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Greeting Chair and Committee,

Hello, my name is Marissa LaCourt, a Goodhue County Veteran Service Officer, which is located in beautiful Red Wing, MN. I currently hold five accreditations with the OGC, and my number is 51628. I have heard the statement stating that you only need one accreditation, which is legally accurate. However, the benefit of my holding 5 is that I am held accountable by five organizations; I have to meet five organizations' education and ethics requirements. I am more than a service officer to my fellow brothers and sisters; I am a member of the American Legion Post 1776, I am a Vice Commander for 3rd District, this is my 5th year, I am also a committee member of the Department of Minnesota's Veterans Affairs and Rehabilitation committee. I am a lifetime member of the VFW and the DAV. I wear many hats, but above all, I advocate for veterans, and this role is an honor. I take my advocacy role exceptionally seriously because it is an honor to have the trust of my fellow brothers and sisters, and that trust does not have a price tag. I do each job every day, most of which is unpaid because I love what I do and I love serving my fellow veterans.

The word claim shark is used freely, and it is not just law firms that are praying on Minnesota Veterans. We have other organizations that use the business title of Medical Consulting Firms; it doesn't matter what they call themselves; they are still looking to make a dollar off the backs of America's veterans. These firms use predatory recruiting practices beyond the scope of ethics, and everyone in this room can agree that this needs to end. I had a veteran who was 87 years old, and he was concerned about money due to the medical issue with him having to put his wife in a memory care facility. In the state of Minnesota, the average cost of a month of memory care is \$9250. The Veteran was sitting in this memory care facility, having lunch with his wife, when he was approached by one of these firms; they told him that they could get him a pension. The Veteran stated that he had already made a pension claim with me, and this recruiter told him yes, but I could expedite it. Your service officer can't. The Veteran fell for it, wrote them a check for 2,000 dollars, and signed over his power of attorney. Please remember that I had already expedited and filed the pension application; this firm did nothing. When the pension was decided about 2 weeks later, that firm had not even filed the Power of Attorney, but they had cashed his check. That firm had no plans to serve that Veteran, but they took advantage of a veteran in a desperate situation and preyed about his vulnerability. There is no other word for this practice other than predatory.

A significant disadvantage of these firms is that they file frivolous claims, bogging down the system. When these firms do this, it takes the VA longer to work a

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claim, which costs veterans time waiting for their earned benefits. I recently worked with a veteran who signed an agreement for claims assistance because he was confused about the VA system and wasn't aware of any other options. This Veteran paid \$6,000 for medical opinions that Chat GPT generated. In their contract, the firm even states that it uses "proprietary software that includes the results of over 100,000 claims decisions." this should be alarming because this proprietary software is Chat GPT, which from my understanding collects personal data and is no guarantee that your information is protected, this practice puts every Veteran at risk. The Veterans claim that the firm "consulted on" was for 38 separate conditions, many of which were not chronic conditions and were more symptoms than actual diagnosed conditions, It takes the VA longer to weed through these claims because they have to sort what is a lawful claim and what isn't. These opinions that a Physician Assistant signed were false and unsubstantiated, meaning that the \$6,000 the Veteran paid was for nothing. After the Veteran was done, he attended over 26 exams, missed 26 days of work, and received a 40% rating. I met with the Veteran and spent hours combing through his records to figure out the best way to move forward; it took a while to get through the original frivolous claim. When I filed the claim, I did it for three conditions, and that Veteran is now 100% Permanent and Total, which is a benefit he waited almost 3 years for. My claim went through 9 months from start to finish; the original claim was open for over 18 months. This firm hides under the guise of a consulting firm, but they are a predatory company looking for a way to make a dollar off a veteran sacrifice. After I got the Veteran to 100% P&T this firm sent the Veteran a bill for an additional \$12,000, upon investigation it came to light that the firm did not have a Power of Attorney and were sent a formal letter dismissing their service; they accessed his personal information using the obtained information against his wishes, so they could continue to take advantage of this Veteran. That firm did nothing for this Veteran other than prey on his lack of knowledge, and then they continued to utilize his personal information after the termination of services; the only word for this is predatory. Minnesota has always been a state that prides itself on veteran benefits. Please help us protect our fellow brothers and sisters. At the same time, this will not solve the issue entirely. Hopefully, this is the first step to end businesses that exist to fraud and manipulate veterans. The sacrifice earns veteran benefits to our bodies and minds, and no one should ever be allowed to profit from a veteran sacrifice. Approving SF1894 is the first step to letting the country know that Minnesota will not allow anyone to profit off our Veterans.

Thank you,  
Marissa LaCourt

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