

## **Testimony in Support of House Bill 977 - Veterans Benefits Matters – Claim Servicers – Requirements**

### **Before the House Economic Matters Committee:**

Chair Valderrama, Vice Chair Charkoudian and Members of the Committee:

Thank you for the opportunity to submit testimony in support of House Bill 977. My name is Alyssa Sanders, and I am the Director of Advocacy for EveryMind, a nonprofit with nearly 70 years of providing mental health education and support services to Maryland.

EveryMind has long been committed to advocating for the well-being of those who have served our country. Our ServingTogether program connects veterans, active-duty service members, and their families to essential resources, including accredited claims assistance, mental health services, and peer support. ServingTogether ensures that Maryland’s veterans have access to trustworthy, knowledgeable guidance as they navigate complex benefits systems. The passage of House Bill 977 will reinforce the work of our program and others by preventing fraudulent claim servicers from taking advantage of veterans seeking help.

We have witnessed firsthand the challenges veterans face when navigating the complex process of filing disability claims. Unfortunately, unscrupulous companies, often operating under misleading pretenses, prey on victims by charging exorbitant fees for assistance that is legally available for free through accredited service organizations. These deceptive practices drain the financial resources of veterans and create unnecessary obstacles in accessing their rightful benefits.

Our veterans answered the call to serve this country. They navigated combat zones, long separations from family, and the lasting physical and psychological impacts of military service. When they return home and seek the benefits they have earned, they should not have to fight another battle, especially not against deceptive or predatory business practices.

House Bill 977 establishes straightforward, commonsense consumer protections. It requires clear written agreements, prominent disclosures that the business is not affiliated with the VA or other official entities, and oral notice to ensure understanding. These provisions empower veterans with information before they sign contracts that may cost them thousands of dollars. Importantly, the bill also prohibits claim servicers from collecting fees if a veteran dies before the claim is processed. Families who have already endured profound loss should not face additional financial exploitation tied to unfinished claims.

By classifying violations as unfair and deceptive trade practices, House Bill 977 ensures meaningful accountability. And by directing penalties to the Maryland Veterans Trust Fund, it reinvests enforcement outcomes back into supporting veterans.



This legislation does not prevent legitimate, ethical assistance. It simply ensures transparency, fairness, and integrity in an area where vulnerable individuals can easily be misled. Our veterans deserve protection from those who would profit unfairly from their service.

For these reasons, EveryMind respectfully urges a favorable report on House Bill 977.

Thank you for your consideration.