



## MARYLAND MILITARY COALITION

*Serving Veterans through Legislative Advocacy*

March 3, 2026

The Honorable Kriselda Valderrama  
House Economic Matters Committee  
230 Taylor House Office Building  
Annapolis, Maryland 21401

SUBJECT: Request for a **FAVORABLE** Report –HB 977—Veteran Benefits Matters – Claim Servicers—Requirements

Dear Chair Valderrama, Vice Chair Charkoudian, and Members of the Economic Matters Committee:

My name is Lawrence Michael “Mike” Moses. I am a certified Veterans Service Officer (VSO) serving veterans and their families throughout Maryland. I respectfully submit this written testimony in **strong support** of the Veterans Claims Protection legislation.

In my capacity as a VSO, I work directly with veterans as they navigate the VA disability compensation and pension claims process. Every day, I see firsthand both the complexity of the system and the vulnerability of the population it serves. While federal law — specifically 38 CFR §14.636 — regulates who may charge fees for representation before the Department of Veterans Affairs and under what circumstances, there remains a growing problem of aggressive and misleading practices and “bad agents” targeting veterans.

Veterans are increasingly targeted through social media ads, direct marketing campaigns, and unsolicited messages that promise guaranteed results, faster decisions, or higher ratings. Often, veterans are asked to sign binding agreements without fully understanding their rights, federal law limits, or the free, accredited help available through recognized Veteran Service Organizations.

It is important to stress that this legislation does not limit a veteran’s right to seek paid representation when needed. Instead, it sets crucial guardrails that are needed to promote transparency, disclosure, and accountability while protecting the veteran. Veterans should clearly understand:

- Whether an individual or company is VA-accredited;
- When fees can legally be charged and for what specific services;
- That free assistance is available through accredited VSOs; and,
- The potential financial consequences of signing certain agreements

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Many veterans who are the most vulnerable to these solicitations include: those transitioning from active duty, elderly veterans on fixed incomes, or individuals facing financial difficulties. Without adequate consumer protections, these individuals are at a higher risk of exploitation.

Veterans have earned their benefits through honorable service and sacrifice. Protecting those benefits from predatory and/ or deceptive practices is both a moral duty and a matter of public policy.

Therefore, I respectfully request that the Committee support this legislation with a **FAVORABLE** report.

I wish to thank the Committee for your time and Delegate Allen for your continued leadership and commitment to Maryland's veteran community.

Respectfully submitted,

A handwritten signature in black ink that reads "Mike Moses". The signature is written in a cursive, flowing style.

Mike Moses  
Certified Veterans Service Officer  
Maryland  
NABVETS Director, Maryland Military Coalition



## **Member Organizations of the Maryland Military Coalition**

Air Force Sergeants Association

American Military Society

American Minority Veterans Research Project

Association of the United States Navy

Commissioned Officers Association of the U.S. Public Health Service

Disabled American Veterans

Fleet Reserve Association of Annapolis

Jewish War Veterans of the U.S.A

Maryland Air National Guard Retirees' Association

Maryland Veterans Chamber of Commerce

Military Officers Association of America

Military Order of the Purple Heart

Military Order of the World Wars

Montford Point Marines of America

National Association of Black Veterans

National Association of Retired Federal Employees, Maryland Veterans

Naval Enlisted Reserve Association

NOAA Association of Commissioned Officers

Platoon 22

Reserve Organization of America

Society of Military Widows

Veterans of Foreign Wars