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GOVERNOR  
KE KIA'ĀINA



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MAJOR GENERAL  
ADJUTANT GENERAL  
KA 'AKUKANA KENELALA

**JOHN P. ALAMODIN**  
LIEUTENANT COLONEL  
DIRECTOR  
KA LUNA HO'OKELE

STATE OF HAWAII  
KA MOKU'ĀINA O HAWAII  
**DEPARTMENT OF DEFENSE**  
**KA 'OIHANA PILI KAUA**  
**OFFICE OF VETERANS' SERVICES**  
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STATE OF HAWAII  
DEPARTMENT OF DEFENSE

TESTIMONY ON SENATE BILL SB608, SD1  
RELATING TO VETERANS

BEFORE THE SENATE COMMITTEES ON

COMMERCE AND CONSUMER AFFAIRS  
AND  
JUDICIARY

BY

JOHN P. ALAMODIN  
DIRECTOR, OFFICE OF VETERANS SERVICES

February 26, 2026

Aloha Chairs Keohokalole and Rhoads, Vice-Chairs Fukunaga and Gabbard, and members of the committees:

I am John P. Alamodin, Director, Office of Veterans Services, State of Hawaii, Department of Defense

The Office of Veterans Services (OVS) provides written testimony to SUPPORT SB 608, SD1.

This measure seeks to regulate persons receiving compensation for providing advice or assistance regarding veterans benefits, except as permitted under federal law.

The history of persons providing advice on Veterans Affairs (VA) benefits has evolved from informal advocacy and government-run assistance after major wars to a regulated system of accredited representatives, alongside a growing, controversial industry of paid, non-accredited claims agents.

There are three distinct categories that of individuals that provide Veterans support and advisement on VA benefits:

- a. Accredited Veteran Service Officers (VSOs) are representatives from congressionally chartered organizations who are trained, tested, and vetted by the VA. They are prohibited by law from charging a fee for their services.
- b. Accredited Agents and Attorneys who are legal professionals or private agents authorized by the VA to assist with claims, usually involved in the appeal process.
- c. Non-Accredited Consultants who are unregulated companies that charge veterans to "coach" them on how to maximize their ratings. The VA has issued warnings against these actors, emphasizing that veterans do not need to pay to file a claim.

A Summary of Compensated Advising Tiers:

- a. VSOs are always free who are supported by an organization's membership dues or grants, as well as federal and state agencies that serve Veterans.
- b. Attorneys/Accredited Agents can charge for appeals; fees are often capped at 20-33% of back pay and can be paid directly by the VA from the award.
- c. Unaccredited Consultants are legally prohibited from "preparing, presenting, or prosecuting" claims for a fee, though many bypass this by labeling their work as "education" or "consulting".

In recent years, a gray market of "consultants" has emerged in which these individuals or companies are often not VA-accredited and charge high fees (sometimes a percentage of the veteran's back pay) for "medical consulting" or "coaching". The VA and veteran advocates frequently warn against these "claims predators," as they operate outside federal fee caps and oversight.

This proposed measure is a step in a needed direction to prevent unaccredited individuals or consultants, from unlawfully charge veterans high fees—frequently a percentage of retroactive benefits—for assistance with initial VA claims. These unregulated actors may provide inaccurate advice, guarantee results, or use high-pressure tactics, preying on veterans seeking to navigate the complex VA system.

On behalf of Hawaii Veterans and their families we serve, the Office of Veterans Services conveys its appreciation to the Committees for the opportunity to testify in SUPPORT of SB608, SD1.

John P. Alamodin

[john.p.alamodin@hawaii.gov](mailto:john.p.alamodin@hawaii.gov)



Senator Jarrett Keohokalole, Chair  
Senator Carol Fukunaga, Vice Chair  
Senate Committee on Commerce and Consumer Protection

Senator Karl Rhoads, Chair  
Senator Mike Gabbard, Vice Chair  
Senate Committee on Judiciary

Testimony of **VFW Department of Hawai'i**

Thursday, February 26, 2026

**Strong Support** for Senate Bill No. 608, SD1 – Relating to Veterans Rights and Benefits

Aloha Chair Keohokalole, Chair Rhoads, Vice Chair Fukunaga, Vice Chair Gabbard and Members:

Thank you for the opportunity to offer testimony in **strong support** for Senate Bill No. 608, SD1. This bill proposes to protect our state's veterans from unscrupulous "claim sharks" that charge for their services. There are veterans service organizations (VSO), like the Veterans of Foreign Wars (VFW), that provide accredited services free of charge. Accredited Veterans Service Officers are required to comply with federal law and regulations.

