



**Maryland Department of Veterans and Military Families  
Office of the Secretary**

**WES MOORE**  
*GOVERNOR*

**ARUNA MILLER**  
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**ANTHONY C. WOODS**  
*SECRETARY*

**Senate Bill 928 - Veterans Benefits Matters - Claim Servicers - Prohibitions and Requirements  
SUPPORT**

February 25, 2025

The Honorable Pamela Beidle  
Senate Finance Committee  
3 East Miller Senate Office Building  
Annapolis, MD 21401

Dear Chair Beidle and Committee Members,

The Maryland Department of Veterans and Military Families (DVMF) is committed to leading veterans and their families through life's transitions, making Maryland the best state for the military-connected communities. DVMF fulfills its mission through five core programs: the Service and Benefits Program, which helps veterans access federal, state, and local earned benefits; Charlotte Hall Veterans Home, offering assisted living and skilled nursing care; the Cemetery and Memorial Program, providing dignified resting places and maintaining memorials honoring Maryland's veterans; the Communications, Outreach, and Advocacy Program, fostering connection and awareness; and the Maryland Veterans Trust Fund, offering financial assistance to veterans and their families in need. These programs reflect Maryland's commitment to honoring and empowering its military-connected community.

The Maryland Department of Veterans and Military Families supports SB 928 - Veterans Benefits Matters - Claim Servicers - Prohibitions and Requirements.

SB 928 is a vital piece of legislation that seeks to prohibit unaccredited actors and businesses ("claim sharks") from exploiting veterans and their families by charging them for services that are illegal at the federal level. Although federal law strictly prohibits unaccredited individuals from assisting, advising, or representing veterans in VA claims, criminal penalties for violating these laws were removed in 2006. This has enabled bad actors, often based in other states - to take advantage of vulnerable Maryland veterans.

Claim sharks' lucrative, but illegal enterprise allows them to make millions of dollars off of veterans by operating outside the federal regulatory system created to protect veterans from economic exploitation. There's nothing stopping them from becoming accredited, except their own financial interest in avoiding regulation and oversight.

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TTY USERS CALL VIA MD RELAY

While we wait for federal legislation to reinstate the criminal penalties removed in 2006, it is vital we pass this bill to fill the gap and protect Maryland veterans and their families from bad actors who seek to profit from their service benefits.

For this, I respectfully ask the Committee for a favorable report on SB 928 to ensure that we can protect Maryland veterans and their families from bad actors and end the claim shark feeding frenzy.

Sincerely,

A handwritten signature in black ink, reading "Anthony Woods". The signature is written in a cursive, flowing style with a large initial 'A' and 'W'.

Anthony C. Woods  
Secretary