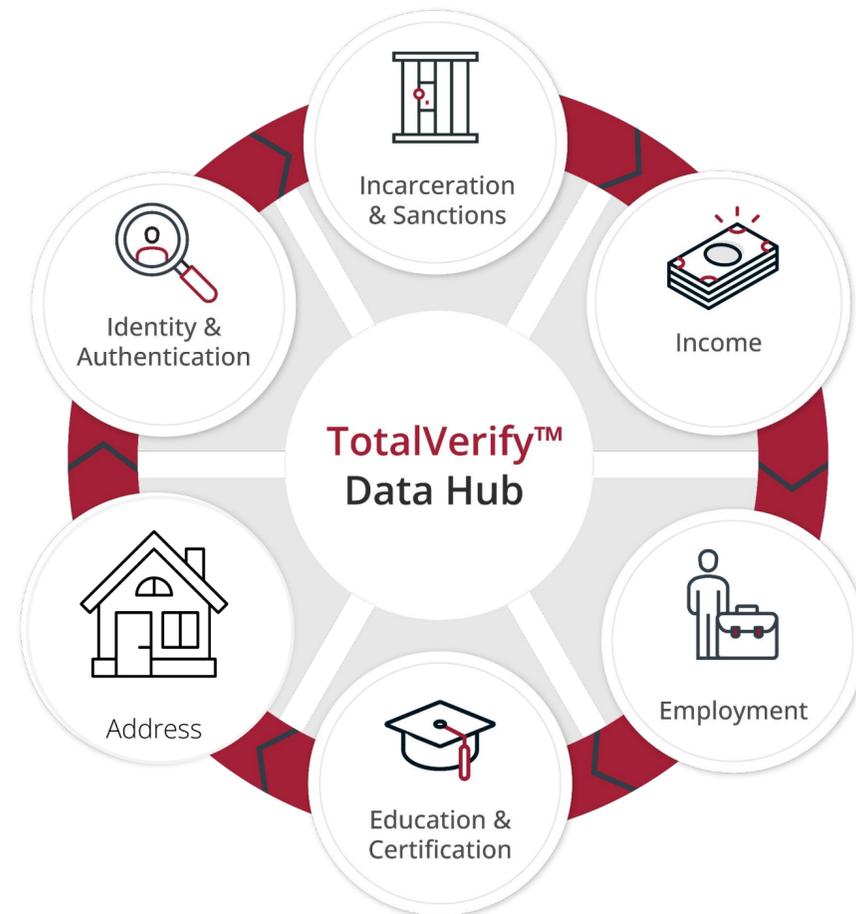
Consumer Credentialed



Consumer Attested



## Digital and Data Insights



## Configurable Indicators

### Continuous Evaluation for SNAP

#### Simplified Reporting

- Household Gross Income above FPL
- ABAWD Work Hours below requirement

#### Change Reporting

- Household Earned + Unearned Income Change
- ABAWD Work Hours below Monthly Requirement
- Change in Source of Income
- Change in Hourly or Salary Rate

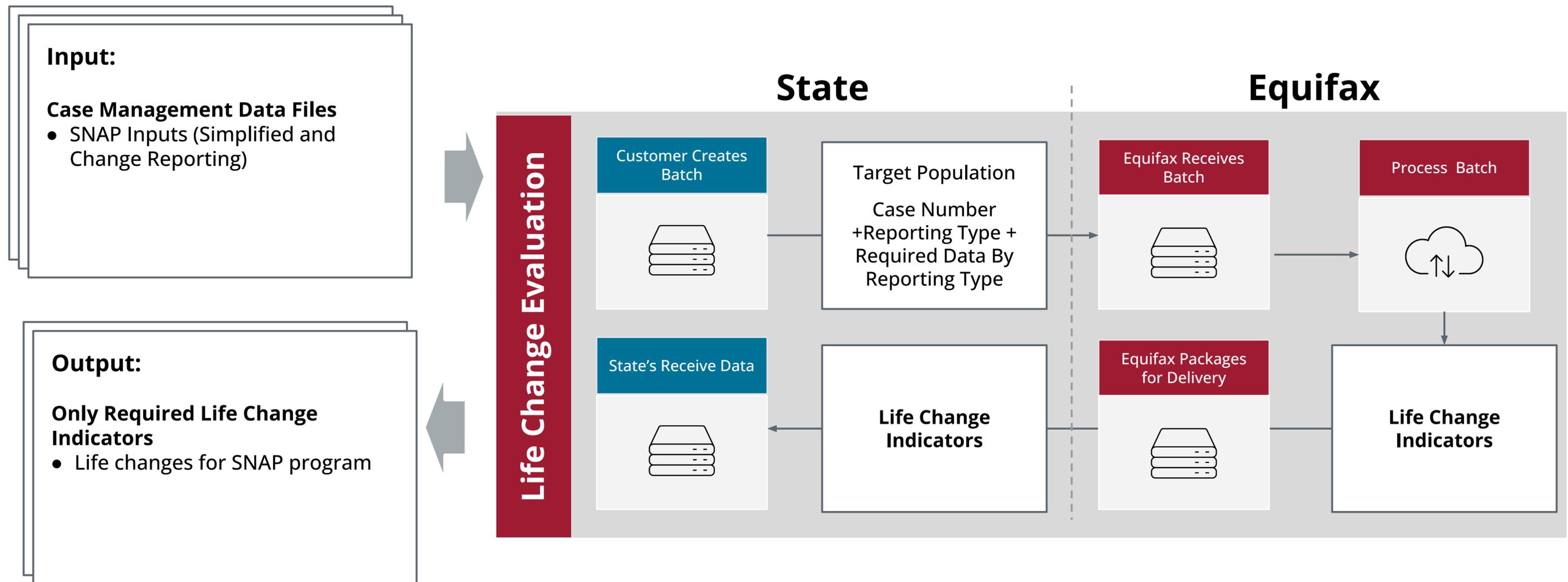
### Supporting Indicators

- Incarceration - status change
- Address - in state, out of state

# How We Deliver The Insights the States Request

## Batch Service for Life Changes

We provide **indicators** to support state required reporting for life changes. This is done through a **fast batch process** helping states manage large workloads efficiently. We are exploring additional data delivery options to meet the unique needs of state agencies.



