



194 Smith Street, Providence, Rhode Island 02908-4914
Telephone: (401) 751-7100 Fax: (401) 331-8533
www.RhodeIslandAFLCIO.org • info@RIAFLCIO.com

Rhode Island Works Best When We Say UNION YES.

March 25, 2025

Representative Samuel Azzinaro
Chairman, House Veterans' Affairs Committee
Rhode Island General Assembly
82 Smith Street
Providence, RI 02903

RE: House Bill 5043 - Support

Dear Chairman Azzinaro,

On behalf of the 80,000 members and 275 affiliates of the Rhode Island AFL-CIO, please accept this letter as testimony of our support for House Bill 5043, sponsored by yourself. In my opinion, this bill would have a positive impact on the lives of Rhode Island's 54,000 veterans, many of whom are union members. Thank you for introducing this important piece of legislation.

Unaccredited claims consultants known as "Claims Sharks" have created an unregulated industry misrepresenting themselves to veterans, intent on accessing and exploiting veterans' earned Department of Veterans Affairs (VA) benefits. These unaccredited consultants promise to increase veterans' VA disability ratings, advertise expedited VA claims decisions, request login credentials to access a veteran's personal information, and advise veterans to forgo their VA medical examinations by redirecting veterans to the consultants' own network of doctors.

These groups irrationally justify their high fees by claiming to be more effective for veterans than the free services offered by State Agencies, County Veteran Service Officers, and VA-accredited Veterans Service Organizations. However, the contracts between many of these unaccredited consultants and veterans include fee provisions requiring the veteran to pay the Claim Shark up to 10x the increased future monthly disability & compensation payment awarded. And if the veteran receives a disability percentage increase years later, these companies often return seeking more money.

Currently, these predatory companies have no accountability, no oversight, and no penalties. House Bill 5043 will provide accountability that is sorely needed. This common-sense legislation will restore the ability to go after predatory companies that prey on veterans.

The labor movement stands with our veterans and will work to ensure they are protected by these predatory practices. Thank you for your efforts on this legislation. If I can answer any questions, please contact me at 1-401-751-7100.

Sincerely,

A handwritten signature in black ink, appearing to read "Patrick Crowley".

Patrick Crowley,
President

Patrick Crowley **President** • Karen Hazard **Secretary-Treasurer**
Cheryl Masciarelli **Office Manager** • Autumn Guillotte **Political Director** • Erica Hammond **Legislative Director**

