

# Legislative Analysis



## PHOTO AND SIGNATURE ON MICHIGAN BRIDGE CARD

Phone: (517) 373-8080  
<http://www.house.mi.gov/hfa>

**House Bill 4515 (H-2) as reported from committee**

**Sponsor: Rep. Jason Woolford**

**Committee: Government Operations**

**Complete to 9-17-25**

Analysis available at  
<http://www.legislature.mi.gov>

### SUMMARY:

House Bill 4515 would amend the Social Welfare Act to require that a recipient of food assistance or cash assistance benefits must have their photograph and signature captured and reproduced on any Michigan Bridge Card they are issued. If more than one individual is authorized to use a card, the photos and signatures of all individuals over the age of 18 authorized to use the card would have to appear on it.

The Department of Health and Human Services (DHHS) would have to acquire equipment purchased or leased under the bill under standard purchasing procedures of the Department of Technology, Management, and Budget (DTMB) based on standards and specifications established by DHHS.

Proposed MCL 400.14k

### BRIEF DISCUSSION:

Michigan Bridge Cards are electronic benefit transfer (EBT) cards—similar to debit cards—that can be used by eligible individuals to purchase food under the Supplemental Nutrition Assistance Program (SNAP) or obtain cash assistance benefits under certain other programs, subject to program restrictions and requirements. Supporters of the bill argue that requiring the photo and signature of authorized users on the card would help deter or prevent fraudulent applications for benefits and illegal use of the cards to access those benefits. Concerns were raised in committee about the implementation and practical effectiveness of the requirement.

### FISCAL IMPACT:

House Bill 4515 would increase costs to the Michigan Department of Health and Human Services by an indeterminate, but likely moderate, amount. One-time start-up costs would include the design and development of a photo Bridge Card, software, equipment, training, notifications to clients and retailers, and reissuing of current Bridge Cards. Ongoing costs would include continued issuing of more expensive photo cards, software and equipment updates, and storage for retained photos and signatures.

In states that have previously considered adoption of photo EBT (electronic benefit transfer) cards, fiscal estimates have ranged from \$1.5 million to \$4.5 million per year in ongoing costs. West Virginia has most recently introduced legislation to adopt photo ID cards in 2024, although their bill involved using photos provided by the Division of Motor Vehicles. The

West Virginia Division of Human Services estimated first-year costs of \$11.4 million and ongoing costs of \$5.8 million per fiscal year.<sup>1</sup>

Savings to the state as a result of reduced fraud are also indeterminate, but likely negligible. Federal regulations require states to ensure that all appropriate household members and authorized representatives can access benefits for the household regardless of who is pictured on the card,<sup>2</sup> and retailers are not allowed to prohibit individuals who have an EBT card and a valid PIN from using the card because they are not pictured on the card.<sup>3</sup> Therefore, individuals with a Bridge Card and a valid PIN will be able to use the card regardless of whether or not the photo on the card matches.

## **POSITIONS:**

The Michigan Immigrant Rights Center indicated a neutral position on the bill. (6-5-25)

The following entities indicated opposition to the bill:

- Department of Health and Human Services (8-21-25)
- Food Bank Council of Michigan (6-5-25)
- Michigan League for Public Policy (6-5-25)
- Michigan Poverty Law Program (6-5-25)

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■ This analysis was prepared by nonpartisan House Fiscal Agency staff for use by House members in their deliberations and does not constitute an official statement of legislative intent.

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<sup>1</sup> [https://www.wvlegislature.gov/Fiscalnotes/FN\(2\)/fnsubmit\\_recordview1.cfm?RecordID=891077758](https://www.wvlegislature.gov/Fiscalnotes/FN(2)/fnsubmit_recordview1.cfm?RecordID=891077758)

<sup>2</sup> [https://www.ecfr.gov/current/title-7/part-274#p-274.8\(f\)\(9\)](https://www.ecfr.gov/current/title-7/part-274#p-274.8(f)(9))

<sup>3</sup> [https://www.ecfr.gov/current/title-7/part-278/section-278.2#p-278.2\(h\)](https://www.ecfr.gov/current/title-7/part-278/section-278.2#p-278.2(h))