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**SB 831 - Veterans - Persons Providing Veterans Benefits Services and Veterans Benefits Appeals Services - Fees and Compensation**  
**FAVORABLE**  
**Education, Energy and the Environment Committee**  
**February 28, 2024**

Good afternoon, Chairman Feldman and members of the Education, Energy, and the Environment Committee. I am Jim Campbell, state president emeritus of AARP Maryland. On behalf of AARP Maryland and our 850,000 members across the state, I write to recommend a FAVORABLE report by the Committee on SB 831 - Veterans - Persons Providing Veterans Benefits Services and Veterans Benefits Appeals Services - Fees and Compensation. We thank Senator Katherine Klausmeier for sponsoring SB 831.

This critical legislation would ban unscrupulous actors from preying on veterans by charging them to process a claim or to appeal a denial of benefits. HB 875 incorporates federal law into Maryland law, by providing that no one may charge fees for claims assistance who is not accredited by the U.S. Department of Veterans Affairs (VA). The bill creates fines for violations and any collected fines are tendered to the Maryland Veterans Trust Fund.

According to "Scambush: Military Veterans Battle Surprise Attacks from Scams and Fraud," a 2021 AARP survey measuring the number of scams, fraud and identity theft schemes threatening veterans and active-duty service members, veterans and military adults are 40% more likely to lose money to scams and fraud than civilians. In addition, 4 out of 5 military/veteran adults were targeted by scams directly related to their military service or the benefits they receive.

Sadly, the report notes that one in three military/veteran adults reported losing money to service-related scams. Of those who lost money, 47% fell victim to benefit buyout scams, where their VA pension and/or disability benefits are turned over for a supposed lump-sum payment that never materializes and 32% fell for fraudulent records scams, where they were charged for updated personal military records.

*Why target veterans and military families? Simply put, scammers follow the money — active-duty service members get a steady paycheck, while veterans are eligible for regular benefit payments. Many do not realize that such assistance is available, free of charge, from the VA.*

Maryland's veterans and their families made tremendous sacrifices to protect our country. SB 831 provides us a chance to honor their service by protecting them against bad actors preying on their benefits. For these reasons, we respectfully ask for a favorable report on SB 831.

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If you have questions for follow up, please contact Tammy Bresnahan at [tbresnahan@aarpp.org](mailto:tbresnahan@aarpp.org) or by calling 410-302-8451.