Representatives of the "claim sharks," including their lobbyists, have testified that the VSOs do not have the resources to process and assist veterans with their VA claims. However, I offer the following statistics provided by VFW Hawai'i's senior accredited Veterans Service Officer:

*"During FY25 the VFW Department of Hawai'i represented approximately 3,102 veterans with their VA disability claims &/or pensions and realized an annual award of \$83,450,946.00. These funds directly support the veterans themselves while also helping the state with revenue being spent within the islands."*

Representatives of the "claim sharks" have further testified that veterans should be allowed to choose who files their claim like choosing a tax preparer. They will freely admit that they are running a for-profit business but will conveniently fail to mention that they are not accredited by the Department of Veterans Affairs (VA).

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February 26, 2026  
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Unaccredited claims representatives, or “claim sharks,” are not subject to VA standards. They strategically advertise their services to avoid regulatory oversight and as a result, engage in predatory and unethical practices that target veterans and rob them of their VA benefits.

For example, a single veteran with no dependents and a 60% disability rating would receive \$1,435.02/month in 2026. That same veteran may agree to have a “claim shark” file a new claim agreeing to pay the “claim shark” the difference between 60% and 100%, for a set period, e.g. five months. In 2026, that same veteran with no dependents and a 100% disability rating would earn \$3,938.58/month in VA benefits. Thus, the veteran would owe the “claim shark” \$12,517.80 plus GET if they are legally conducting business in the State of Hawai‘i.

I ask committee members if you would be willing to pay your accountant or tax preparer \$12,517.80 to get a refund on your 2025 tax returns? Probably not?

These “claim sharks” need to be stopped because they continue to blatantly violate federal law and regulations, such as:

*38 USC §5901 – “(a) In General. — Except as provided by section 500 of title 5, no individual may act as an agent or attorney in the preparation, presentation, or prosecution of any claim under laws administered by the Secretary unless such individual has been recognized for such purposes by the Secretary.*

*38 USC §5903 – “(a) In General. — The Secretary may recognize any individual for the preparation, presentation, and prosecution of any particular claim for benefits under any of the laws administered by the Secretary if—*

*(1) such individual has certified to the Secretary that no fee or compensation of any nature will be charged any individual for services rendered in connection with such claim; and*

*(2) such individual has filed with the Secretary a power of attorney, executed in such manner and in such form as the Secretary may prescribe.”*

Finally, on February 6, 2026, while not applicable to Hawai‘i, a federal judge in Louisiana ruled that state law permitting unaccredited claims representatives to cap and collect fees in that state was pre-empted by federal law, specifically:



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*“The Court finds that the Act, as written, necessarily impedes the realization of Congress's goal of ensuring that veterans have access to qualified representatives to assist them in pursuing claims for VA benefits, in violation of the Supremacy Clause. U.S. Const. art. VI, cl. 2.”*

Until Congress makes some progress in Washington, seeing this matter addressed at the state level is essential. I implore your committee to pass Senate Bill No. 608, SD1, unamended, to protect Hawai‘i’s veterans from companies that continue to violate federal law.

Respectfully,

Jame K. Schaedel  
Member, National Legislative Committee  
VFW Department of Hawai‘i



The Honorable Jarrett Keohokalole  
Chairperson Senate Committee on Commerce and Consumer Protection  
Hawaii State Senate  
415 South Beretania Street  
Honolulu, HI 96813

The Honorable Carol Fukunaga  
Vice-Chairperson Senate Committee on Commerce and Consumer Protection  
Hawaii State Senate  
415 South Beretania Street  
Honolulu, HI 96813

**Re: Veteran Benefits Guide - Senate Bill 608 Oppose as Currently Written**

Dear Chairman Keohokalole and Vice-Chairman Fukunaga,

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 608 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 Senator Wakai's commitment to protecting our Veterans and actually believes that the bill does not go far enough in some areas, as it is absent necessary guardrails which includes disclosure requirements and a fee cap. However, and most unfortunate, Senate Bill 608 as currently written, prohibits the services of honorable for-profit companies like VBG from serving Veterans.**

The proponents of the bill intentionally and 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 the 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.

