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STATE OF HAWAI'I  
KA MOKU'ĀINA O HAWAI'I  
**DEPARTMENT OF DEFENSE**  
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STATE OF HAWAII  
DEPARTMENT OF DEFENSE

TESTIMONY ON SENATE BILL SB608, SD2  
RELATING TO VETERANS

BEFORE THE HOUSE COMMITTEE ON  
PUBLIC SAFETY

BY

JOHN P. ALAMODIN  
DIRECTOR, OFFICE OF VETERANS SERVICES

March 16, 2026

Aloha Chair Belatti, Vice-Chair Iwamoto, and members of the committee:

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, SD2.

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 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 consultants, 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, SD2.

John P. Alamodin

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



Rep. Della Au Belatti, Chair  
Rep. Kim Coco Iwamoto, Vice Chair  
House Committee on Public Safety

### Testimony of VFW Department of Hawai‘i

Wednesday, March 18, 2026

### **Strong Opposition** Against Senate Bill No. 608, SD2 – Relating to Veterans Rights and Benefits

Aloha Chair Belatti, Vice Chair Iwamoto, and Members:

Thank you for the opportunity to offer testimony in **strong opposition** against Senate Bill No. 608, SD2. This bill proposes to protect our state’s veterans from unscrupulous “claim sharks” that charge for their services. However, language that comports and ensures compliance with federal law was removed by the Senate last month. The SD2 would allow “claim sharks” to continue operating in our state with zero accountability.

Therefore, the VFW Department of Hawai‘i respectfully requests that the language in the SD1 be restored by your committee in an HD1.

There are veterans service organizations (VSOs), 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 the VFW Department of 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)**.

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.



Hawaii

House Committee on Public Safety  
March 18, 2026  
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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:

*“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 amend Senate Bill No. 608, SD2, to restore the language contained in the SD1 into an HD1, to protect Hawai‘i’s veterans from companies that continue to blatantly violate federal law.

Respectfully,

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

**SB-608-SD-2**

Submitted on: 3/13/2026 7:58:54 AM

Testimony for PBS on 3/18/2026 9:30:00 AM

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

Comments:

I write in strong opposition to SB608.

The members of the Veterans Caucus of the Democratic Party of Hawai`i believe this is not the time to limit Veterans' options. This is nothing more than the Veterans Service Organizations (VSO) using the legislature to protect their product or service. Many Veterans use the various VSOs to apply for benefits and are not satisfied with the service they receive. If a veteran makes in informed choice to pay for assistance, why should they be denied that opportunity?

Veterans have earned these benefits. Receiving them from the U.S. Department of Veterans Affairs is challenging and complex. The VSOs are not meeting the needs of many veterans. I acknowledge that some Veterans do receive excellent service from the VSOs. But, for those who do not, why restrict their options?

We should be looking for ways to expand and increase options...not reducing them.

I oppose this bill and the Veterans Caucus of the Democratic Party of Hawaii urges all legislators to vote in opposition.



[www.AlohaILHawaii.org](http://www.AlohaILHawaii.org)

Mar 18, 2026

#### MISSION

Aloha Independent Living Hawaii (AILH) dedicated to providing independent living programs and services for persons with disabilities in Hawaii.

We work together with the community and consumers to improve the quality of life through individual choices and access to services.

#### EXECUTIVE DIRECTOR

Roxanne U. Bolden

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The Honorable Della Au Bellati, Chair  
House Committee on Public Safety  
The Thirty-Third Legislature  
Conference Room 411  
State Capitol  
State of Hawaii  
Honolulu, Hawaii 96813

**SUBJECT:** SB608, SD2; Relating to Veterans Rights and Benefits – Support with Requested Amendment

Chair Belatti and Members of the Committee:

Aloha Independent Living Hawaii (AILH) **strongly supports SB608 SD2** and respectfully requests one targeted amendment to ensure the bill does not inadvertently restrict nonprofit and community-based organizations that serve veterans with disabilities in Hawaii.

