

November 4, 2025

The Honorable Brian P. Kemp Governor of the State of Georgia 206 Washington St Ste 203, State Capitol Atlanta, GA 30334

The Honorable Burt Jones Lieutenant Governor of the State of Georgia 240 State Capitol Atlanta, GA 30334

The Honorable Members of the Georgia General Assembly State Capitol Atlanta, Georgia 30334

Dear Governor Kemp, Lieutenant Governor Jones, and Members of the Georgia General Assembly:

On behalf of the undersigned organizations, we respectfully submit this letter in opposition to the passage of House Bill 108 as currently written, and in strong support of strengthening the legislation to ensure the accreditation of all claims representatives and the inclusion of meaningful penalties for violations. While we commend the bill's intent to protect Georgia's veterans, their families, caregivers, and survivors, the measure must include enforceable provisions to effectively deter predatory practices and ensure compliance with existing federal law.

The purpose of this legislation—to safeguard veterans and their families from being charged for services already available at no cost through the Georgia Department of Veterans Service (GDVS) or by VA-accredited Veteran Service Organizations (VSOs)—is not necessary and is contradictory to federal statute 38 U.S.C. § 5901 which clearly 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 [of the VA] unless such individual has been recognized for such purposes by the Secretary." Additionally, 38 U.S.C. § 5904(a)(5) prohibits charging veterans or their families to develop or file claims for veterans' benefits unless the individual or organization is VA-accredited and operating under a defined, regulated fee schedule.

Without strong enforcement measures and clearly defined penalties, Georgia's veterans remain vulnerable to exploitation by unaccredited individuals and organizations who charge inflated fees for assistance that is otherwise provided free of charge. These practices not only violate federal law but also risk causing irreparable harm to those who have served our nation

Georgia Veterans on the Hill Joint Letter Opposing Georgia House Bill 108 (2025-26) – SAVE Act, in its Current Form

honorably. The consequences can include delayed or denied benefits, and because veterans—not their unaccredited representatives—bear ultimate responsibility for claims, those misled by profit-driven actors could face recoupment of benefits or even criminal penalties. In fact, the VA Office of Inspector General has warned on the dangers of these practices and the risks to beneficiaries on multiple occasions – which is one of the reasons our undersigned organizations are so concerned about this bill.

The VA's accreditation process is not an undue burden. It ensures that anyone who assists in preparing a veteran's benefit claim possesses a working knowledge of veterans' law, adheres to ethical standards, and maintains professional accountability. These safeguards are essential to protect veterans and their survivors from financial harm and misinformation.

If House Bill 108 passes in its current form, both veterans and the State of Georgia could face significant risks. Improperly filed claims prepared by unaccredited representatives could result in the loss of benefits for veterans or survivors and expose the state to potential legal liability for noncompliance with federal law and most importantly hurt our most vulnerable veteran population.

We therefore urge the General Assembly to strengthen House Bill 108 by requiring accreditation for all individuals assisting with or advising on the preparation of veterans' claims and by establishing enforceable penalties that give the legislation true effect. Violations should be defined as deceptive and unfair acts or practices in the conduct of trade or commerce, punishable by monetary penalties with provisions for cease-and-desist orders, punitive damages, treble damages, and recovery of costs by the injured party. These measures would align with Georgia's consumer protection standards and ensure that unethical practices are met with meaningful consequences.

Georgia's veterans deserve nothing less than the full protection of both state and federal law. We urge the legislature to oppose House Bill 108 in its current form or amend it to include mandatory accreditation and clear, enforceable penalties to deter those who would exploit veterans and their families.

Thank you for your leadership and continued commitment to Georgia's veteran community.

Respectfully submitted,

On behalf of the undersigned organizations of Georgia Veterans on the Hill.

Signatures from the undersigned organizations appear on the following page.

Endorsed by the Undersigned Organizations

D.W. Bill Miles, State Commander

VFW Auxiliary, Dept of Georgia

katic Starley 11/4/2025

Katie Stanley, Department President

American Legion, Dept of Georgia

Michael Schawart 1/4/2025

Michael Schwärtz # Department Commander

VETLANTA

lloyd knight 11/4/2025

Disabled American Veterans (DAV), Dept of Georgia

Benny Wilson, Department Commander

The Warrior Alliance

Scott Johnson 11/4/2025

Scott Johnson. President & CEO

American Veterans (AMVETS), Dept of Georgia

Georgia Veterans Network

Military Order of the Purple Heart, Dept of Georgia

11/4/2025

Lou Zayas, Department Commander

Georgia Veterans Day Association

Levin L Miller 11/4/2025

Kevin Miller President & Chairman

Student Veterans of America (SVA)

anand Rao

Anand Rao, State Chairman - Georgia

Georgia Military Women

<u>Amy Stevens</u> 11/4/2025

Amy Stevens President & Founder

HERO Agriculture

Michael Regnolds 5/2025

Michael Reynolds, Chief Farming Officer & Founder

Each Enight 11/5/2025

Zack Knight, President & Founder

Cherokee County Homeless Veterans Program

Jim Lindenmayer Jim Lindenmayer, Executive Director

> All signatures above reflect the united position of the Georgia Veterans on the Hill Collective in opposition to Georgia House Bill 108 (2025–26), the SAVE Act, in its current form.