



MISSOURI HOUSE OF REPRESENTATIVES
WITNESS APPEARANCE FORM

BILL NUMBER: HB 3029		DATE: 3/24/2026	
COMMITTEE: Veterans and Armed Forces			
TESTIFYING: <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: ANGELA ANDERSON		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 3/24/2026 3:58 PM	
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Please pass this bill! We need to protect our Veterans from these predatory agencies.



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WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: ARNIE C. A.C. "HONEST ABE" DIENOFF		PHONE NUMBER: 314-440-9000	
BUSINESS/ORGANIZATION NAME: STATE PUBLIC ADVOCACY		TITLE: STATE PUBLIC ADVOCATE	
ADDRESS: PO BOX 1535			
CITY: O'FALLON		STATE: MO	ZIP: 63366
EMAIL:	ATTENDANCE:	SUBMIT DATE: 3/24/2026 12:00 AM	
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WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: BLAKE LEITCH		PHONE NUMBER: 217-246-9484	
BUSINESS/ORGANIZATION NAME: PARMELE DISABILITY ADVOCATES		TITLE: VETERANS OUTREACH SPECIALIST	
ADDRESS:			
CITY: SPRINGFIELD		STATE: MO	ZIP: 65804
EMAIL: bleitch@parmeledisability.com	ATTENDANCE: Written	SUBMIT DATE: 3/24/2026 3:20 PM	
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I. Introduction and Statement of Support

Chairman, Vice Chairman, and distinguished Members of the Committee: my name is Blake Leitch. I am a VA Accredited Claims Agent employed by Parmele Disability Advocates. I have dedicated my career to helping Missouri's veterans secure the disability benefits they earned through their service to this nation. I submit this written testimony in support of House Bill 3029, contingent upon the adoption of a critical amendment that I will describe herein.

HB3029 is a necessary and overdue response to an epidemic of predatory companies—commonly referred to as "claim sharks"—that are systematically exploiting Missouri veterans. These companies charge fees, often substantial, for services that are available entirely free of charge through accredited representatives. Worse, they harvest and monetize veterans' most sensitive personal data—military service records, medical histories, disability information—for purposes that have absolutely nothing to do with helping veterans obtain benefits. This must stop.

However, as currently drafted, the bill risks sweeping legitimate, VA-accredited professionals and congressionally chartered veteran service organizations into the same regulatory framework designed for bad actors. This is both unnecessary and counterproductive. My proposed amendment corrects this deficiency while preserving the bill's core protective intent.

II. The Proposed Amendment

I respectfully urge the Committee to adopt the following amendment to the definition of "person" within HB3029:

"The term 'person' shall not include the Missouri Veterans' Commission, VA Accredited Claims Agents, VA Accredited Lawyers, and any and all Congressional Chartered Veteran Service Organizations."

This amendment is surgically precise. It does not weaken the bill. It strengthens it by drawing a clear, enforceable line between those who are already regulated and held accountable by the Department of Veterans Affairs—accredited agents, accredited attorneys, and chartered VSOs—and the unaccredited, unregulated companies that this bill rightfully targets. VA-accredited professionals are already bound by 38 C.F.R. § 14.632, which governs standards of conduct, fee agreements, and ethical obligations. We answer to the VA's Office of General Counsel. Claim shark companies answer to no one.

III. The Predatory Claim Shark Industry — An Evidence-Based Exposé

The companies documented below are not hypothetical threats. They are active, operating, and targeting Missouri veterans right now. What follows is drawn directly from these companies' own publicly posted policies, terms of service, and disclaimers. Their own words condemn them.

A. Veterans Guardian

Veterans Guardian is perhaps the most brazen example of a company that charges veterans for services it openly admits it is not qualified to provide. Buried in their disclaimer—language most veterans will never read—the company states:

"Veterans Guardian is not an accredited agent or entity recognized by the Department of Veterans Affairs and is not affiliated with the Department of Veterans Affairs in any way."

— Veterans Guardian Disclaimer (vetsguardian.com/disclaimer/)

They are not accredited. They are not affiliated with the VA. Yet they market themselves to veterans as though they are experts in the VA claims process. Their own disclaimer further admits:

"There are completely free services available to veterans to support the filing of claims for VA benefits and for the services that Veterans Guardian will provide pursuant to this agreement. Veterans always have the option to utilize the free services provided by entities such as National Service Organizations (e.g. VFW, DAV), Local Service Organizations, State Sponsored Veteran Service Officers, and/or the paid services of VA accredited agents or lawyers and congressional offices."