Our primary concern with SB 608 is that it provides no path for honorable companies like VBG to become accredited with the VA, and therefore no path to continue serving Veterans.

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 Senate Committee on Commerce and Consumer Protection, we urge you to consider our concerns and amend Senate Bill 608 so that we can lend our 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)



**LATE**

**LATE**

February 26, 2026

TO: Senator Jarrett Keohokalole, Chair  
Senator Karl Rhoads, Chair  
Members of the Senate Committee on Commerce and Consumer Protection  
Members of the Senate Committee on Judiciary

FR: Reena Rabago  
Capitol Consultants of Hawaii on behalf of Veteran Benefits Guide (VBG)

RE: **SB608 SD1 Relating to Veterans Rights and Benefits - Comments with Amendments**

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On behalf of my client VBG, we are writing to express our **concerns with SB608 SD1 as currently written**. Veterans should have a choice with whom they decide to receive assistance navigating the Department of Veterans Affairs (VA) disability claims process to help ensure they receive the full benefits that they have earned.

SB608 SD1 as currently written, prohibits the services of honorable for-profit companies from serving Veterans. We suggest the following and replace:

- Strike Page 2, Lines 8-14
- Strike Page 2, Line 21
- Strike Page 3, Line 1 "Federal Regulations section 14, 636,"

**Suggested Amendment:** *"A person seeking to receive compensation for advising, assisting, or consulting with any individual in connection with any veterans' benefits matter must, before rendering any services, memorialize the specific terms under which the amount to be paid will be determined in a written agreement signed by both parties. Compensation must be purely contingent upon an increase in benefits awarded, and if successful, compensation must not exceed five (5) times the amount of the monthly increase in benefits awarded based on the claim or Twelve Thousand Five Hundred Dollars (\$12,500.00), whichever is the lesser amount. No initial fee may be charged by a person advising, assisting, or consulting an individual on a veterans' benefit matter."*

These amendments would put in place guard rails to limit any bad actors while still allowing a choice for Veterans and appropriately capping fees. And if the Veteran's benefit doesn't change, there is no fee.

JAN 17 2025

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# A BILL FOR AN ACT

RELATING TO VETERANS RIGHTS AND BENEFITS.

**BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:**

1           SECTION 1. The purpose of this Act is to regulate persons  
2 receiving compensation for providing advice or assistance  
3 regarding veterans benefits, except as permitted under federal  
4 law.

5           SECTION 2. Chapter 363, Hawaii Revised Statutes, is  
6 amended by adding a new part to be appropriately designated and  
7 to read as follows:

8                                   **"PART . VETERANS BENEFITS**

9           **§363- Prohibitions.** (a) No person shall receive  
10 compensation for:

11           (1) Preparation, presentation, or prosecution of; or

12           (2) Advising, consulting, or assisting an individual with,  
13 any veterans benefits matter, except as permitted under federal  
14 law.

15           (b) No person shall receive compensation for referring any  
16 individual to another person to:



1 (1) Prepare, present, or prosecute; or

2 (2) Advise, consult, or assist,

3 the individual with any veterans benefits matter.

4 (c) No person shall guarantee, either directly or by  
5 implication, that any individual is certain to receive specific  
6 veterans benefits or that any individual is certain to receive a  
7 specific level, percentage, or amount of veterans benefits.

8 ~~(d) No person shall receive excessive or unreasonable fees~~  
9 ~~as compensation for:~~

10 ~~(1) Preparation, presentation, or prosecution of; or~~

11 ~~(2) Advising, consulting, or assisting an individual with,~~  
12 ~~any veterans benefits matter. The factors articulated within~~  
13 ~~title 38 Code of Federal Regulations section 14.636 shall govern~~  
14 ~~determinations of whether a fee is excessive or unreasonable.~~

15 **§363- Disclosure.** A person seeking to receive

16 compensation for:

17 (1) Preparation, presentation, or prosecution of; or

18 (2) Advising, consulting, or assisting an individual with,  
19 any veterans benefits matter, before rendering any services,  
20 shall memorialize in a written agreement, signed by both parties  
21 ~~and that adheres to all criteria specified in title 38 Code of~~



1 ~~Federal Regulations section 14.636~~, all terms regarding the  
2 individual's payment of fees for services rendered.

3       **§363- Penalty.** A violation of this part shall be an  
4 unfair or deceptive act or practice under chapter 481A and a  
5 violation of section 480-2.

