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THE HONORABLE PAMELA BEIDLE
THE HONORABLE ANTONIO HAYES
MEMBERS OF THE SENATE FINANCE COMMITTEE
3 EAST MILLER SENATE OFFICE BUILDING
ANNAPOLIS, MARYLAND 21401

SUBJECT: SB 928 - URGE A FAVORABLE REPORT

TESTIMONY PRESENTED TO THE MARYLAND SENATE FINANCE COMMITTEE BY
ANNA FORBES TOWNS, VA ACCREDITED ATTORNEY AND
MEMBER OF THE NATIONAL ASSOCIATION FOR BLACK VETERANS, INC.

DEAR HONORABLE PAMELA BEIDLE:

My name is **Anna Forbes Towns**, and I am a VA Accredited Attorney in private practice, representing veterans in both initial claims for benefits and appeals of denied decisions. I am also a proud member of the Montgomery County Chapter of the National Association for Black Veterans, Inc. (NABVETS), an organization dedicated to advocating for and assisting veterans, especially veterans of color, who too often face systemic barriers in securing the benefits they have rightfully earned.

It should be noted that **NABVETS** serves more veterans of color in the initial claims process than any other Veteran Service Organization (VSO) in Maryland. **NABVETS'** extensive work in claims assistance has demonstrated that veterans receive the best possible outcomes when their representatives are properly trained, certified, and held accountable.

I offer my full and unequivocal support for SB 928, as it is a critical step in protecting veterans from fraudulent and predatory claims services. This bill ensures that only certified and accountable individuals should be authorized to provide claims assistance, preventing the exploitation of veterans who deserve honest and competent representation. This bill is essential in preventing unqualified individuals and companies from exploiting veterans, often charging exorbitant fees for services that should be free or provided by trained professionals.

However, while SB 928 is crucial in eliminating fraudulent actors, I urge the committee to also recognize the importance of ensuring that, in the future, veterans have access to a larger pool of qualified and ethical claims agents. The focus must first be on eliminating bad actors, and then on building a strong workforce of trained representatives. The demand for qualified veteran claims representatives far exceeds the current supply, leaving many veterans, particularly veterans of color, without access to competent assistance.

The Need for More Trained and Certified VA Claims Representatives

The process of veterans securing VA benefits is indeed a complex process that requires specialized knowledge of VA regulations, medical evidence, and legal precedent. Veterans who rely on untrained or poorly informed representatives may receive subpar assistance, leading to unnecessary denials or delays in their claims. Currently, the pathways to certification as a claims agent or accredited representative are limited, and many capable individuals, including veterans who wish to serve their fellow service members, face barriers to becoming certified and accredited.

The Need for Establishing a Verification System for VA Claims Representatives

To further protect veterans, representatives who assist with claims and appeals should be required to demonstrate their certification status publicly. **I recommend that a verification system be established so that veterans can confirm that their representative is knowledgeable, certified and accountable.**

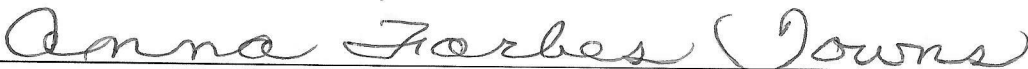
Conclusion: Support SB 928 While Expanding Certification Opportunities

As a VA Accredited Attorney and a member of NABVETS, I strongly support SB 928's goal of protecting veterans from fraudulent claims services. However, I encourage this committee to also address the urgent need for more accessible pathways to training and certification of veteran claims representatives. Without expanding the pool of properly trained representatives, we risk leaving veterans—especially those most in need—without meaningful access to qualified assistance and receipt of the benefits to which they are entitled.

By passing SB 928 and creating more certification opportunities, Maryland can become a national leader in ensuring that veterans receive high-quality, ethical, and effective representation.

Thank you for your time and consideration. **I urge the committee to give SB 928 a favorable report and to explore ways to expand training and certification opportunities for those committed to serving veterans with integrity and expertise.**

RESPECTFULLY SUBMITTED,



ANNA FORBES TOWNS

MEMBER, DC BAR