— Veterans Guardian Disclaimer (vetsguardian.com/disclaimer/)

Read that again. This company acknowledges, in its own words, that everything it charges for is available for free. And yet it takes money from veterans anyway. It then shields itself with this catch-all:

"Information listed on this website and any and all other correspondence or marketing materials from Veterans Guardian, not limited to but including, benefits amounts, success rates, disability rating increases, and benefit increases are a general estimate and not specific to any one claim and do not represent a promise or guarantee of results...This website and its contents is solely for marketing purposes and should not be considered as medical, legal, or policy advice."

— Veterans Guardian Disclaimer (vetsguardian.com/disclaimer/)

Their entire operation is, by their own admission, "solely for marketing purposes." This is not a company helping veterans. This is a marketing operation monetizing veterans' desperation.

B. vetclaims.ai

vetclaims.ai represents a new and particularly alarming evolution of the claim shark model: the weaponization of artificial intelligence against veterans. This company ingests veteran data—personal medical information, service records, disability claims—and funnels it to third-party AI companies. Their terms of service state:

"Company receives a license to use Content for research, security monitoring, and improving Services."

— vetclaims.ai Terms of Service (vetclaims.ai/terms-of-service/)

Let that sink in. When a veteran submits their personal information to this company, they are granting a license—a legal right—for that company to use their data for "research" and "improving Services." That is not claims assistance. That is data harvesting. And where does the data go?

"Partners include Anthropic (Claude), OpenAI (GPT-series), and Google. Data is not retained by providers."

— vetclaims.ai Terms of Service (vetclaims.ai/terms-of-service/)

Veterans' sensitive medical and military data is being transmitted to major technology corporations. The assurance that "data is not retained" is unverifiable and unenforceable by any veteran. And what is this company actually qualified to do? By their own admission—nothing:

"The Company is not a law firm and does not provide legal advice or representation. It offers educational tools only."

— vetclaims.ai Terms of Service (vetclaims.ai/terms-of-service/)

"Educational tools only." This company collects veterans' most sensitive data, transmits it to Big Tech corporations, and in return provides nothing more than "educational tools." This is an unconscionable exploitation of the men and women who served this country.

C. Veterans Claims Consulting (VCC)

VCC's own website reads like an inadvertent confession. The company states:

"VCC is NOT an 'accredited' or 'recognized' Veteran Service Organization (VSO), claims agent, claims attorney, or entity recognized by the Department of Veterans Affairs (VA). VCC is not affiliated with the VA in any way."

— VCC (vcmission.com)

Not accredited. Not recognized. Not affiliated. And yet, the company charges veterans for its "program." Even VCC itself admits this is unnecessary:

"The utilization of VCC's program is NOT required to submit a claim for VA disability benefits, and veterans may achieve a positive VA disability claim outcome without the use of VCC's resources or services."

— VCC (vcmission.com)

"VCC does NOT assist Clients with the preparation, presentation, and prosecution of VA disability claims for VA benefits. VCC also does not provide legal advice."

— VCC (vcmission.com)

This company charges veterans money, then explicitly disclaims doing the very thing veterans are paying it to do—prepare and prosecute claims. It takes the money and provides nothing of legally recognizable value in return.

D. Just4Veterans Enterprise

Just4Veterans introduces an additional dimension of risk: the offshore transfer of veteran data. Their privacy policy states:

"International Transfers: Data transferred to the Philippines for service fulfillment."

— Just4Veterans Privacy Policy (just4veterans.com/privacy-policy/)

The personal medical records, military service histories, and disability information of American veterans are being transferred to the Philippines. This data, once it leaves United States jurisdiction, is subject to diminished legal protections and increased risk of breach, misuse, or unauthorized access. The company also shares data with "Healthcare Professionals" under vaguely defined terms:

"Healthcare Professionals: With user consent, per service agreements."

— Just4Veterans Privacy Policy (just4veterans.com/privacy-policy/)

The "extent of this sharing" is undefined. Which healthcare professionals? For what purpose? Under what safeguards? Veterans are left completely in the dark. And like every other company documented here, Just4Veterans makes the same admission:

"Just 4 Veterans is a private, for profit company that is not in any way affiliated with the U.S. government, the Department of Veterans Affairs, Veteran's Service Organization or law firm. Similar services that Just 4 Veterans provides are available for no charge by accredited agents and attorneys."