6       **§363- Exceptions.** This part does not apply to:

7       (1) An accredited representative of a recognized  
8 organization or an accredited agent or attorney under  
9 title 38 Code of Federal Regulations section 14.629;  
10 or

11       (2) An employee of the department of defense operating  
12 within that employee's capacity as an employee of the  
13 department of defense."

14       SECTION 3. Chapter 363, Hawaii Revised Statutes, is  
15 amended by designating sections 363-1 to 363-13 as part I,  
16 entitled "General Provisions".

17       SECTION 4. Section 363-1, Hawaii Revised Statutes, is  
18 amended by adding three new definitions to be appropriately  
19 inserted and to read as follows:

20       "Compensation" means payment of any money, thing of value,  
21 or financial benefit.



1       "Person" means an individual, corporation, business trust,  
2 estate, trust, partnership, limited liability company,  
3 association, joint venture, public corporation, government or  
4 governmental subdivision, agency, or instrumentality, or any  
5 other legal or commercial entity.

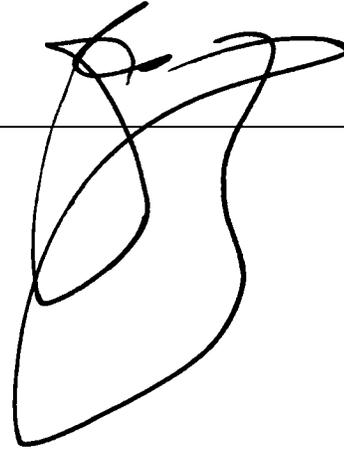
6       "Veterans benefits matter" means the preparation,  
7 presentation, or prosecution of any claim affecting an  
8 individual who has filed or expressed an intent to file a claim  
9 for any benefit, program, service, commodity, function, or  
10 status, entitlement to which is determined under the laws and  
11 regulations administered by the United States Department of  
12 Veterans Affairs or the United States Department of Defense  
13 pertaining to veterans, their dependents, their survivors, and  
14 any other individual eligible for such benefits."

15       SECTION 5. If any provision of this Act, or the  
16 application thereof to any person or circumstance, is held  
17 invalid, the invalidity does not affect other provisions or  
18 applications of the Act that can be given effect without the  
19 invalid provision or application, and to this end the provisions  
20 of this Act are severable.



- 1 SECTION 6. New statutory material is underscored.
- 2 SECTION 7. This Act shall take effect upon its approval.
- 3

INTRODUCED BY: \_\_\_\_\_

A large, stylized handwritten signature in black ink, written over a horizontal line. The signature consists of several overlapping loops and curves, making it difficult to decipher.

# S.B. NO. 608

**Report Title:**

Veterans Rights and Benefits; Advising; Regulation

**Description:**

Regulates persons receiving compensation for providing advice or assistance regarding veterans benefits.

*The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.*



**SB-608-SD-1**

Submitted on: 2/23/2026 7:51:37 PM

Testimony for CPN on 2/26/2026 9:30:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Carlos A. Santana	Testifying for Veterans Caucus of the Democratic Party of Hawaii	Oppose	Written Testimony Only

Comments:

The Veterans Caucus of the Democratic Party of Hawai'i OPPOSES SB608.

During this Presidential administration, is not the time to limit veterans' options while applying for benefits. I'm not sure there ever is a good time for that.

Veterans are able to choose any assistance that is available to them. We want to keep it that way. We oppose anyone providing assistance with unclear expectations and undisclosed fees. However, as long as the terms and fees are disclosed to the veteran, freedom of choice prevails.

If the free services were effective, veterans would not be seeking paid services.

The Veterans Caucus of the Democratic Party of Hawai'i OPPOSES SB608 and urges legislators to VOTE IN OPPOSITION.

**SB-608-SD-1**

Submitted on: 2/20/2026 7:46:45 PM

Testimony for CPN on 2/26/2026 9:30:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Johnnie-Mae L. Perry	Individual	Oppose	Written Testimony Only

Comments:

I, Johnnie-Mae L. Perry, OPPOSE

608 SB RELATING TO VETERANS RIGHTS AND BENEFITS.

**SB-608-SD-1**

Submitted on: 2/21/2026 8:09:09 AM

Testimony for CPN on 2/26/2026 9:30:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Mike Golojuch, Sr.	Individual	Comments	Written Testimony Only

Comments:

As a veteran, I have tried to navigate the VA disability claim process. I have received denials because I didn't know the "game" of wording and documentation in presenting your claim(s). I did try a Veterans Service Organization, which is still listed in my VA file. However, they were good at presenting information, but were overwhelmed by the number of veterans they were trying to help, so I didn't get much more than what the VA would send in their replies to claims.

