

Chair Tran, Vice-Chairs Grayber and Lewis, Members of the Committee,

I am writing to officially express the support of the approximately 17,000 members of the United States Veterans of Foreign Wars and its Auxiliary in Oregon, and our 1.5 million members nationally, for the passage of Oregon Senate Bill 150A, as currently amended by the Senate. This bill passed the Senate a month ago unanimously because your colleagues see the importance of its passage.

For more than a year, VFW has ramped up our effort against unaccredited and unlawful veterans' claims consultants. These bad actors unscrupulously seek to profit on the backs of veterans and their families who are eligible for service-connected disability compensation and pensions. With the passage of the PACT Act, the VFW has observed a dramatic increase in online advertisements from predatory claims consultants we call "Claim Sharks" who target veterans' earned federal benefits. These companies and individuals often promise to increase veterans VA disability ratings and argue that the high fees they charge make them more effective in helping veterans than the free services offered by VA-accredited Veterans Service Organizations like VFW, American Legion, DAV, as well as our accredited Tribal and County Veterans Service Offices across the state.

Under U.S. Department of Veterans Affairs regulations, fees charged for claims assistance are capped and usually apply only to a small percentage of retroactive benefits. However, many of these unaccredited consultants use contracts that include a commitment by the veteran to pay them all or a large portion of their increased benefits. This practice of assigning benefits to Claim Sharks is already illegal, but there is currently no penalty for violating the law. If a veteran receives a disability percentage increase years later, these companies often return demanding more money.

Several of these predatory companies have made statements that there is no avenue for them to seek VA accreditation, but this is a lie. There are no restrictions for these consultants to become accredited by VA, but they refuse to do so because they could no longer get away with charging exorbitant fees. Instead, they would be subject to oversight by VA's Office of General Counsel. Currently, these predatory companies currently have no accountability, no oversight, and no penalties when they violate the law. Companies that prey upon veterans and flagrantly disregard oversight authority should be held accountable, not rewarded for their predatory behavior.

The VFW believes that unaccredited claims consultants should be subject to penalties in the same way as properly accredited representatives. Nationally, the VFW has strongly supported bills in the U.S. House and Senate, known collectively as the GUARD VA Benefits Act, which would reinstate penalties for charging veterans and survivors unauthorized fees related to claims for VA benefits. On August 8, 2023, former [Oregon Attorney General Rosenblum joined with 43 other state attorneys general to endorse this federal legislation](#).

Unfortunately, powerful predatory lobbying efforts, funded by many millions of dollars of ill-gotten gains, have stalled this federal legislation. That's why VFW is engaging now at the state level across the country to protect our veterans and their families. To date, nine states have enacted parallel laws, and several more are in process. We want Oregon to join in this critical effort. When you do, we fully expect that powerful special interests will fight tooth and nail to preserve their profits at the expense of veterans' earned benefits. I've attached figures showing that just five of the over 140 claims sharks have spent an average of over \$1 million per year trying to convince politicians to let them continue their abuse. But we believe you can and should make the vital difference in

protecting and serving those who have selflessly protected and served all of us. We need your help to restore penalties against Claims Sharks.

Even with the lack of major full-time military presence, such as large military installations, here in Oregon, one out of every ten homes in Oregon are occupied by one or more veterans. Additionally, a great many of the more than 8,000 citizen-soldiers and airmen in the Oregon National Guard, Air Guard, and Reserve units have deployed multiple times to Iraq, Afghanistan, and elsewhere in harm's way. The VFW stands with our still serving brothers and sisters. We partner with them to provide support for them and their families before, during, and after these deployments. We do summer and holiday parties and cookouts for them, back to school events for their children, and help them financially. We are there at yellow ribbon events to send them off to war where we ourselves have been, and we are there to welcome them home. And we are there to remember and honor those who don't get to come home.

