

Dear Chair Beidle, Vice Chair Hayes, and Members of the Senate Finance Committee,

My name is Alyssa Sanders, and I am the Advocacy Director at EveryMind, a leading mental health and wellness organization dedicated to serving our community, including Maryland's veterans. I am honored to submit this testimony in strong support of SB 928 – Claim Servicers – Prohibitions and Requirements, legislation that will protect Maryland's veterans from predatory practices and ensure they receive the benefits they rightfully deserve without financial exploitation.

EveryMind has long been committed to advocating for the well-being of those who have served our country. Through our direct services and outreach programs, we have witnessed firsthand the challenges veterans face when navigating the complex process of filing disability claims. Unfortunately, unscrupulous companies—often operating under misleading pretenses—prey on veterans by charging exorbitant fees for assistance that is legally available for free through accredited service organizations. These deceptive practices not only drain the financial resources of veterans but also create unnecessary obstacles in accessing their rightful benefits.

One of EveryMind's key initiatives supporting veterans is **Serving Together**, a program that connects veterans, active-duty service members, and their families to essential resources, including accredited claims assistance, mental health services, and peer support. Serving Together ensures that Maryland's veterans have access to trustworthy, knowledgeable guidance as they navigate complex benefits systems. The passage of SB 928 will reinforce the work of Serving Together by preventing fraudulent claim servicers from taking advantage of veterans seeking help.

SB 928 strengthens protections for veterans by ensuring they receive fair and transparent assistance with their benefits. It prevents unaccredited individuals or businesses from charging fees for services that accredited organizations provide for free and ensures that even accredited providers follow reasonable fee guidelines.

Maryland has a duty to stand by those who have stood for us. By passing SB 928, the General Assembly will reinforce its commitment to protecting our veterans from financial exploitation and ensuring they receive the support they need to thrive.

I urge this committee to swiftly pass SB 928 and send a strong message that Maryland will not tolerate the exploitation of our nation's heroes. Thank you for your time and consideration.