DVMF Secretary Tony Woods TESTIMONY IN SUPPORT OF Senate Bill 928 Maryland General Assembly Economic Matters Committee February 27, 2025

Thank you, Chair Beidle, and members of the committee.

I am Tony Woods, Secretary of the Maryland Department of Veterans and Military Families, and I respectfully ask the Committee for a favorable report on SB928.

No veteran or family member should ever have to pay for a claim to access their earned veterans benefits. SB928 extends consumer protections to Maryland veterans and ensures that only accredited assistance is available for navigating the VA benefits system, safeguarding veterans from predatory practices.

As VA benefits expand, so too does the need to guard against bad actors who prey on veterans with high-pressure tactics, false promises, and exploitative fees, also known as "claims sharks" or "claims predators."

The VA accredits individuals and organizations that seek to assist veterans in accessing their benefits and upholds those organizations to a certain standard, notably offering FREE assistance.

Maryland meets that standard by providing an accredited program that last year alone secured nearly \$45 million in VA payments for Maryland veterans at no cost to them. Trusted organizations like the American Legion, VFW, and Disabled American Veterans also adhere to these standards.

"Claims sharks", on the other hand, operate outside of these protections. Their business model preys on veterans, exploiting their earned benefits for profit rather than supporting their well-being.

I urge this Committee to send a clear message that Maryland stands with its veterans-not with those who seek to profit at their expense. A favorable report on SB928 will protect our veterans, safeguard their earned benefits and affirm our commitment to those who have served our nation.