Through talking to other veterans who had had some success, and going online to watch Combat Craig and others, I was able to get rated on some of my claims.

However, I knew I hadn't been rated properly in some of my claims. On the advice of a retired Marine Corps friend, I contacted Veterans Benefits Guide (VBG). I completed their questionnaire. I read their agreement that I would not pay a fee until I received an increase in my rating, and they showed what the fee would be.

After completing additional information for VBG and going to their medical professional, they provided me with an updated claims form to submit to the VA. The result was being rated 100% Total and Permanent.

Since I didn't have to pay anything until I received my upgraded rating, what I did pay came out of the initial VA payment, which was retroactive from the date I sent in my intent to file. Since I paid within 30 days, I was given a discount on what I had to pay.

I know another veteran who used VBG, and their rating went from 30% to 70%. I also recently had another veteran ask me for VBG contact information because the VA reduced their rating from 70% to 40%.

Although I checked comments only, if there are no safeguards for companies that actually help veterans, I oppose this bill.

Michael Golojuch, Sr., Lt Col, USAF(Ret)

February 21, 2026

To: The Senate Committee on Commerce and Consumer Protection (CPN)  
and the Committee on Judiciary (JDC)

Re: Testimony in Opposition to SB 608 – Relating to Veterans' Rights and Benefits

Dear Chair, Vice Chair, and Members of the Committees,

My name is Marc Rapoza, and I am a veteran. I respectfully submit this testimony in strong opposition to SB 608.

While I appreciate the State's intent to protect veterans from unqualified actors, this bill would effectively strip veterans of the freedom to choose the assistance that best meets their needs when official channels fail. My personal experience demonstrates that accreditation alone does not guarantee competence, accountability, or quality care.

First, the VA claims process can be extremely difficult to navigate. When I initially filed my claim through the VA, it remained in "incomplete" status for nine months because the VA representative who assisted me failed to submit it correctly. When I followed up, I was told of the error and instructed to start over. Without technical knowledge of eligibility criteria or how to properly present evidence, most of my claims were ultimately denied. I simply did not speak VA and had no idea what they were looking for.

Second, I hired a large, nationally recognized law firm that advertised expertise in VA disability claims. Despite their promises of efficiency, my case was intentionally and significantly delayed. The representative assigned to me explained that she had hundreds of cases and that mine was not a priority because there was still time to appeal. I had asked for updates and to review what they were going to submit prior to submission so I could check it for accuracy. I was told "no" and that it would slow down my filing. When they eventually filed my appeal, it consisted of mostly a boilerplate submission (with errors) that the VA rejected in only eight days citing that it did not contain any new information. The law firm later admitted that the individual handling my case was not an attorney. She just needed to file something in response to pressure from me and so the clock didn't run out on the time to appeal. As I understand it, under current rules, accredited firms may allow uncredentialed staff to perform all of the work. So these law firms, (or at least this one), over-commit and collect fees as they delay, which in my case it was 33% from the date of the original date filed. This included periods prior to before they even "represented" me meaning they would collect 33% on the year before I even signed with them. When I saw that the delays were by design, I requested reasonable limits on those fees, which would remove the penalty to me for their delays, but they denied my request with no room for negotiation.

Third, while organizations such as the Office of Veterans' Services (OVS) and the Veterans of Foreign Wars (VFW) provide valuable assistance, they are often overwhelmed and may not have the capacity to provide timely or specialized help for complex claims. When I first try to file a claim, neither the OVS nor the VFW even appeared as options to file for assistance, and I had no idea they were an option.

So I first went through the VA, and it was not handled correctly, and I had no idea what I was supposed to provide resulting in mostly denials. Then I tried the big "qualified" law firms only to find they are intentionally very slow to maximize their profit at my expense as things drag on for years. Then I contacted the VSO and was told it would be weeks before they could respond to even an initial conversation. In time-sensitive or specialized situations, this could result in me losing my right to an appeal. It would have been much more efficient and much less stressful if I had someone to help guide me through the process quickly and correctly from day one.