— Just4Veterans Terms and Conditions (just4veterans.com/terms-and-conditions/)

E. VA Claims Insider

VA Claims Insider is one of the most prolific and aggressively marketed claim shark operations in the country. Their privacy policy reveals the full scope of their data monetization scheme:

"Affiliates/business partners for marketing or service delivery"

— VA Claims Insider Privacy Policy (vaclaimsinsider.com/privacy-policy/)

"Yes, for analytics, security, and personalized advertising."

— VA Claims Insider Privacy Policy (vaclaimsinsider.com/privacy-policy/)

Veterans' data—data submitted in the context of seeking disability benefits—is being shared with affiliates and business partners for marketing and used for personalized advertising. A veteran seeking help with a PTSD claim is having their information fed into advertising algorithms. This is not a side effect of their business model. This is the business model.

And what does the veteran actually receive in return?

"None of our employees are accredited agents, VSOs, attorneys, or entities recognized by the United States Department of Veterans Affairs or any state's Department of Veterans Affairs, and none of our employees will assist you with the preparation, presentation, or prosecution of any claim for VA disability benefits."

— VA Claims Insider Terms and Conditions (vaclaimsinsider.com/terms-and-conditions/)

Not a single employee is accredited. Not one will assist with the actual preparation or prosecution of a

claim. The veteran pays, the company collects data and sells advertising, and the veteran is left to fend for themselves.

F. VETCOMM US

VETCOMM US rounds out this rogues' gallery with its own distinctive brand of deception. Their privacy policy openly acknowledges data sharing for advertising purposes:

"Service providers under contract for analytics and advertising"

— VETCOMM US Privacy Policy (vetcomm.us/legal/privacy-policy/)

"Third-party tracking for tailored advertising (opt-out options available)"

— VETCOMM US Privacy Policy (vetcomm.us/legal/privacy-policy/)

Veterans are being tracked. Their data is being used for "tailored advertising." And VETCOMM's terms of service contain this remarkable statement:

"You should assume we are compensated for any purchases you make."

— VETCOMM US Terms (vetcomm.us/legal/terms/)

The company instructs users to "assume" they are profiting from every transaction. This is a company that exists not to serve veterans but to profit from them—from their data, their purchases, and their desperation to obtain the benefits they earned.

"Our website is an independent, stand-alone entity that has no relationship, connection, or affiliation whatsoever with any company, person, outfit, organization, or group mentioned herein, even if such name appears in our website name, domain, URL, or otherwise."

— VETCOMM US Terms (vetcomm.us/legal/terms/)

Despite operating under a name that unmistakably evokes the Department of Veterans Affairs and veteran-related services, VETCOMM claims no affiliation with anyone or anything. The name itself is a deceptive marketing tool.

IV. The Critical Distinction: Accredited Representatives vs. Claim Sharks

The evidence above makes one thing unmistakably clear: every single one of these companies admits it is not accredited by the VA, admits that free services exist, and explicitly disclaims doing the actual work of preparing and prosecuting claims. They collect data. They collect fees. They deliver nothing of substance.

Contrast this with the work of VA Accredited Claims Agents, VA Accredited Attorneys, and Congressionally Chartered Veteran Service Organizations. We are:

Accredited by the Department of Veterans Affairs under 38 U.S.C. § 5904 and 38 C.F.R. Part 14;
Subject to ethical rules governing competence, diligence, communication, and fee agreements;
Subject to investigation and discipline by the VA's Office of General Counsel for misconduct;
Bound by fiduciary duties to the veterans we represent;
Authorized by law to prepare, present, and prosecute claims before the VA on behalf of veterans.
None of the companies documented in this testimony can make a single one of these claims. That is precisely why the proposed amendment is essential. HB3029 must not inadvertently subject the Missouri Veterans' Commission, accredited agents, accredited attorneys, and congressionally chartered VSOs to regulations designed for companies that operate outside the existing regulatory framework. We are already regulated. We are already accountable. The claim sharks are not.

V. The Scope of the Harm

The harm inflicted by claim shark companies is not merely financial—though the financial harm is substantial. These companies:

Extract fees from veterans for services available at no cost through accredited representatives;
Harvest and monetize personal data including military service records, medical histories, and disability information for advertising, marketing, AI training, and undisclosed "research" purposes;
Transfer sensitive veteran data internationally to jurisdictions with weaker data protection laws;
Share veteran data with third-party corporations including technology companies, advertising networks, and undefined "affiliates" and "business partners";
Use deceptive branding that implies government affiliation or VA recognition where none exists;
Delay and jeopardize legitimate claims by providing incorrect guidance, incomplete preparation, or by creating confusion that accredited representatives must later untangle;
Erode veteran trust in the legitimate claims assistance ecosystem, making veterans less likely to seek

help from qualified professionals.

