



Statement of Ray Colas
Veterans Benefit Guide
House Veterans and Military Committee
Oral Testimony in Opposition of 2025 HB 2213
February 6, 2025

Dear Chairman Thompson and members of the Committee,

My name is Ray Colas and I am here on behalf of Veteran Benefits Guide (VBG) to express **concerns with House Bill 2213 as currently written**. VBG provides Veterans with a private, legal and federally compliant service that assists Veterans in navigating the Department of Veterans Affairs (VA) disability claims process to help ensure they receive the full benefits that they have earned.

VBG strongly supports Representative Karleskint'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, House Bill 2213 as currently written, prohibits the services of honorable for-profit companies like VBG from serving Veterans.

The proponents of the bill 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 HB 2213 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.

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. 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 Veterans and Military Committee, we urge you to consider our concerns and amend House Bill 2213 so that we can lend our full support.

Very Respectfully,

Ray Colas
On behalf of
Veteran Benefits Guide

P 866.412.8135

E info@vbg.com

W vbg.com