

**House State, Civic, Military, & Veterans Affairs**

**04/29/2025 Upon Adjournment**

**SB25-282 Protections for Veterans Seeking Benefits**

**Typed Text of Testimony Submitted**

<b>Name, Position, Representing</b>	<b>Typed Text of Testimony</b>
Deborah Kenny For Legislative Committee, United Veterans Coalition of Colorado	<p>Thank you for allowing this written testimony. I am Dr. Deborah Kenny, a member of the Legislative Committee of the United Veterans Coalition of Colorado. I am also a Veteran. I stand in firm support of SB25-282. There is a mechanism by which veterans can submit claims for free, but the wait is sometimes longer than their finances allow. I fully agree that there is a need for assistance in reducing the backlog of claims applications for veteran benefits. However, I believe veterans who need assistance in submitting claims should also never be taken advantage of. By limiting the maximum amount consultants can collect if a positive result is achieved, this bill will have met its intent. I have seen advertisements for some of these consultants and have found that they are inflating their ability for successful claims. Some profit-minded consultants are even offering a finder's fee for referral of other veterans to their business. I believe their advertising and compensation should be ethical and proportionate the benefits they may be able to get for the veteran. Therefore, I support this bill as currently written with no amendments.</p>
Michelle Kalkowski For themselves	<p>Chair Willford and Members of the House State, Civic, Military &amp; Veterans Affairs Committee</p> <p>Writing on behalf of myself and husband, we both urge you to vote "yes" on SB25-282 Protections for Veterans Seeking Benefits when the bill comes before your committee.</p> <p>We are both veterans who are qualified for service-earned disability benefits. Our benefit claims were filed with the VA and processed with the help of VA accredited Veteran Service Officers. We did not have to pay a penny for this assistance. Yet we are aware of the many unaccredited consultants who aggressively advertise VA filing services, requiring the veteran to sign unregulated private contracts. These contracts frequently demand veterans pay significant fees to the consultants. SB25-282 establishes reasonable statutory protections, like those required for private business Social Security claims, ensuring veterans who choose to work with consultants are fully aware of these contract terms or have recourse should these protections not be included in their contract.</p> <p>Regards,</p> <p>Michelle S. Kalkowski, Lt Col, USAF (ret) James G. Ling, Col, USAF (ret)</p>

<p>Carl Hamm For themselves</p>	<p>My name is Carl Hamm. I am a veteran having served two tours of duty in Southeast Asia, and I write to you in support of Senate Bill 25-282: Protections for Veterans Seeking Benefits</p> <p>This bill is long overdue. It puts much needed barriers on an unregulated veterans disability claims market. The bill was written only after months of negotiation with veteran-related nonprofits such as the VFW and American and for-profits like the Veterans Guardian and Ree Medical.</p> <p>SB-282 is sponsored by all the disabled veterans from both parties. 2 Republicans and 2 Democrats are sponsoring because that is how important this bill is to all us veterans. Currently for-Profit groups are making millions off the backs of disabled veterans. It's a bill that I believe is a fair compromise that I understand the national service organizations have agreed to support.</p> <p>Thus, I urge you approve this bill for the good of we veterans and our families. Thank you.</p>
---	---



April 2025

TO: House State, Civic, Military & Veterans Affairs Committee  
RE: SB25-282—Protections for Veterans Seeking Benefits

Dear Committee Members:

The American Association of University Women (AAUW) is one of the oldest women's organizations in the country, empowering women since 1881. The mission of AAUW is to advance equity for women and girls through research, education, and advocacy. AAUW of Colorado represents over 700 community leaders as members around the state.

Today, women are a growing segment of our Veteran community, and AAUW is especially concerned about unscrupulous operators who want to take advantage of them. Even though it's against Federal law for non-VA-accredited individuals to charge Veterans for helping them with their applications for disability benefits, this law is not being enforced.

Until there is enforcement at the Federal level, Senate Bill 282 establishes important protections against illegal and unethical behavior that is currently going unpunished.

For these reasons AAUW is in strong support of SB282 and respectfully requests your YES vote in committee and throughout the process of becoming law.

Thank you for your consideration,

A handwritten signature in blue ink that reads "Su Ryden". The signature is written in a cursive style and is enclosed in a light blue rectangular border.

**Hon. Su Ryden**  
**AAUW Colorado Public Policy Co-Director**

16699 E. Kentucky Ave. • Aurora, CO 80017 • 303.898.5797 • [suryden25@gmail.com](mailto:suryden25@gmail.com)

*American Association of University Women--AAUW is a top-rated 501(c)3 charitable organization whose mission is to advance gender equity for women and girls through research, education and advocacy.*



Amanda King &lt;amanda.king@coleg.gov&gt;

---

**SB 25-282**

1 message

---

**Tom Hoffman** <firemanccc@gmail.com>

Mon, Apr 28, 2025 at 2:38 PM

To: amanda.king@coleg.gov

Cc: Lisa.Feret.House@coleg.gov

Amanda, please distribute to all members of the State and Military Affairs Committee prior to the hearing scheduled for Tuesday, Apr 29, 2025.