One of the last things we'd ever want – and one of the first things we stand against is for these Oregon service members and our other Oregon veterans being victimized by Claims Sharks who are either too greedy – or who say it's too hard – to get accredited and be accountable. Let me be clear: We're not claiming that every single one of these entities has bad intentions, but just like door locks on our homes keep honest people honest, accreditation keeps well-meaning people seeking to help veterans within the bounds of good ethics and law.

The VFW has no problem with private companies making a fair and legal profit by helping veterans when they need it. Passage of SB 150 will help ensure such free market opportunities and choices for veterans will continue to be a viable and above-board part of the solution to assist veterans and protect them from fraud.

In closing, our ask is that you quickly pass SB150A without harmful amendments. We ask that you resist lobbyists' efforts to make carve outs that still allow Claims Sharks to profit from veterans or the general public. We are ready to work with you to protect our veterans and their families from further illegal and unconscionable abuse. Please vote YES on SB150A!



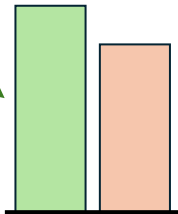
VA Disability Claims

What The Data Say

Like a lawyer being admitted to the bar, and not a law firm,
individuals get VA-accredited, *not businesses!*

**Represented
Veterans**
(Accredited
representatives)

\$2,221

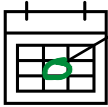


\$1,928

**Unrepresented
Veterans**
(Includes Claim
Sharks)

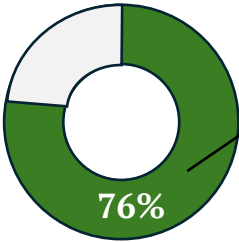
Average VA Award Per Month

Source: Internal Veterans Benefits Administration Data, Sept. 2024



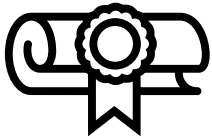
**9 – 12
MONTHS**

Average time
for VA to
process an
accreditation
application



* Over last two years

% of all veteran
beneficiaries* with
accredited
representative on file
with VA
(Numbers consistent
regardless of Claim Shark
presence in states)



**What's the
Deal with
Accreditation?**

NO ONE (except VA) can make VA claims go *faster!*

Initial VA Disability Claims

~ 128 DAYS

Increase VA Disability Claims*

~ 60 - 90 DAYS

* Most types of claims the Claim Sharks say they do



START

FINISH

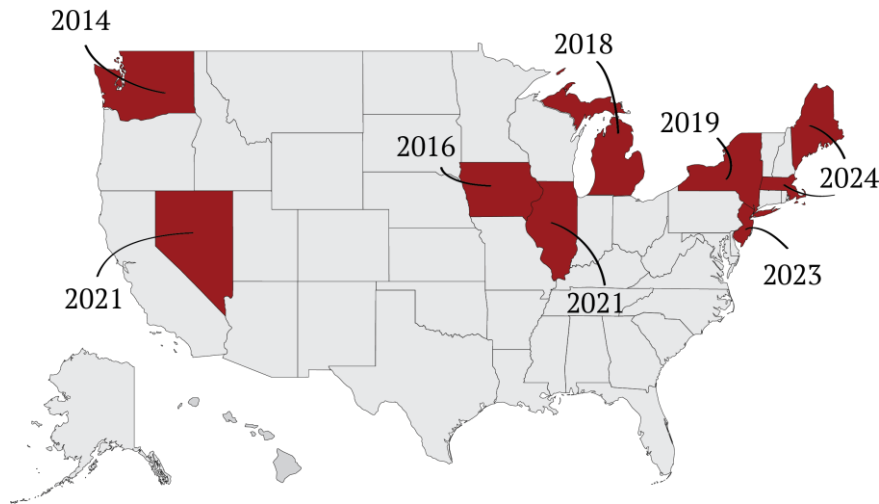


**How Long
Do VA
Claims
Take?**



*Percentages of veteran benefit enrollment have **increased** in states with Claim Shark laws, NOT decreased!*