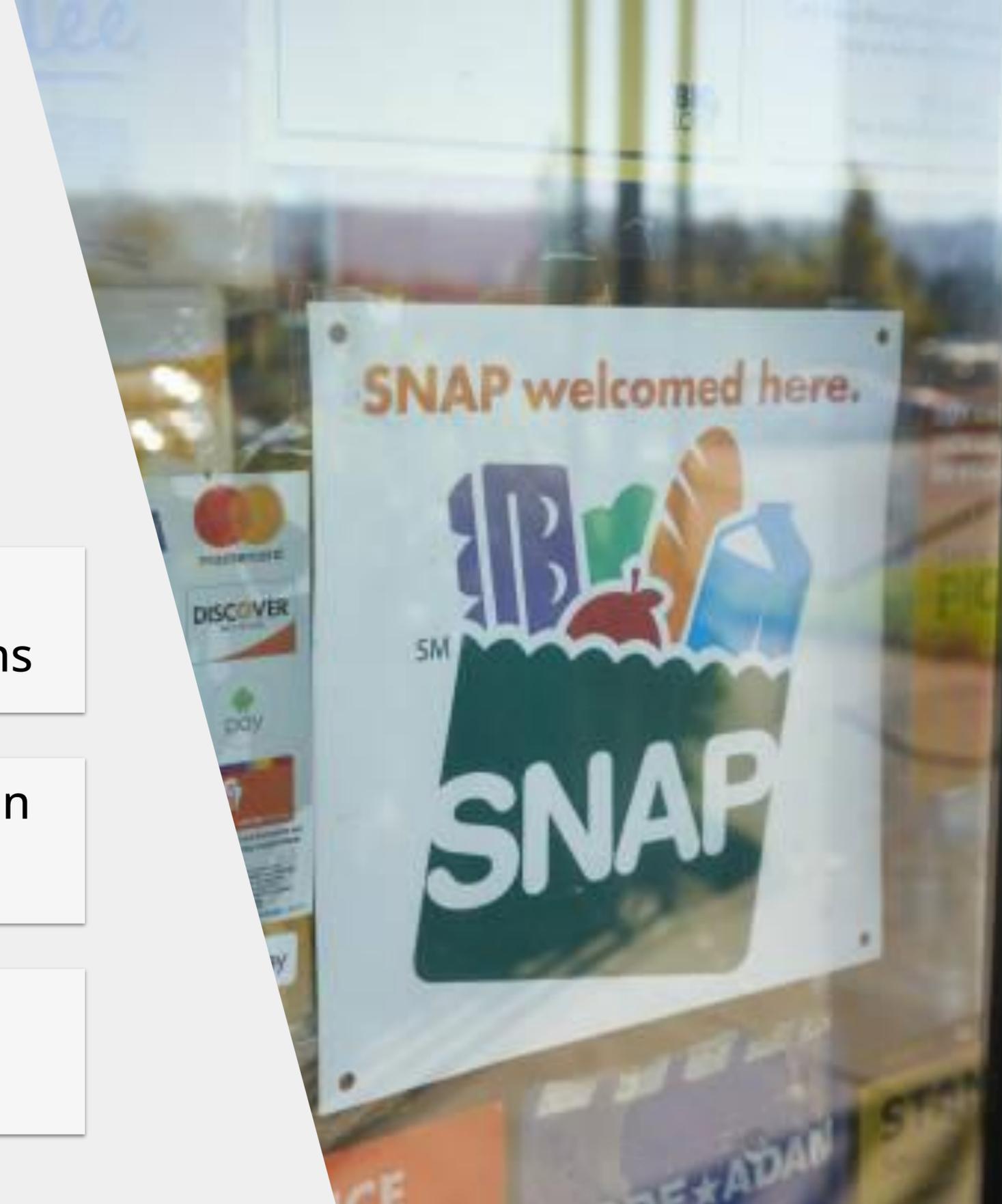
# Strategies to Develop Better Long-term Outcomes



*Removing the Obstacles to Innovation*

# Planning and Partnering With Urgency

- 1 Align today's requirements with flexible strategies, leveraging innovative data solutions
- 2 Demonstrate impact quickly for internal buy-in and solution adoption
- 3 Engage vendors to discuss how your current contracts can be used to support your plans





# Equifax Product Webinar :

## Complete Income and Continuous Evaluation for SNAP



Thursday, October 23, 2025  
11:00 AM - 11:45 PM (CDT)

Register to Join our  
Upcoming Webinar:



| Questions?



# Thank you!

*powering* the world with *knowledge*<sup>™</sup>

**Discover how Equifax can help you navigate  
H.R. 1 mandates and reduce SNAP error rates.**

Learn and connect with us at [totalverify.equifax.com/hr1](https://totalverify.equifax.com/hr1)