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**SB 928 – Veterans Benefits Matters – Claims Servicers –
Prohibitions and Requirements
FAVORABLE
Senate Finance Committee
February 27, 2025**

Good afternoon, Chair Beidle, Vice Chair Hayes, and members of the Senate Finance Committee. My name is Jim Campbell. I am State President Emeritus of AARP Maryland and a former member of the House of Delegates.

On behalf of AARP Maryland and our 850,000 members across the state, I urge the Committee to pass **Senate Bill 928 Veterans Benefits Matters – Claims Servicers – Prohibitions and Requirements** sponsored by Senator Smith.

Nationwide, AARP has 38 million members and, of this total, 6,000,000 have served in the military. Protecting veterans' access to the benefits they are entitled to is one of AARP's priorities.

Last August, the United States Department of Veterans' Affairs (VA) issued a news release about "claims predators". This refers to individuals and companies who charge exorbitant fees for helping veterans and their families get benefits they have earned and are entitled to receive.

According to the VA's release, "More veterans are getting VA health care and benefits than ever before, which also presents opportunities for scammers to commit fraud against veterans and their families. These increased benefits have led to a rise in shady companies and individuals that are not accredited by the VA, offering claims assistance services and charging hefty fees when they do. This expansion of benefits has also attracted individuals and companies who are misleading veterans to think it is okay to exaggerate disability symptoms to get higher disability ratings. It's important that veterans and their families know *they should never pay a fee* to file an initial claim for benefits. In fact, *it's unlawful for anyone to charge a fee* for preparing an initial claim."

SB 928 would ban "claims predators" from charging veterans to process a claim or to appeal a denial of benefits. The bill 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. The bill creates fines for violations and any collected fines are paid to the Maryland Veterans Trust Fund.

Maryland's veterans and their families made tremendous sacrifices to protect our country. **SB 928** provides the opportunity 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 928**.

If you have questions for follow up, please contact Tammy Bresnahan, Senior Director of Advocacy at tbresnahan@aarps.org or by calling 410-302-8451.