

To: Local Veterans and Military Committee

Date: 4 February 2026

Subject: Claim Shark

To whom it may concern,

As the Chair of the Missouri House Veterans and Armed Forces Committee for the past seven years I have heard a number of veteran related bills in our committee and one that has disturbed me more than any other are the bills related to the predatory companies who prey on veterans seeking benefits from the Veterans Administration, I refer to these companies as "Claim Sharks".

Companies like Veterans Guardian are popping up across the country claiming they can get veterans their benefits faster and they can get them to 100% disability status through their "expertise" in the way they file. These companies are operating outside the law and what they are doing is disgraceful. Charging veterans up to 5 times their benefit and robbing these veterans of the rightful benefit they earned by serving our country is beyond imagination. I have carried a bill for three years and have my Vice-Chair carrying it this year that would force them out of the state of Missouri and create a cease & desist order, in effect banning them from operating in the state of Missouri.

I would urge you to think hard about what these companies are doing to our veterans across the country and do NOT let them operate in the state of Kansas. I am available to any of you to discuss this further. My office number is 573-751-2412.

I have also included a news article regarding these disgraceful practices,

Respectfully,

Representative Dave Griffith

District 60

Missouri House of Representatives

UPDATED: Judge awards disabled veterans' lawsuit class action status

<https://sandhills.news/2026/01/01/disabled-veterans-claims-consultants/>

by **Editor at Sandhills News** on January 1, 2026

Chief District Judge Catherine C. Eagles certified a lawsuit against Veterans Guardian VA Claim Consulting, LLC (VG) as a class action lawsuit on Dec. 30, 2025. U.S. Army veterans Scott Greenblatt and Bill Taylor founded the Pinehurst veterans claim consulting firm.

Brian Otters and Eric Beard joined Jennifer Ford, who originally filed the lawsuit alone in Sept. 2023. The three plaintiffs, disabled veterans, asked the judge to certify it as a class action lawsuit, so it would include all veterans who paid VG under similar contracts.

The ruling for the class action lawsuit status does not decide whether VG is guilty but verifies there is sufficient evidence to pursue the case.

The parties in the lawsuit must meet to address the class action notice and update modifications to the trial schedule. The deadline for submitting a joint proposal and detailing the agreed plan is Jan. 15, 2026. If an agreement cannot be reached, separate proposals, along with a short explanation of the disagreements, must be submitted by the same date.

According to the official court records, the lawsuit stems from VG collecting fees to help veterans collect disability payments. This is unlawful under the North Carolina Unfair and Deceptive Trade Practices Act, which means damages are automatically tripled, so a \$20,000 claim increases to a \$60,000 award.

Despite a cease-and-desist letter, VG did not close shop. Instead, it has lobbied the federal government with nearly \$3 million to continue operations.

The controversial and somewhat unregulated business practice is making millionaires of VA claims business owners in the \$73-billion-dollar industry, according to the 2021 Securities and Exchange Commission filing for Trajectory Inc, another VA claims consulting firm.

UPDATE: Sandhills News reached out to VG and received a statement.

"The certification of the class in this litigation is simply a procedural step and does not reflect any determination on the merits or validity of the claims. Veterans Guardian remains confident that it has complied with all applicable laws and looks forward to presenting the full facts," wrote a VG spokesperson in an email Jan. 2.

Veterans argue about the ethics of paying for a service that is provided at no cost from civic groups and the military.

Congress's argument for legalizing veterans' claims assistance through accreditation was introduced by Rep. Jack Bergman, a Republican, and the bill moved to the House for a vote in May 2025, H.R.3132 – CHOICE for Veterans Act of 2025. North Carolina Representatives Mark Harris, David Rouzer, Tim Moore, Chuck Edwards, Pat Harrigan, Addison McDowell and Richard Hudson, all Republicans, cosponsor the bill to close the loophole that allows claims businesses without criminal penalties. Of the 41 cosponsors, four are Democrats.

Democrat Rep. Chris Pappas introduced H. R. 1732 on Feb. 27, 2025, the GUARD VA Benefits Act, Governing Unaccredited Representatives Defrauding VA Benefits Act. It has moved to the Subcommittee on Disability Assistance and Memorial Affairs and the Committee on Veterans' Affairs. North Carolina Representatives Don Davis and Deborah Ross, both Republicans, support the bill. Of the 109 cosponsors, 12 are Republicans.

Retired Moore County Veterans Service Officer Jim Pedersen shared advice for obtaining benefits.

"After seeing recent reporting on False Claims Act cases, class-action lawsuits involving VA claims companies, and the growing number of veterans paying thousands of dollars for fraudulent 'claims assistance,' I feel compelled to write on behalf of my fellow veterans. Too many former service members are being misled, overcharged, and exploited by bad actors who profit from confusion in the VA system," Pedersen wrote.

Pedersen says VA disability claims are far simpler than many people are led to believe. In most cases, a veteran can file a claim themselves and achieve the same outcome as if they had paid a lawyer or a claims agent.

A veteran can file a claim by calling the VA's 1-800 number and stating they want to file. As long as the veteran follows VA instructions, submits the requested information, and attends scheduled exams, the process and outcome are the same, regardless of whether a third party was paid to help, according to Pedersen.

Veterans can also file directly online at VA.gov or ebenefits.va.gov. The system provides step-by-step guidance. Paying someone does not give a veteran special access, priority, or a higher rating.

Every VA disability claim rests on three required elements for service connection:

1. An in-service event, injury, or exposure

This includes injuries or incidents that occurred during active duty, such as a gunshot wound, a torn rotator cuff from physical training, or injuries sustained in a vehicle accident while in service.

2. A current medical diagnosis

A diagnosis must come from a qualified medical professional, not a spouse, friend, or the veteran themselves. Conditions such as hypertension, PTSD, chronic sinusitis, arthritis, or hearing loss must be documented. Supporting medical evidence like MRIs, X-rays, blood tests, biopsies, or treatment records helps establish both diagnosis and severity.

3. A medical nexus (link)

There must be a medical opinion connecting the current diagnosis to the in-service event. Some links are straightforward; others are more complex. For example, a broken ankle during a parachute jump that later develops arthritis may be linked by a physician. In contrast, hearing loss can be more difficult to connect if a veteran had significant post-service noise exposure without hearing protection.

VA.gov and ebenefits.va.gov clearly explain these requirements and guide veterans through the process in plain, accessible language.

County veterans service offices are funded by taxpayer dollars and staffed by four highly trained, VA-accredited veteran service officers. They assist with initial claims, supplemental claims, appeals, and Board of Veterans' Appeals cases, all at no cost.

Veterans do not need to pay thousands of dollars for help they are already entitled to receive at no cost.

Contact the Moore County Veterans Service Office at 910-947-3257.

Contact the Harnett County Veterans Service Office at 910-893-7574.

Contact the Lee County Veterans Service Office at 919-776-0501.

"Filing a VA claim does not require paying someone. It requires understanding the process and using the resources already in place to serve those who served," Pedersen wrote.

Read the official court document on the class action lawsuit [here](#).

Jan. 1, 2026

Stephanie M. Sellers

Happy New Year!