

Congress of the United States

Washington, DC 20515

December 10, 2025

The Honorable Doug Collins
Secretary of Veterans Affairs
U.S. Department of Veterans Affairs
810 Vermont Avenue NW
Washington, D.C. 20420

The Honorable Russell Vought
Acting Director
Consumer Financial Protection Bureau
1700 G St. NW
Washington, D.C. 20552

The Honorable Andrew Ferguson
Chair
U.S. Federal Trade Commission
600 Pennsylvania Avenue NW
Washington, D.C. 20580

Dear Secretary Collins, Chair Ferguson, and Acting Director Vought:

We write to express serious concern regarding a recent NPR investigation documenting predatory practices by unaccredited claims representatives and providing new evidence of escalating, disturbing tactics used to systematically target and illegally charge veterans tens of thousands of dollars for assistance with their Department of Veterans Affairs (VA) disability claims.

For years, we have warned that unaccredited representatives – commonly known as claim sharks – charge illegal fees, misrepresent their services, and exploit a loophole in federal law to escape accountability. This is why we support H.R. 1732, the GUARD VA Benefits Act, which would simply reinstate the enforcement mechanism VA needs to finally hold these bad actors accountable. However, as the NPR investigation makes clear, aggressive and coordinated federal action is needed now. Claim sharks' predatory practices grow more nefarious and efficient with each passing day, robbing veterans of the benefits they earned and diverting taxpayer dollars into their own pockets.

According to NPR's reporting, Trajector and potentially other companies are now using automated data-extraction tools that allow them to monitor veterans' personal financial information and VA claims data, track when a claim is approved and VA benefits are deposited, and automatically issue an invoice to the veteran. In many cases, this appears to be done by requiring veterans to provide sensitive personal information, including Social Security numbers. This information is then fed into automated systems capable of identifying any increase in a veteran's disability compensation and immediately sending an invoice to the veteran, even if the unaccredited representative played no role in the successful claim.

These practices represent a deeply disturbing escalation in claim shark industry tactics and raise serious questions about data privacy, informed consent, financial security, and whether these companies are accessing or leveraging sensitive VA-related information in ways that may violate federal laws related to consumer protection, privacy, and unauthorized access to government

systems or data. This is in addition to the prohibition on unaccredited representatives preparing, presenting, or prosecuting VA claims.

These revelations further underscore regulatory and enforcement gaps that have enabled claim sharks to proliferate. VA and the Federal Trade Commission (FTC) have acknowledged that their ability to curb these activities is limited due to the lack of an enforcement statute – precisely the authority the GUARD VA Benefits Act would restore. This long-standing and well-known gap has allowed claim sharks to expand their operations, refine predatory practices, and aggressively lobby Congress to oppose federal legislation to close this loophole.

Unaccredited representatives cannot continue to operate with impunity. While Congress works to restore VA's enforcement authority through the GUARD VA Benefits Act, we expect VA, FTC, and other relevant agencies to use every available authority to investigate these practices, enforce current statutes, and prevent further harm. The practices outlined in the NPR report demand an immediate response, a coordinated, multi-agency investigation, and meaningful federal action.

Additionally, we request written responses to the following questions **no later than December 18, 2025**:

1. Has VA, FTC, CFPB, or any related federal entity previously identified, investigated, or received complaints regarding the use of automated or robotic tools by Trajector or similar companies to track VA benefit payments or claim approvals? If so, have any enforcement actions been taken?
2. What information do your agencies have regarding how these companies obtain, store, use, or transmit veterans' personal data? Have you found any indication that entities are improperly accessing VA.gov, eBenefits, claim-status interfaces, or other VA data systems directly or through automated tools?
3. Has the FTC or CFPB opened any inquiries, civil investigative demands, enforcement actions, or reviews related to Trajector or any similar company?
4. What interagency coordination mechanisms currently exist among VA, FTC, CFPB, and state attorneys general to monitor and respond to these practices?
5. What additional authorities, resources, or statutory changes would allow your agencies to fully investigate these practices and protect veterans from unauthorized data collection or financial exploitation?

Veterans deserve clear, lawful, and trustworthy assistance when seeking the benefits they have earned. The conduct described in this recent investigation represents an unacceptable threat to their privacy and financial security and demands immediate, meaningful federal action.

We appreciate your attention to this matter and look forward to your response.

Sincerely,



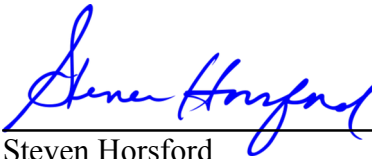
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Mark Takano
Ranking Member
House Committee on
Veterans' Affairs



Robin L. Kelly
Member of Congress



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Member of Congress



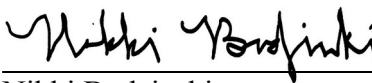
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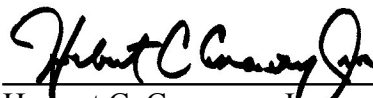
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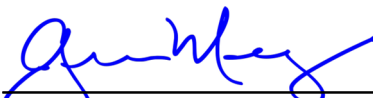
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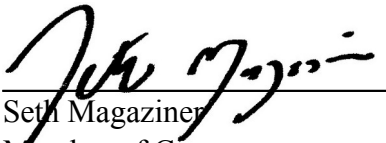
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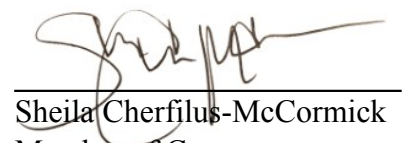


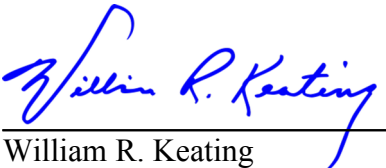
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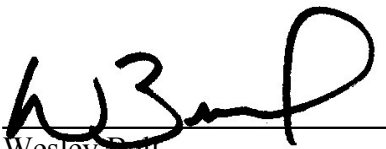

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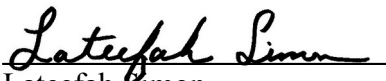

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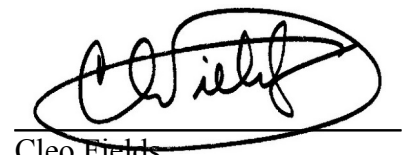

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