Every one of these harms is documented in the companies' own words. They are not allegations. They are admissions.

VI. Conclusion and Request

Members of the Committee, the men and women who wore the uniform of the United States Armed Forces deserve better than to be treated as data commodities and revenue streams by unaccredited, unregulated companies that openly admit they cannot and will not do the very work veterans are paying them to do.

HB3029 is the right bill at the right time. It takes aim at an industry that has operated in the shadows for too long, profiting from veterans' sacrifices while hiding behind fine-print disclaimers and marketing language. I urge this Committee to pass HB3029 with the adoption of the proposed amendment, ensuring that the Missouri Veterans' Commission, VA Accredited Claims Agents, VA Accredited Attorneys, and Congressionally Chartered Veteran Service Organizations are excluded from the definition of "person" under this bill.

This amendment does not weaken the bill. It focuses it. It ensures that the State of Missouri targets the predators—not the protectors. It preserves the ability of accredited professionals to continue serving veterans without unnecessary regulatory burden while finally bringing accountability to an industry that has exploited Missouri's veterans for far too long.

I respectfully urge a "Do Pass" recommendation, with the proposed amendment adopted.



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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: BRUCE A BECKER		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 3/20/2026 6:27 PM	
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Missouri needs to protect our Veterans! No Veteran should ever be charged to file a claim with the VA! Veteran Service Organizations provide free claim service in Missouri. It is against Federal Law to charge to file a claim. Missouri must also make it illegal and not look the other way when these companies prey on our Veterans!



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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: BRUCE NEBEL		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 3/20/2026 9:02 PM
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**I don't think the government does enough for veterans
For what they went through they deserve more than what there getting**



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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: DALE BIENUSA		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 3/24/2026 8:58 PM
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo. Claim sharks are illegal. Let's pass this legislation to protect our veterans!		



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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: DEANNA RHODES-WIDMER		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written		SUBMIT DATE: 3/24/2026 6:43 PM
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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: FUSH MOSS		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 3/24/2026 12:18 PM
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Fush Moss
Veteran Service Officer
Veterans of Foreign Wars
St. Louis, MO
314.253.4470
fush.moss@va.gov
03/24/2026

Subject: Concerns Regarding Veterans Impacted by Unaccredited Claim Representatives

To Whom It May Concern,

I am writing to share concerns arising from my work assisting veterans who have been affected by unaccredited, for profit entities commonly referred to as "Claim Sharks." As a Veteran Service Officer, I routinely support veterans in navigating the benefits system, and in recent months I have encountered an increasing number who have sought help after experiencing issues with these companies.

Several veterans I have assisted reported being charged high or unclear fees for services that are legally available at no cost through accredited Veteran Service Officers. Many were unaware that these entities were not accredited to prepare or file claims on their behalf. In some cases, the veterans received incorrect guidance, resulting in improperly submitted claims, delays in benefits, or the need for significant corrective action. Others expressed that they felt pressured into signing contracts or did not fully understand the scope of what they were paying for.

These experiences have caused confusion, financial strain, and unnecessary stress for the veterans involved. It is particularly concerning that some veterans were led to believe they had no alternative but to pay for assistance, despite the free, accredited services available to them. The pattern of misinformation and financial exploitation poses a real risk to the wellbeing of those who have served our country.

I am committed to continuing to assist affected veterans in correcting their claims and ensuring they receive accurate information going forward. I also remain available to provide additional general information about the trends I am seeing in the field.

Thank you for your attention to this matter and for any efforts that support the protection and wellbeing

of Missouri's veteran community.

**Sincerely,
Fush Moss
Veterans of foreign Wars
Veteran Service Officer
St. Louis, MO**



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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: JEFFREY CAMPBELL		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 3/24/2026 6:54 PM
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Veterans gave so much to this nation and to this great state. It is only right and fair that a small token be awarded to them for that service. As you well know veterans are often times on a fixed income. No cost of living allowance can keep up with the recent cost of living. Please pass this legislation to help and support veterans in those circumstances. This will follow what most states have already implemented.



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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: JESSIE LEROY JONES		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 3/24/2026 9:41 PM
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My name is Jessie Jones, Past MAVO Chairman and VFW State Commander. I'm testifying in support of HB3029.



