



FREDERICK COUNTY GOVERNMENT
OFFICE OF THE COUNTY EXECUTIVE

Jessica Fitzwater
County Executive

HB 977 – Veterans Benefits Matters - Claim Servicers - Requirements

DATE: March 3, 2026
COMMITTEE: House Economic Matters Committee
POSITION: Favorable
FROM: The Office of Frederick County Executive Jessica Fitzwater

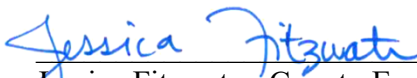
As the County Executive of Frederick County, I urge the committee to give **HB 977 – Veterans Benefits Matters - Claim Servicers – Requirements** a favorable report. This bill requires businesses that assist veterans in filing benefits claims to provide a written fee agreement and a clear disclosure if they are not accredited by the U.S. Department of Veterans Affairs.

Long wait times and confusing processes have led veterans to seek help with expediting their benefit claims with the U.S. Department of Veterans Affairs, creating opportunities for “claims predators” to exploit them. These actors use predatory practices to solicit veterans as clients, sharing misinformation about the claims process, and financially exploiting the veterans.

House Bill 977 aims to strengthen consumer protections for veterans and their families by requiring written fee agreements and clear disclosures that services may be available for free through accredited representatives. This legislation prevents misleading practices, excessive fees, and potential exploitation, promoting informed decision-making and protecting veterans from financial loss.

Frederick County has a significant veteran population and has seen firsthand how these predatory practices have harmed a community that deserves reverence and dignity. In an effort to meet the needs of our veterans and reduce the opportunity for predatory actions, Frederick County has accredited a County Veteran Service Officer (CVSO) in our Division of Aging and Independence. However, one CVSO isn't enough to meet the demand or prevent for-profit organizations from taking advantage of veterans.

Thank you for your consideration of HB 977. I urge you to advance this bill with a favorable.



Jessica Fitzwater, County Executive
Frederick County, MD