Since 2014,
9 States
Have Passed
Claim Shark
Laws

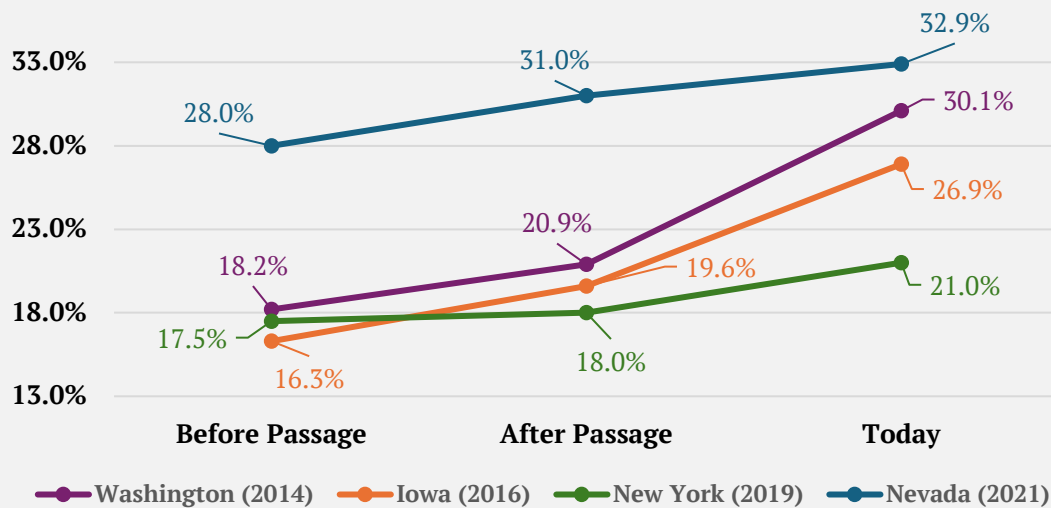


The Truth About Claim Shark Laws



% Veteran Benefit Enrollment Pre- and Post- Claim Shark Law Passage (By State)

Source: VA Annual Benefits Reports (2013-2023)



Contact the VFW National Legislative Service today

Pat Murray, Legislative Director (pmurray@vfw.org)

Kristina Keenan, Deputy Legislative Director (kkeen@vfw.org)

Nancy Springer, Associate Legislative Director (nspringer@vfw.org)

Questions?