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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: JOSEPH CLARKSON		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 3/24/2026 5:04 PM
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I am in support of HB 3029. Veterans should not be used as a cash cow. These people have injuries due their service. We should not have parasites feeding off disabled veterans. This has also been deemed illegal by the Federal Government



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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: KAREN CHAMBERLAIN KAREN CHAMBERLAIN		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 3/24/2026 1:31 AM
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Our Veterans deserve to receive this property tax break. They fought for our country and their lives were hindered by disability, they were changed, whether mentally or physically, for their lifetime. We as Missourians owe them this consideration and tax relief. Missouri is one of the few states that is not offering this break for our Veterans.

As a realtor it is one of the 1st questions I hear from Veterans. Concern about the property taxes. They could have earned much more had they of not been injured or served, instead they have been on a fixed income since.



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WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: MICHAEL W SCHROEDER		PHONE NUMBER: 573-636-9998	
BUSINESS/ORGANIZATION NAME: DEPARTMENT OF MISSOURI VETERANS OF FOREIGN WARS (VFW)		TITLE: DEPARTMENT OF MISSOURI VFW LEGISLATIVE CHAIRMAN	
ADDRESS: 3401 KNIPP DRIVE			
CITY: JEFFERSON CITY		STATE: MO	ZIP: 65109
EMAIL: legislativechrm2@movfw.org	ATTENDANCE: Written	SUBMIT DATE: 3/23/2026 6:06 PM	
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Veterans and Armed Forces
March 24, 2026

Chairman Griffith and members of the committee:

My name is Mike Schroeder, National Legislative Committee member and Legislative Co-Chairmen for the Department of Missouri Veterans of Foreign Wars.

On behalf of the Department of Missouri VFW, we strongly support the Missouri Association of Veterans Organization (MAVO) regarding HB 3029 - Veterans Benefits Protection Act

The purpose of HB 3029 is to protect veterans from predatory and illegal claims assistance practices by enforcing federal VA standards at the state level.

? HB 3029 reinforces existing federal VA rules (38 C.F.R. §§ 14.629–14.636) that limit who may assist with VA claims, prohibit charging for initial claims or pre-appeal fees, ban unaccredited claims assistance, prevent misleading VA affiliation, restrict excessive fees, and protect veterans’ personal information.

? HB 3029 strengthens enforcement at the state level, giving Missouri the authority to close federal enforcement gaps, prosecute predatory claims companies, and better protect veterans from illegal, unethical, and exploitative practices.

? Stops illegal charging for VA claims assistance - Prohibits fees for initial claims or before a Notice of Disagreement is filed, consistent with federal law.

? Eliminates unaccredited claims consultants - Ensures only VA-accredited attorneys, agents, or VSOs may assist with veterans’ benefits claims, protecting veterans from unqualified and unregulated actors.

? Prevents misleading advertising and false VA affiliation - Requires clear disclosures and bans deceptive marketing that implies VA or VSO endorsement.

? Safeguards veterans’ personal, medical, and financial information - Prohibits unauthorized access to VA accounts, medical records, benefit applications, or login credentials.

? Stops excessive and exploitative fee practices - Prevents companies from taking large percentages of veterans’ benefits over multiple years, preserving hard-earned compensation.

? Ensures veterans know free, accredited assistance is available - Requires disclosure that help can be obtained at no cost through the Missouri Veterans Commission and federally chartered VSOs.

? Strengthens enforcement and accountability - Establishes violations as a Class A misdemeanor, giving Missouri legal authority to prosecute bad actors.

? Protects veterans’ earned benefits and long-term financial stability - Keeps millions of dollars in veterans’ pockets instead of funneling funds to predatory businesses.

Department of Missouri Veterans of Foreign Wars (VFW) supports MAVO and encourages passage of HB 3029 because it safeguards Missouri veterans from financial exploitation, strengthens accountability in the VA claims process, preserves earned benefits, and ensures veterans receive qualified, ethical assistance



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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: RICHARD PALMER		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 3/20/2026 10:13 PM
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This would be a godsend .I am 73 yrs old worked all my life to have a home for my family.i am also a disabled veteran.my property taxes have gotten so high that I won't be able to keep my home. Thank you sirs for your attention to this bill.



MISSOURI HOUSE OF REPRESENTATIVES
WITNESS APPEARANCE FORM

BILL NUMBER: HB 3029		DATE: 3/24/2026
COMMITTEE: Veterans and Armed Forces		
TESTIFYING: <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: ROBERT HARRELL		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 3/20/2026 6:43 PM
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.		

