



January 22, 2026

The Honorable Chris Pappas
United States House of Representatives
Washington, DC 20515

Dear Congressman Pappas,

On behalf of the Fleet Reserve Association, we write in strong support of your legislation, the Governing Unaccredited Representatives Defrauding VA Benefits Act, known as the GUARD VA Benefits Act (H.R.1732).

The Fleet Reserve Association represents active-duty Navy, Marine Corps, and Coast Guard veterans, retirees, and their families. We are deeply concerned by the continued growth of unaccredited claims representatives who exploit veterans seeking assistance with Department of Veterans Affairs disability claims. These actors operate outside VA standards, charge excessive and unauthorized fees, and frequently mislead veterans during an already complex and stressful process.

Federal law limits claim assistance to VA accredited representatives for a good reason. Accreditation ensures training, ethical conduct, and oversight. However, the removal of explicit criminal penalties nearly two decades ago has severely weakened enforcement and allowed predatory practices to flourish. As more veterans access benefits they earned through service, particularly following the Honoring Our PACT Act, the absence of meaningful accountability has placed veterans at increased risk of financial harm.

Your legislation appropriately restores criminal penalties for unaccredited individuals and entities that charge unauthorized fees while assisting with VA disability claims. The Fleet Reserve Association believes accountability is the only effective way to stop and mitigate fraud on a mass scale. Without clear consequences, bad actors will continue to exploit loopholes and profit at the expense of veterans and their families.

We agree that the solution is not to legalize predatory behavior under the guise of reform, but rather to enforce existing standards and protect the integrity of the VA benefits system. Any organization that claims to serve veterans should be willing to meet VA accreditation requirements and operate within the bounds of federal law.

The Fleet Reserve Association urges Congress to advance the GUARD VA Benefits Act and reaffirm its commitment to protecting veterans from exploitation. We appreciate your leadership on this issue and look forward to working with you to ensure veterans receive the benefits they have earned without interference from predatory actors. The FRA point of contact is Theo Lawson, Director of Legislative Programs, at TheoL@fra.org.

Sincerely,

A handwritten signature in black ink, reading "Donna M. Jansky". The signature is written in a cursive, flowing style.

DONNA M. JANSKY
National Executive Director