

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

**02/10/2025 01:30 PM**

**HB25-1047 Veterans Benefits Claims Deceptive Trade Practices**

**Typed Text of Testimony Submitted**

<b>Name, Position, Representing</b>	<b>Typed Text of Testimony</b>
LaNina Reid-Heinold  For  themselves	LaNina Reid-Heinold  Claim Sharks  2/10/2025  My name is LaNina Reid-Heinold and I am a concerned military veteran and fellow Colorado resident.  It has been brought to my attention that a grievous and deplorable act of injustice has been occurring among my fellow servicemen and women. Claim Sharks are being allowed to exploit and prey on our veterans, possibly at the most destitute and dire need moments in their life where they cannot constitute the mental compacity to fully understand and utilize true assistance that may be available to them at little or no cost. I know because I have been there myself and why I am reaching out now.  To add salt to injury these, claim sharks take their deceitful and underhanded earned profits that are derived from the exploitation, mistreatment and corrupt practices of veterans here in Colorado and infuse it back to their homes, their economy which is not Colorado.  My rhetorical question is, why is this allowed? Is it not our civic duty as human beings to look after, protect and serve those who have looked after, protected and served us as? Why aren't any measures in place to stop this dishonest practice and ensure an uphold the integrity of helping our servicemen and women?  At the end of the day, we are neighbors, friends and family, a community that should stand for something.  I would like to thank you for your time and extend my gratitude for your consideration of this matter and steps to grounded solutions.  Respectfully,  LaNina Reid-Heinold

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# THE AMERICAN LEGION

LEO HILL POST 44  
P.O. BOX 772797  
STEAMBOAT SPRINGS, CO 80477

6 February 2025

Chairman, House State, Civic, Military and Veterans Affairs Committee

Dear Mr. Chairman,

My name is James Stanko I am a 35-year member of the American Legion and currently the Chairman of the Colorado American Legion Legislative Committee. At last week's Colorado American Legion Convention, I was able to speak with American Legion Posts leadership from across Colorado about HB25-1047 Veterans Benefits Claims Deceptive Trade Practices. I can confidently report that these Posts strongly support the passage of this bill.

Claim sharks are individuals or companies that illegally charge fees to assist veterans with their VA benefit claims. They are not VA accredited, as required by federal law, and currently face no penalties for these violations. These unscrupulous individuals or companies target veterans and their families with aggressive deceptive advertising, convincing them to sign contracts with unfair terms that often lead to exorbitant fees or a percentage of their benefits. The result is that veterans end up with very little of the financial benefits that they have earned and deserve.

Each County in Colorado has a County Veterans Service Officer that is accredited, and files the veteran's or veteran's family claims free of any charge. Veteran's Service Officers have a greater success rate than any other organization in getting the veteran or veteran's family request for benefits approved. The veteran or the family receive 100% of their claim. This Bill does not prohibit a veteran from using another individual or organization from filing a claim but ensures that they do not charge veterans, family members or survivors more than what is allowed in 38 U.S.C. SEC. 5904 and follow the same VA procedures that a County Veterans Service Officer has to.

It is essential to highlight that veterans are not a commercial commodity; they are valuable members of our society who have already sacrificed so much. They deserve our support and protection so I, as a veteran and member of the American and VFW, strongly urge that your committee pass this bill and forward it on to the House of Representative.

Sincerely,



James W. Stanko, Adjutant American Legion Post 44  
Chairman Colorado American Legion Legislative Committee