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The Honorable C.T. Wilson
Chairman, House Economic Matters Committee
231 Taylor House Office Building
Annapolis, Maryland 21401

The Honorable Brian M. Crosby
Vice-Chairman House Economic Matters Committee
231 Taylor House Office Building
Annapolis, Maryland 21401

January 10, 2025

Dear Chairman Wilson and Members of the House Economic Matters Committee:

As one of the founding members of United Veteran Benefits Agency, LLC a majority-Veteran owned and operated organization, I am writing in **support, with amendments, of Maryland HB 267.**

Attempting to protect Veterans is an honorable endeavor that we all share; unfortunately, in the way it is currently written, HB 267 misses the mark and would not only deny a Veteran the right to choose how they pursue their own claim, but they also fail to address the full spectrum of the issues at hand. MD HB 267 also fails to address critical issues including: providing additional oversight and protections for the Veteran while preserving their Constitutional rights to petition their government in a manner they see fit, and ensuring Veterans have access to diverse options and effective solutions for decades to come.

United Veteran Benefits Agency LLC, as I mentioned above, is a Veteran owned and operated organization. Our staff is comprised 100% of Veterans, Veteran spouses and family, and spouses and family members of active-duty service members who understand the medical and mental health difficulties Veterans live with and the complexities of the VA disability process. We have a success rate of 90%, which means fewer appeals bogging down the system. Our goal is to do it right the first time, keeping the process moving through the VA system efficiently, preventing appeals and providing the Veteran with the benefits they have earned in a timely fashion. Passing the current form of MD HB 267 will only inflate the backlog that occurs within the VA system and as stated before, strip away a Veteran's choice in how they pursue their VA disability claims.

As a consulting firm, our goal is to assist every Veteran who comes to us requesting help in a manner that is tailored to them and their family. We ensure the Veterans we work with understand their options including free services. And, if they choose to go in that direction, but aren't sure where to go, we help provide them with the service that is nearest to them. Since the inception of our business, we have served over 3500 Veterans. Many of them have called us crying from joy and relief after receiving their new VA disability rating stating they've been trying to navigate the system for months with no success. Others have written to us stating we "changed their lives".

Rather than purposely restricting a Veteran's right to choose how they pursue their claim as the current form of HB 267 does, a better approach is to implement necessary amendments and reforms to HB 267 that must take place to ensure the integrity of the systems and to protect Veterans from potentially bad actors. Some of these reforms include, but are not limited to:

- o Prohibiting anyone for receiving compensation for referring anyone to another person to assist with a veterans' benefits matter
- o Prohibiting anyone for receiving compensation for services rendered to a Veteran within one year presumptive period of active-duty release unless the Veteran specifically acknowledges in writing at the initiation of the services agreement that the Veteran is within the 1-year presumptive period, and has also been referred to a VSO of their choice
- o Mandating that anyone receiving compensation for assisting with Veterans' benefits must specify the terms under which the amount to be paid will be determined in a written agreement signed by both parties
- o Mandating any fees are purely contingent upon a successful outcome and are not to exceed 5x the monthly increase
- o Prohibiting any initial or non-refundable fees
- o Getting written confirmation from the Veteran they have been informed of their free options
- o Prohibiting private companies from having doctors on the payroll performing secondary medical exams
- o Prohibiting the use of international call centers or data centers for processing Veteran's personal information
- o Prohibiting aggressive and direct solicitation
- o Prohibiting advertising or guaranteeing a successful outcome
- o Prohibiting businesses from gaining access to personal medical, financial, or governmental benefits log-in, username, or password information

These are true protections that will ensure the Veteran is not taken advantage of, while still preserving their rights to seek expert claims support.

UVBA also supports Veterans' rights to choose reliable and expert assistance, whether through private entities or traditional Veterans Service Organizations. Veterans deserve the freedom to access the support they need without undue restriction or compromise, and these amendments serve as an important step in that direction.

The demand for current services in this space is far too vast for the government and VSOs to handle on their own. This highlights the need for an enhanced system that provides an expanded pathway for accreditation and enhanced oversight. An amended HB 267 can accomplish this, and we encourage you to support this legislation and amendments to empower Veterans a choice in how they receive their benefits.

Thank you for your dedication to Maryland's Veterans.

Sincerely,

A handwritten signature in cursive script that reads "Connie Jones".

Connie Jones
A Founding and Managing Member