Lobbying: VA Claims Companies with Unaccredited Services

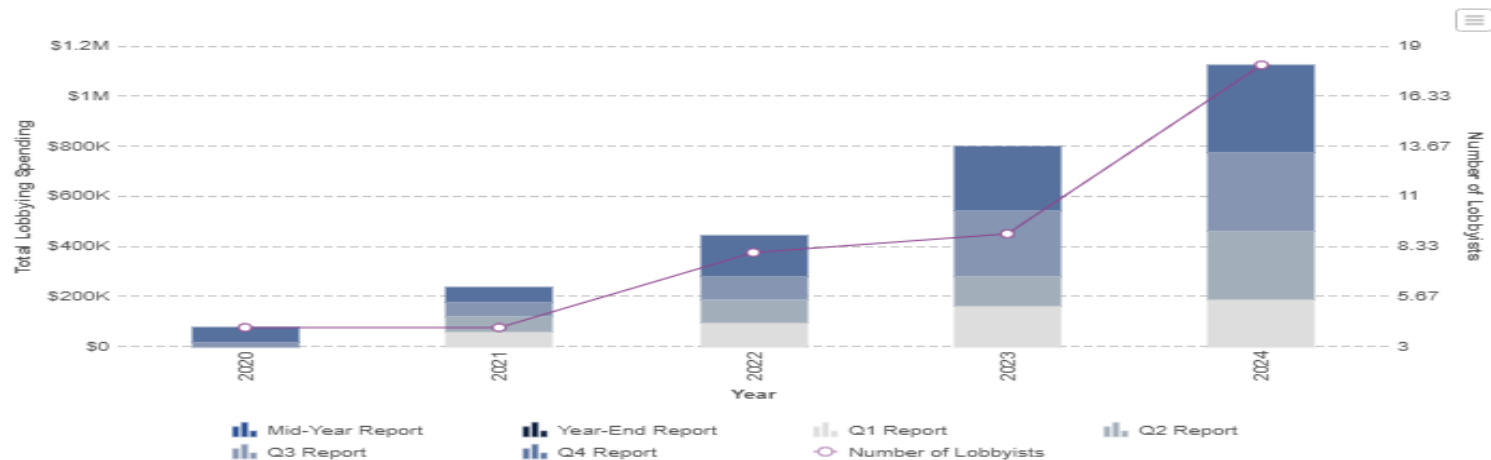
source: OpenSecrets.org

	2020	2021	2022	2023	2024	Last 5 years
Trajector Medical					\$ 80,000.00	\$ 80,000.00
Veteran Benefit Guide	\$ 130,000.00	\$ 240,000.00	\$ 220,000.00	\$ 240,000.00	\$ 600,000.00	\$ 1,430,000.00
Veterans Guardian	\$ 80,000.00	\$ 240,000.00	\$ 445,000.00	\$ 803,750.00	\$ 1,130,000.00	\$ 2,698,750.00
VA Claims Insider	\$ 30,000.00	\$ 120,000.00	\$ 100,000.00	\$ 120,000.00	\$ 80,000.00	\$ 450,000.00
Patriot Angels	\$ 20,000.00	\$ 60,000.00	\$ 10,000.00			\$ 90,000.00
REE Medical			\$ 110,000.00	\$ 320,000.00	\$ 80,000.00	\$ 510,000.00
						\$ 5,258,750.00

\$1,130,000
Total Lobbying Expenditures, 2024

sample:

Annual Lobbying by Veterans Guardian VA Claim Consulting





DON'T FEED THE SHARKS



DontFeedTheSharks.org

What we think a "Claim Shark" is:

- A Claim Shark is an individual or company that charges hefty fees to "assist" or "consult" veterans with filing their VA benefit claims – this practice is illegal!
- Claim Sharks are not VA accredited, meaning they aren't required to adhere to the well-established professional and ethical standards of VA accreditation, so their advice can often be misleading or even fraudulent.
- Like a "Loan Shark," once you're in, you can't get out, and may be subject to new and hidden fees whenever you get a new rating, no matter who does the work.

Some of their predatory practices are:

- Promising or guaranteeing an increased disability rating or percentage increase.
- Advertising expedited VA claims decisions.
- Requesting login credentials to access a veteran's personal information through secure VA websites like eBenefits or VA.gov.
- Using confusing tactics or ambiguous language to mislead claimants or coerce them into signing a contract.
- Telling veterans to forego VA exams and offering health consultations within their own network of doctors.

Who we think the Claim Sharks are:

- | | |
|--------------------------|----------------------------|
| ✎ Trajector Medical | ✎ Veteran Care Services |
| ✎ Veteran Benefits Guide | ✎ REE Medical |
| ✎ Veterans Guardian | ✎ VA Claims Academy |
| ✎ VA Claims Insider | ✎ Vet Assist |
| ✎ Telemedica | ✎ Just4Veterans |
| ✎ Patriot Angels | ✎ Veterans Disability Help |

Veterans can protect themselves by:

- Always working with VA accredited representatives.
- Attending all exams ordered by VA.
- Not signing contracts.
- Not agreeing to fees or payments from future benefits.
- Not agreeing to pay for medical consultations or opinions.
- Not providing access to Protected Health Information or Personal Identifiable Information.

Who is NOT a Claim Shark?

- VA accredited veterans service organization representatives, like the VFW
- VA accredited claims agents
- VA accredited attorneys
- Attorneys assisting with Camp LeJeune lawsuits who do not charge excessive fees

VFW
VETERANS OF FOREIGN WARS.