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HB 977 – Veterans Benefits Matters: Claim Servicers – Requirements
Economic Matters Committee
March 3, 2026
FAVORABLE

Good afternoon, Chair Valderrama, Vice Chair Charkoudian, and Members of the Economic Matters Committee. Thank you for the opportunity to testify in strong support of House Bill 977, legislation that strengthens consumer protection for Maryland veterans and their families.

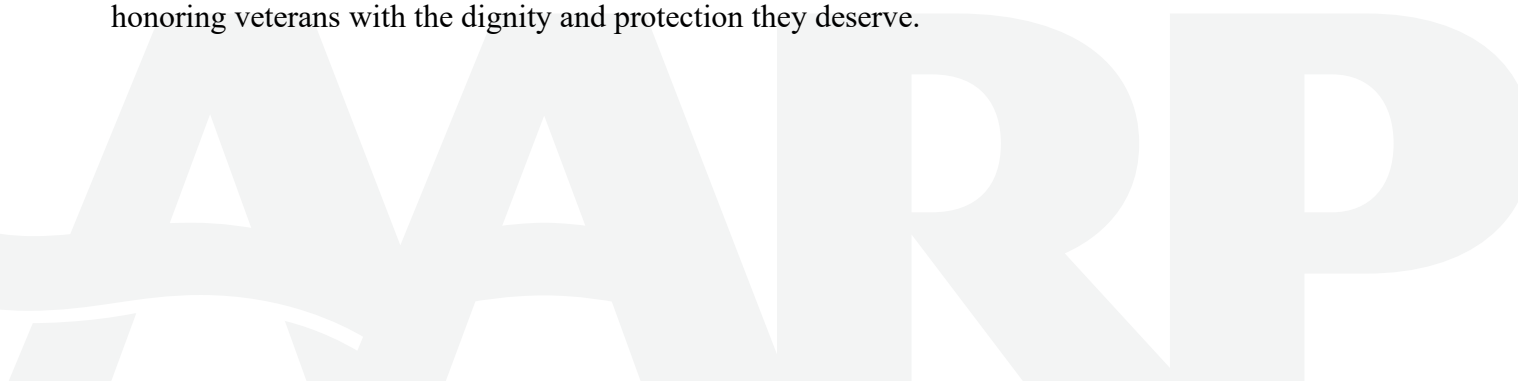
My name is Sara Westrick, Advocacy Director for AARP Maryland. I'm here representing our approximately 850,000 members in the state. I am also the daughter of a 100% service-disabled veteran. For years, my sister and I have navigated the Department of Veterans Affairs (VA) and the benefits system alongside our father. We have seen firsthand just how complicated, confusing, and emotionally exhausting this process can be for veterans, especially those living with serious service-connected disabilities.

Because we have lived this process up close, I also know how vulnerable many veterans are to predatory actors who charge high fees, make misleading claims, or imply that they are somehow affiliated with the VA. It is heartbreaking that businesses would take advantage of the very people who have already given so much in service to our country. HB 977 addresses that problem directly.

This bill establishes clear requirements for anyone who is not VA-accredited but seeks to charge a veteran for help with a claim. It requires a written fee agreement, a clear disclosure that free, state-supported services exist, and consequences for individuals or companies that mislead or take advantage of veterans.

Equally important is the emphasis on education. Many veterans and their families simply do not know that they can receive high-quality, accredited help at no cost from the Maryland Department of Veterans and Military Families or from federally chartered Veterans Service Organizations. In our experience, that lack of awareness is one of the biggest barriers to safe, effective support.

By strengthening disclosure requirements and requiring that veterans be told, both in writing and orally, about free, trustworthy assistance, HB 977 will help prevent exploitation and empower veterans to make informed choices. This is not just a regulatory change. It is a commitment to honoring veterans with the dignity and protection they deserve.



No family should have to fight predatory practices while they are already fighting for the benefits their service has earned. HB 977 is a crucial step toward making sure that never happens in Maryland.

For these reasons, we respectfully urge the Committee to give HB 977 a favorable report.

If you have any questions, please contact Sara Westrick, AARP Maryland Advocacy Director, at swestrick@aarp.org or by calling 410-310-0374.