SB 608 would eliminate the middle ground—private consultants who are often more responsive, accessible, and motivated to assist veterans effectively. Veterans should not be penalized for seeking competent assistance outside government-sanctioned channels, particularly when those channels are backlogged, ineffective, or when they might lack the specialization needed for some claims.

Instead of prohibiting private assistance, I respectfully urge the Legislature to focus on transparency, accountability, and fairness across all providers. Reasonable solutions could include requiring standardized training, credentialing, liability requirements, and fair limits on fees for anyone assisting veterans with claims. These measures would protect veterans while preserving their right to choose the assistance that best serves their interests.

Veterans who have earned their benefits deserve both protection and freedom of choice in how we pursue those benefits.

I respectfully urge you to vote NO on SB 608.

Respectfully submitted,

Marc Rapoza

**SB-608-SD-1**

Submitted on: 2/23/2026 3:08:50 PM

Testimony for CPN on 2/26/2026 9:30:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Bridget Komine	Individual	Support	Written Testimony Only

Comments:

I encourage support of SB608. I have personally encountered a representative of a mainland company attending a veteran meeting and actively seeking new veteran clients for the sole purpose of "assisting" them in filing for their veteran benefits. The veterans would only be charged if their benefits were approved. This company representative was clearly preying on veterans that either do not understand the process to file or that have been denied benefits. Either way, no veteran should ever pay for assistance in filing for benefits through the Veterans Administration.

Bridget Komine

**LATE**

**SB-608-SD-1**

Submitted on: 2/25/2026 10:42:00 AM

Testimony for CPN on 2/26/2026 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Blair Suzuki	Individual	Support	Written Testimony Only

Comments:

Thank you Chair(s) and members of the Committee for the opportunity to testify in support of **SB608 SD1**, which strengthens protections for Hawai'i's veterans and their families by regulating paid services that provide advice or assistance relating to veterans benefits. I am currently serving as the Chair of the State Advisory Board on Veteran's Services and this issue is becoming more and more prevalent in our state. This past year, we have had reports from many veterans that these types of third party, predatory companies are reaching out to them and setting up meetings to get compensation for helping veterans file for their disability claims.

**Purpose of the Bill**

SB608 SD1 would:

- **Prohibit persons from receiving compensation** for preparing, presenting, advising, consulting, or assisting with veterans benefits matters *except as permitted under federal law*.
- **Prohibit fee-based referrals** to others for veterans benefits assistance.
- **Ban guarantees or implied promises** of specific benefits or benefit outcomes.
- **Require written fee agreements** aligned with federal regulatory criteria before services are rendered.
- **Treat violations** as unfair or deceptive trade practices under Hawaii law.
- **Exclude accredited representatives**, attorneys, and federal Department of Defense employees acting within their authority.

**Rationale for Support**

1. **Protecting Vulnerable Veterans and Families**  
Many veterans face complex rules and processes when applying for benefits through the U.S. Department of Veterans Affairs or Department of Defense. Without proper safeguards, unscrupulous actors can mislead veterans, charge excessive fees, or promise guaranteed results that cannot be delivered. SB608 SD1 addresses these risks by ensuring clear, fair, and transparent interactions when compensation is involved.
2. **Closing Loopholes in Paid Assistance**  
While federal law already regulates accredited representatives and attorneys, there remains a gap in oversight for others who might offer paid help or referrals. This bill aligns state law with federal protections to fill that gap and reduce potential exploitation.

3. **Encouraging Trust and Accountability**

By requiring clear contractual terms and prohibiting misleading guarantees, the bill builds trust in the system and holds paid advisors to a reasonable standard of accountability.

This protects both veterans and the integrity of benefit processes.

4. **Supporting Federal Alignment**

The bill explicitly respects federal law and exempts federally accredited agents and attorneys. As such, it strengthens the state's role in supporting—not supplanting—federal systems already designed to serve veterans.

## **Conclusion**

SB608 SD1 is a thoughtful and necessary measure that provides meaningful protections for veterans, their dependents, and survivors navigating benefit processes. By regulating compensated advice and assistance, Hawaii can ensure that those who served our country are not subject to unfair practices or exploitation. For these reasons, I respectfully urge the Committee to **pass SB608 SD1 with a favorable recommendation.**

Thank you for your consideration.

Mahalo,

Blair Suzuki

Chair, State Advisory Board on Veteran's Services