The passage of this bill would allow my wife and me to be able to purchase health insurance for my wife and life insurance for both of us. As of now is I would pass my wife would have just enough to bury me. We both life on my VA and. SS. There for I would ask that bill would get your support.
THANK YOU



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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: SAVA-MARIE SHELTON		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 3/22/2026 9:27 AM	
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.			

Please support our Veterans. We have been through so much and are still having to fight to get the benefits and care we need. Prices are soaring and any relief is appreciated. Thank you for your time.



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WITNESS NAME		
BUSINESS/ORGANIZATION:		
WITNESS NAME: TROY WILLIAMS		PHONE NUMBER: 573-536-2434
BUSINESS/ORGANIZATION NAME: MAVO		TITLE: LEGISLATIVE
ADDRESS: 221 FREDRICKS LAND		
CITY: JEFFERSON CITY		STATE: MO
		ZIP: 65101
EMAIL:	ATTENDANCE:	SUBMIT DATE: 3/24/2026 12:00 AM
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WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: CW HADLEY		PHONE NUMBER: 417-616-0721	
BUSINESS/ORGANIZATION NAME: PARMELE DISABILITY ADVOCATES		TITLE: DIRECTOR OF HEARING & VA OPS	
ADDRESS: 1545 E PRIMROSE ST			
CITY: SPRINGFIELD		STATE: MO	ZIP: 65804
EMAIL:	ATTENDANCE:	SUBMIT DATE: 3/24/2026 12:00 AM	
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WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: JOHN BLOMSTROM		PHONE NUMBER: 202-746-9932	
BUSINESS/ORGANIZATION NAME: NATIONAL ASSOCIATION OF VETERANS RIGHTS		TITLE: GOVERNMENT RELATIONS	
ADDRESS: 75 TROTTER HILLS CIRCLE			
CITY: PINEHURST		STATE: NC	ZIP: 28374
EMAIL:	ATTENDANCE:	SUBMIT DATE: 3/24/2026 12:00 AM	
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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: SARAH BERRY		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 3/24/2026 6:31 AM	

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HB 3029 regulates compensated assistance in veterans’ benefits matters, an area governed by a comprehensive federal framework under Title 38 of the United States Code and corresponding regulations.

The bill raises significant preemption concerns. Federal law establishes detailed standards governing who may represent claimants before the Department of Veterans Affairs, including accreditation requirements and permissible fees. See 38 U.S.C. § 5901 et seq.; 38 C.F.R. § 14.636. To the extent this legislation imposes additional state-level restrictions or criminal penalties on advising or assisting in federally regulated benefits matters, it risks conflict with federal law under the Supremacy Clause.

The bill also broadly restricts compensated “advising or assisting” and prohibits access to categories of information that are often necessary for effective representation in benefits claims. These provisions may extend beyond regulation of conduct and implicate protected speech, while also creating ambiguity in the scope of prohibited activity subject to criminal penalties.

For these reasons, the General Assembly should carefully consider whether the bill’s provisions are fully consistent with federal law and whether additional clarification is necessary to avoid preemption and overbreadth concerns.

The General Assembly is hereby placed on notice that HB 3029 regulates conduct and speech within a field extensively governed by federal law, including representation and compensation in veterans’ benefits matters under 38 U.S.C. § 5901 et seq. and 38 C.F.R. § 14.636. To the extent the statute imposes additional restrictions or criminal penalties that conflict with or supplement federal requirements, it presents a foreseeable risk of preemption under the Supremacy Clause.

Additionally, the bill’s restrictions on compensated advising or assisting, and limitations on access to information necessary for representation, may implicate First Amendment and due process concerns where lawful advisory activity is restricted or insufficiently defined.

Enactment without clarification may give rise to claims for declaratory and injunctive relief, including actions brought pursuant to 42 U.S.C. § 1983. This testimony is submitted to document that these concerns were identified prior to enactment and that the resulting legal risks were reasonably foreseeable.

Authorities:

U.S. Const. art. VI, cl. 2 (Supremacy Clause).

38 U.S.C. § 5901 et seq. (representation before the Department of Veterans Affairs).

National Institute of Family and Life Advocates v. Becerra, 585 U.S. 755 (2018) (limits on regulation of professional speech).

Grayned v. City of Rockford, 408 U.S. 104 (1972) (vagueness doctrine).