



Greetings, Chair and members. My name is Dr. Kristy Janigo, and I am a third generation Army veteran. I am The American Legion Department of Minnesota Legislative Chair. As you may know, The Commander's Task Force of which the Legion is a member, along with seven other Congressionally chartered veterans service organizations, has unanimously chosen the issues dealt with in SF 1894 as one of their five key legislative priorities this year.

I am also the legislative chair for the Minnesota Association of County Veterans Service Officers, where I am a dues-paying member because of my day job. I'm an assistant county veteran service officer where I help some of the state's most vulnerable veterans find housing, navigate their involvement with the justice system, and access life changing veteran benefits. Last fall, I was so proud that my efforts were part of the body of work that brought an effective end to veteran homelessness in Hennepin County. I would submit to you that this year, the contents of this bill are the most important veterans issue you will deal with in this biennium and maybe even well beyond. In this moment, you are witnessing and taking part in history.

This bill modifies the veteran benefits disclosure statute to require VA accreditation for those who want to represent veterans on federal VA benefits matters and also makes it possible for veterans to recoup damages through legal means, if they are taken advantage of by bad actors who made promises they did not keep. We are asking those who intend to represent veterans on VA benefits matters to earn accreditation through the VA, so they are listed publicly as an attorney, a claims agent, or a VSO representative.

Please allow me to share how I became an accredited VSO representative. While I do have a terminal degree, I did not go to school for this, because you cannot. My initial eligibility for my current position is the DD214 I received from my Army service in the early 2000s. Once hired, I had to start with some online VA modules called TRIP training, which takes about two full business days to complete if you're really focused. After that, I had to be sponsored by someone at the Veteran Benefits Administration to come down to the VA Regional Office at the federal building on Fort Snelling to apply for my personal identity verification (PIV) card. It is how I can access the veteran benefits management system (VBMS) to assist a veteran with tracking their claims. I also received training from the Minnesota Department of Veterans Affairs and my national professional organization, the National Association of County Veterans Service Officers. You can find me on va.gov forward slash OGC, apps, accreditation under a search by my name (<https://www.va.gov/ogc/apps/accreditation/>). I have five VA accreditations, American Legion, Disabled American Veterans, Minnesota Department of Veterans Affairs, the National Association of County Veterans Service Officers, and the Veterans of Foreign Wars. My work contact information is listed there, and my accreditation number is 53784. In this way, veterans can verify that I am legitimate on VA benefits matters.

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To be good at this job, you have to have a keen interest in people and their stories. Veterans' stories are sacred to me. I retell them to the federal government in the form of a lot of paperwork in pursuit of life-changing benefits for veterans who are down on their luck in every way conceivable. I explain to others in short-hand that my job is keeping veterans alive, under roofs, and out of jail. I am not exaggerating. It is just the simple reality of assisting homeless and justice involved veterans on their claims. I've also gotten increasingly involved in claims dealing with military sexual trauma, mental health claims with past suicide attempts or even current suicidal ideation, and claims for veterans who are experiencing cognitive decline due to age, TBI, or other conditions. These types of claims take a high level of sensitivity, cultural competency, a trauma informed mindset, kindness, and compassion. And not everyone can do that. I've gone some interesting places to work with veterans on their claims, the Union Gospel Mission men's shelter, the Hennepin County jail, domestic violence shelters, short term stay hotels, veterans' homes, the streets. Chair and members, I love this work.

I will babysit a claim, meaning I will check in on all my claims at least once a week to see if there's any movement and to make sure I know when my veterans are due for compensation and pension exams that will decide their claim. I personally make sure they have transportation, because remember, I work with homeless and justice involved veterans where the successful granting of VA benefits could literally mean the difference between life and death.

As a VSO representative, it is unlawful for me to charge veterans to support them on their VA benefits claims. Recently, a veteran asked me to take her military sexual trauma claim. She had worked up the courage to call me and tell me her story to pursue her benefits 30 years after one of the most egregious things was done to her by another service member. She asked me if she needed to pay me to represent her on the claim. I said, no, ma'am, my work for you is completely free. However, I recognize that some veterans may choose to pay an attorney or a claims representative for a certain result. But what bothers me, chair and members, are when vulnerable veterans sign up to pay these fees. I have worked with homeless veterans who had signed a contract with a private attorney. I ask you, is it ethical for a private attorney or business to profit off a homeless veteran? This bill will not solve that, but it may help. Another thing that gets in the way of my work is the distortion of the facts that are created by aggressive advertising online and other platforms that have misled veterans and sewn misinformation. I've had to debunk misinformation claim sharks have perpetuated about the speed of claims, with veterans believing an attorney or private business could get them through it faster and to a 100% rating. That is unequivocally false. No matter who represents a veteran on federal benefits matters, it is not possible to speed up the VA or guarantee a 100% combined rating.

I could say so much more, but from the bottom of my heart, thank you for hearing this bill.

-Dr. Kristy Janigo

A handwritten signature in cursive script, reading "Kristy Janigo".

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