AILH is a consumer-controlled Center for Independent Living (CIL) serving the counties of Maui, Kauai, Hawaii, and rural Oahu. Our consumers include many veterans who have acquired disabilities through military service—people navigating both the VA benefits system and the challenges of living with disability in Hawaii’s most underserved communities. We are not VA claims agents. We are an independent living organization whose staff, peer coordinators, and independent living advocates sometimes assist veteran-consumers with benefits navigation as part of comprehensive, cross-disability services.

#### 1. AILH Strongly Supports the Bill’s Core Purpose

Predatory veterans benefits claim operators are a real and documented problem nationally and in Hawaii. Unaccredited individuals and commercial services have charged veterans thousands of dollars for assistance that



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accredited VSO representatives provide at no cost—and have made guarantees about benefit levels that no one can legitimately make. SB608 SD2 addresses this directly by prohibiting unaccredited compensation for veterans benefits assistance, banning guarantees of specific benefit outcomes, and capping fees where compensation is permitted. These are meaningful, enforceable protections for a population that includes a significant proportion of people with disabilities.

AILH also notes that the bill's penalty structure—treating violations as unfair or deceptive acts or practices under chapters 481A and 480-2—gives the State a practical enforcement mechanism rather than creating a new regulatory apparatus. We support this approach.

## 2. One Narrow Drafting Gap Requires a Targeted Amendment

As currently drafted, SB608 SD2's prohibition on receiving compensation for veterans benefits assistance is broad, and its exceptions are narrow—covering only federally accredited VA representatives under 38 C.F.R. § 14.629 and Department of Defense employees. The bill's definition of “compensation” encompasses any money, thing of value, or financial benefit.

This creates an unintended risk for community-based nonprofits—including CILs—that receive grant funding to provide services, and whose staff may assist veteran-consumers with benefits navigation as part of that broader mission. Under a strict reading of the bill, a CIL Independent Living Coordinator who helps a veteran-consumer file a VA disability claim as part of grant-funded independent living services could be construed as a person receiving compensation for veterans benefit assistance.

This concern is particularly acute in Hawaii for three reasons:

- On the neighbor islands—Maui, Kauai, Molokai, Lanai, and Hawaii Island—VA-accredited assistance is often geographically scarce. CILs and nonprofits may be a veteran's only practical source of knowledgeable, trusted help within their community;



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- Veterans with disabilities frequently have cross-cutting needs—housing, healthcare navigation, personal assistance, and benefits—that CILs address holistically. Separately benefits navigation from the rest of independent living services would fragment care and undermine the consumer-directed model; and
- The bill's stated purpose is to protect veterans from exploitation by commercial predators—not to restrict the mission-driven nonprofit organizations veterans with disabilities rely on and trust.

### 3. Requested Amendment: Add a Third Exception for Nonprofits and CILs

AILH respectfully requests that the Committee add a third exception to the Exceptions section of the bill, to read as follows:

*“(3) A nonprofit organization exempt from taxation under section 501(c)(3) of the Internal Revenue Code, including a Center for Independent Living as defined under 29 U.S.C. § 796a, operating within the scope of its mission to serve veterans with disabilities or other underserved populations.”*

This language is narrow and well-bounded. It applies only to 501(c)(3) nonprofits—not commercial actors—and requires that assistance be rendered within the scope of the organization's established mission. It does not create a blanket exemption for any nonprofit; it protects organizations whose core purpose includes serving veterans with disabilities or other underserved populations from inadvertent inclusions in a prohibition designed for bad actors.

### 4. Senate-Side Support for This Amendment

AILH raised this concern directly with Senate Committee on Public Safety and Military Affairs Chair Carol Fukunaga following the bill's passage from the Senate. Chair Fukunaga responded that she is willing to review the amendment proposal with the CPN/JDC chairs, stating that the goal is to



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“preserve as broad a range of organizations to assist Hawaii veterans obtain as much of the VA benefits as they’re eligible for.” We believe the requested amendment is fully consistent with that stated goal and with the Senate’s intent in passing this bill.