Members of the Committee:

I am unable to attend the hearing, so please vote to pass this bill.

As a Vietnam Veteran I think it is important that our disabled veterans are not being taken advantage of by unregulated predatory disability claims companies.

In my experience in seeking help from the Veterans Administration for an Agent Orange Disability, there was appropriate support from service officers that were employed by government and nongovernment, not for profit organizations. VA funds are very limited and should not be paid to for profit organizations.

Thank you for your consideration.

Thomas A. Hoffman  
CPT, US Army  
Active duty 1965-1970



Amanda King &lt;amanda.king@coleg.gov&gt;

---

## Strongly Support SB25-282: Protect Veteran Benefits

1 message

---

Hannah Rossiter <h.rossiter14@gmail.com>  
To: amanda.king@coleg.gov

Mon, Apr 28, 2025 at 10:12 PM

Dear Members of the Military Affairs Committee,

I am writing to you today as a Navy veteran, having served our country from 2010 to 2014. I am also a mother of two and a PhD student, and I rely on my VA disability benefits. My experiences, and those of fellow veterans, have made me acutely aware of the challenges many face when navigating the VA system. I have personally avoided predatory scams, but I know many veterans who have fallen victim to them.

I strongly urge you to support **Senate Bill 25-282, Protections for Veterans Seeking Benefits**. This bill is critical to safeguarding disabled veterans from the predatory practices of unregulated disability claims companies.

Here's why this bill is so important:

- **Protects Vulnerable Veterans:** This bill addresses a serious problem: the exploitation of disabled veterans by companies that prioritize profit over the well-being of those who have served our nation.
- **Ensures Fair Compensation:** By aligning compensation for these companies with the federal payout formula used for SSI and SSDI, SB25-282 establishes a fair and equitable system. Companies are only paid if they are successful in securing benefits for the veteran.
- **Bipartisan Support:** The fact that this bill is sponsored by disabled veterans from both sides of the aisle demonstrates its critical importance and the urgent need for its passage.
- **Compromise and Collaboration:** This bill is the result of extensive negotiations with various stakeholders, including non-profit organizations and for-profit companies. It represents a balanced approach that seeks to protect veterans while acknowledging the role of legitimate support services.

Our disabled veterans deserve our utmost support and protection. They should not be subjected to predatory practices that undermine their ability to access the benefits they have earned through their service and sacrifice.

I urge you to vote in favor of Senate Bill 25-282. This legislation will make a significant difference in the lives of countless veterans and will help ensure they receive the support and benefits they rightfully deserve.

Thank you for your time and consideration of this vital issue.

Very respectfully,

Hannah Rossiter M.Ed

Navy Veteran (2010-2014)

April 28, 2025

Paula Sarlls  
USMC '67- 71

I live in Aurora

I am a Marine; disable veteran; gold star wife and gold star sister-in-law

I am president of the Women Marines in Colorado and the USMC Memorial Foundation

I have been involved in veterans' affairs at one level or another for 25 years. I have heard all the stories you have heard about and more, where veterans were taken advantage of. It's heartbreaking and I was helpless to aid the veterans who were taken advantage of or had bad experiences.

I am here to support SB25-282

I recently availed myself of a VA accredited service to increase my disability rating. I've tried for 24 years to get to this point and have used organizational VSO's; county VSO's; friends at the VA and done some myself. At nearly every turn the requests were denied.

This current process was approved on the first submission, and I gladly paid a 20% fee which I felt was quite justified since the only thing I had to do was sign a couple forms and interview with a doctor. The entire process took 5 months, which in my experience was fine. I received back pay to the day I applied.

Your support for this bill will make all these consultant companies accountable to a regulated standard of service and prices and will be greatly appreciated by this and many other veterans.

Thank you for all you do for the veterans of Colorado as we endeavor to make it the most veteran friendly state in America.