## 5. Note on Effective Date

The bill carries an effective date of July 1, 2077—a standard legislative placeholder indicating the measure is not yet in final form. AILH respectfully requests that the Committee set a realistic effective date upon passage, and that the nonprofit exception be incorporated before that date is confirmed, so that community-based organizations serving veterans with disabilities have clarity about their obligations from the outset.

SB608 SD2 is important consumer protection legislation that AILH is proud to support. Hawaii’s veterans with disabilities—many of whom live on neighbor islands with limited access to VA-accredited assistance—deserve both protection from predatory operators and continued access to the community-based organizations that serve them. The requested amendment achieves both goals simultaneously. We urge the Committee to pass this bill with the nonprofit exception included, and we remain available to provide any additional information the Committee may need.

Mahalo for the opportunity to testify and for your commitment to Hawaii’s veterans.

With respect and aloha,

Roxanne Bolden  
Executive Director

**SB-608-SD-2**

Submitted on: 3/13/2026 8:43:27 AM

Testimony for PBS on 3/18/2026 9:30:00 AM

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

Comments:

I oppose SB608.

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 (VSO), which is still listed in my VA file.

The VSO was good at presenting information, but the VSO representatives 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%. Unless there are safeguards for companies that actually help veterans, I oppose this bill.

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

**SB-608-SD-2**

Submitted on: 3/15/2026 10:25:53 AM

Testimony for PBS on 3/18/2026 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Shelby Pikachu Billionaire	Kingdom of The Hawaiian Islands & Ohana Unity Party	Support	Remotely Via Zoom

Comments:

\\*\*STRONG SUPPORT\*\* of SB608 SD2 Relating to Veterans Rights and Benefits Hearing  
Date:

Aloha Chair(s) and Members of the Committees,

My name is Master Shelby "Pikachu" Billionaire, HRM, Chairman of the Ohana Unity Party, representing the Kingdom of The Hawaiian Islands. As a committed advocate for the protection of our veterans—many of whom are Native Hawaiian or from our island communities—along with their rights, dignity, family well-being, and the broader pursuit of justice and self-sovereignty for our lāhui,

I submit this testimony in **\*\*STRONG SUPPORT\*\*** of SB608 SD2. This important bill adds a new Part V ("Veterans Benefits") to Chapter 363, Hawaii Revised Statutes, to safeguard veterans and their families from exploitative practices in the veterans benefits claims process. It prohibits unauthorized compensation for preparing, presenting, prosecuting, advising, consulting, assisting, or referring individuals in veterans benefits matters (except as explicitly allowed under federal law). It also bans guarantees of specific benefits outcomes and requires strict written agreements, contingency-based fees (capped at the lesser of five times the monthly benefit increase or \$12,500), and no upfront fees.

Violations are treated as unfair or deceptive acts under Chapter 481A and §480-2. Clear exceptions protect accredited federal representatives, agents, attorneys (per 38 CFR §14.629), and DoD employees acting in official capacity. New definitions clarify "compensation," "person," and "veterans benefits matter" (any claim under VA or DoD-administered laws for veterans, dependents, survivors, or eligible individuals).

The bill includes severability, non-retroactivity, and contract impairment safeguards, with an effective date of July 1, 2077 (standard placeholder). Hawai'i's veterans—disproportionately Native Hawaiian and Pacific Islander—have served with honor yet face unique barriers to accessing earned benefits, compounded by predatory "claims consultants" who charge exorbitant fees, make false promises, or exploit trust. This legislation protects our kūpuna and warriors from such harm while preserving legitimate federal-accredited assistance.