Paula Sarlls

3066 S Granby St

Aurora, CO 80014

303-345-1645



The Honorable Jenny Willford  
Chairperson House State, Civic, Military, & Veterans Affairs  
Colorado General Assembly  
200 E Colfax  
Denver, CO 80203

The Honorable Chad Clifford  
Vice-Chairperson House State, Civic, Military, & Veterans Affairs  
Colorado General Assembly  
200 E Colfax  
Denver, CO 80203

**Re: Veteran Benefits Guide - Senate Bill 282 Oppose as Currently Written**

Dear Chairwoman Willford and Vice-Chairman Clifford,

My name is Josh Smith and I am the CEO and Co-Founder of Veteran Benefits Guide ([VBG](#)) writing to you today to express my **concerns with Senate Bill 282 as currently written**. VBG provides Veterans with a private, legal and federally compliant service that assists Veterans in navigating the Department of Veterans Affairs (VA) disability claims process to help ensure they receive the full benefits that they have earned.

**VBG strongly supports Representative Feret's commitment to protecting our Veterans. However, and most unfortunate, Senate Bill 282 as currently written, restricts the services of honorable for-profit companies like VBG from serving Veterans.**

The proponents of the bill are supportive of a fee restriction that would greatly restrict our ability to provide the high-level of service that a veteran expects and deserves. Their efforts would also require the industry to change its business model as collecting on a veterans backpay is not common practice. Finally, they inaccurately insinuate that organizations such as ours choose not to be accredited. That is false. VBG would welcome the opportunity to become accredited with the VA but cannot because current law prohibits accredited entities from charging a fee for representation of Veterans on the initial claim. VBG's personnel, medical service provider network and procedures already meet standards required of VA-accredited agents and would meet any reasonable threshold for accreditation set by the VA.

Proponents of the bill also claim that private services like VBG are violating federal law. That is also false. Federal law states that "no individual may act as an agent or attorney in the preparation, presentation, or prosecution of any claim under laws administered by the Secretary" without first being accredited. I would like to state for the record that:

- We **DO NOT** practice law.
- We **DO NOT** act as the Veteran's agent of record.
- We **DO NOT** present before the VA.

In addition to being the CEO of VBG, I am also a U.S. Marine Corps Veteran and a former VA employee. At the VA, I served as a Rating Veteran Service Representative, where I reviewed disability compensation applications and assigned disability ratings, determining the amount of benefits Veterans would receive. In that role, I witnessed firsthand that the VA's disability compensation benefits process is inefficient and often running counter to the agency's mission of helping Veterans.

While we were certainly helping some Veterans, far too many were being denied benefits they earned due to an absurdly complicated system. Through no fault of their own, Veterans were receiving lower disability ratings than they deserved or were simply waiting years to receive final determinations on their benefits.

That is why, in 2015, I left the VA and, with my wife, Lauren, created Veteran Benefits Guide to help guide Veterans through the process and ensure they receive the full benefits they earned from their service in a timely manner. Much like a tax service provider, we help Veterans travel through a confusing bureaucracy to get what they are owed.

We are proud to have grown our company and now have more than 200 employees, with offices in Nevada and California. Eighty percent of our employees are Veterans themselves or immediate family members of Veterans. And we have employed former VA personnel, like myself, to keep up-to-date with VA regulations and practice of the VA disability compensation system.

In exchange for our service, we are paid a one-time success-based fee only after the Veteran is paid. Our fee represents a small percentage of the increase in benefits received and is typically around 1% of a Veteran's total lifetime benefits. And if the Veteran's benefit doesn't change, there is no fee.

At VBG, we are committed to putting the Veterans' interests first. All of our clients sign a waiver upfront acknowledging that free services are available. We have never taken a Veteran to small claims court for non-payment and automatically write off 10% of our revenue due to unpaid fees. And we do not offer services around PACT Act claims, which do not require an expert guide.

To date, we have guided more than 35,000 Veterans through the claims process. These Veterans have received an average increase in monthly benefits of \$1,300 benefits they would not have received without our help. Despite their best efforts, Veteran Service Organizations (VSOs), which are intended to represent Veterans in the process, do not have enough resources to keep up with the demand. In fact, more than 70% of our clients first tried navigating the VA benefits process with the help of a VSO representative or on their own. They were either denied their full benefits or felt the process was taking too long.

It is clear that our service is needed. At present, only 5.2 million of 19 million eligible Veterans are receiving benefits. That means there may be millions of eligible Veterans who are not receiving benefits they have earned, either because they aren't aware of their eligibility, have already tried to receive benefits and were wrongly denied, or are too intimidated by the process to even apply.

Unfortunately, the bill as currently written would reduce freedom of choice, representation and access to Veteran services, making it harder for Veterans to receive the benefits they have earned. As members of the House State, Civic, Military, & Veterans Affairs Committee, we urge you to consider our concerns and amend Senate Bill 282 so that we can lend our full support.

Very Respectfully,



Josh Smith  
CEO and Co-Founder  
Veteran Benefits Guide

**P** 866.412.8135

**E** [info@vbg.com](mailto:info@vbg.com)

**W** [vbg.com](http://vbg.com)