Here are numbered, compelling reasons why the Committees should support and advance SB608 SD2:

1. **\*\*Protects Veterans from Exploitation and Predatory Practices\*\*** Unregulated consultants often target vulnerable veterans with misleading promises of quick or guaranteed benefits, charging high fees regardless of outcome. By prohibiting compensation except under federal rules and banning outcome guarantees, the bill shields our veterans from financial harm and deceptive tactics.
2. **\*\*Ensures Fair, Transparent, and Contingency-Based Compensation\*\*** Requiring a signed written agreement before services, making fees contingent on actual benefit increases, capping them at \$12,500 or 5x monthly increase (whichever less), and banning initial/upfront fees prevents exploitative upfront payments and aligns incentives with successful outcomes—promoting pono dealings.
3. **\*\*Honors Native Hawaiian and Island Veterans\*\*** Many Hawai‘i veterans are kānaka maoli or from military families tied to our lands and culture. Exploitation in benefits claims adds insult to service-related sacrifices, disrupting ‘ohana stability and access to earned support. This bill upholds dignity and justice for those who have defended our communities and sovereignty aspirations.
4. **\*\*Aligns with Federal Standards While Adding State-Level Safeguards\*\*** The bill defers to federal accreditation rules (e.g., VA-recognized representatives) while filling gaps in state consumer protection. It treats violations as unfair/deceptive acts enforceable under existing Hawai‘i law, providing local recourse without conflicting with federal authority.
5. **\*\*Advances Self-Sovereignty and Community Resilience\*\*** By protecting veterans from profiteering, SB608 SD2 ensures benefits reach those who earned them—strengthening ‘ohana, reducing economic burdens, and fostering abundance (‘āina momona) for future generations. It reflects our commitment to honor service while resisting external exploitation that undermines our people's well-being. SB608 SD2 is a targeted, balanced consumer protection measure with no noted fiscal impact beyond standard enforcement. It has advanced through Senate committees with amendments and reflects broad support for veteran welfare.

I urge the Committees to pass SB608 SD2 unanimously and forward it swiftly. Our veterans deserve protection from predators—let us stand with them in ensuring their earned benefits are accessed with honor and fairness.

Mahalo nui loa for your kuleana in supporting our veterans and safeguarding their rights in Hawai‘i.

Sincerely, Master Shelby "Pikachu" Billionaire, HRM Kingdom of The Hawaiian Islands, H.I.  
Ohana Unity Party, Chairman

**SB-608-SD-2**

Submitted on: 3/16/2026 5:42:35 PM

Testimony for PBS on 3/18/2026 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Marc Rapoza	Individual	Support	Written Testimony Only

Comments:

Marc Rapoza  
1136 Kaumoku St  
Honolulu, HI 96825

March 16, 2026

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

Re: Follow-Up Testimony in Support with Reservations of 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. After reviewing the most recent version of SB 608, I would like to express my **support** for the bill and the Legislature’s efforts to protect veterans from misleading or predatory practices related to VA benefits assistance.

In my earlier testimony, I described several personal experiences navigating the VA disability claims process that raised concerns about limiting veterans’ options when seeking help. I appreciate that the Legislature has continued refining the bill and incorporating additional consumer protections in response to concerns raised by veterans and other stakeholders.

In particular, provisions requiring written agreements, limiting excessive fees, and prohibiting misleading guarantees about VA outcomes are important safeguards. These measures help ensure transparency and accountability for those offering assistance to veterans pursuing the benefits they earned through their service.

One hesitation I still have relates to the clarity of the fee cap provisions. While the \$12,500 cap appears intended to protect veterans from excessive fees, I am concerned that it may be possible for some law firms to structure or separate claims in ways that could effectively circumvent this cap—for example, by breaking a veteran’s case into multiple claims or appeals and charging separately for each stage. I respectfully encourage the Legislature to ensure the language is clear enough to prevent this type of workaround so that the intended protections for veterans remain meaningful.

Additionally, my earlier testimony highlighted how difficult the VA claims process can be and how veterans sometimes struggle to obtain timely help from traditional channels. While I support the intent and improvements in this measure, I still have some hesitation that the bill may remain somewhat restrictive in limiting who can provide assistance, particularly when VSOs, attorneys, or other accredited representatives are overwhelmed or slow to respond.

For these reasons, I respectfully encourage the Legislature to continue seeking the right balance between protecting veterans from exploitation and preserving reasonable access to knowledgeable assistance when navigating the complex VA benefits system.

Thank you for your continued work on behalf of Hawaii's veteran community.

Respectfully,

Marc Rapoza