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Accurate as of May 2026

State Approaches to Combat Veterans Scams

Southern states are home to several of the nation's largest veteran populations, including Texas, Florida, North Carolina, Virginia, and Georgia. According to the Federal Trade Commission's 2024 data, veterans and military retirees reported \$419 million in fraud losses that year, up from \$350 million the prior year.

One concern involves the rise of unaccredited claims consultants, often referred to as "claim sharks," that charge veterans for help seeking disability benefits from the U.S. Department of Veterans Affairs, even though veterans can receive free claims assistance from VA-accredited representatives. Southern states and state attorneys general have pursued a mix of legislative proposals, enforcement actions, consumer warnings, and federal advocacy aimed at restricting predatory claims-assistance practices.

State Legislative Activity

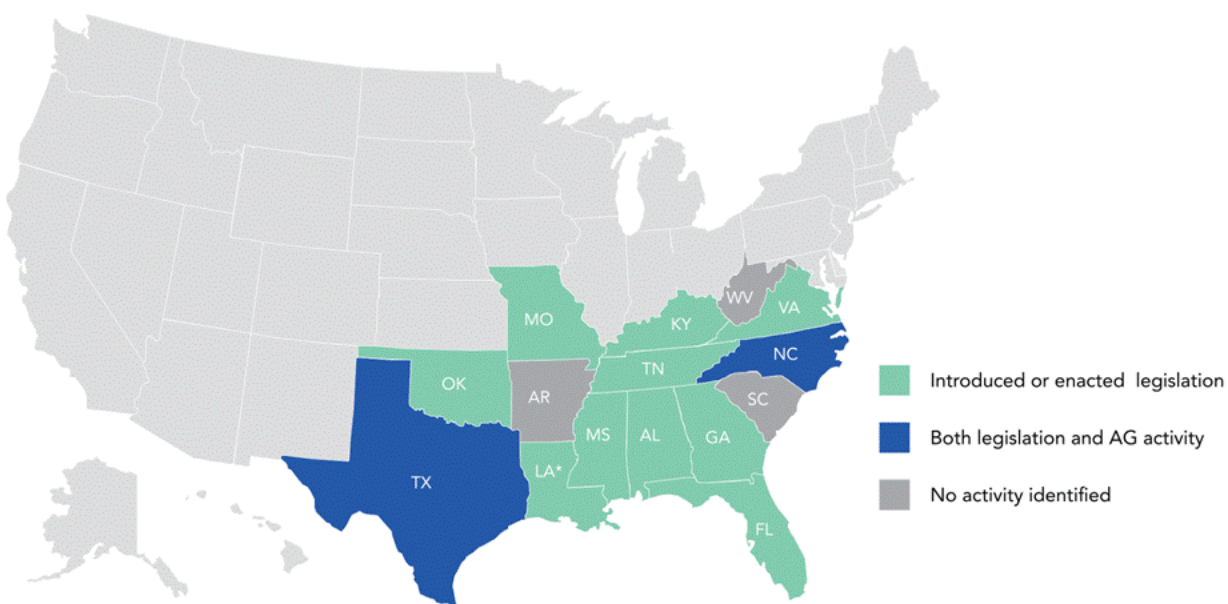
- Several Southern states enacted laws in 2025 and 2026 regulating paid veterans benefits consulting, including Alabama (SB 206), Florida (SB 910), North Carolina (SB 118), Tennessee (SB 362/HB 342), Virginia (SB 315/HB 398), Mississippi (HB 1076), and Oklahoma (HB 2836). These laws generally establish disclosure, fee, contract, and other consumer-protection requirements for businesses assisting veterans with benefits claims.
- Other Southern states have considered similar proposals, including Texas in 2025 (HB 5144/SB 2968), Missouri in 2026 (SB 974), Georgia in 2025–2026 (HB 108), and Kentucky in 2024 (HB 39). Texas is also studying deceptive claims-assistance practices during the interim. Earlier 2024 proposals were also introduced in Florida (HB 1351) and Georgia (HB 1323).
- Louisiana took a different approach in 2024 by enacting the PLUS Act (SB 159), which regulated paid veterans benefits consulting and allowed certain non-VA-accredited consultants to charge for claims-assistance services. After a federal judge ruled the law unconstitutional and Louisiana's attorney general appealed, lawmakers introduced legislation to revise the law (SB 208).

Attorney General Activity

- In 2023, a bipartisan coalition of 44 attorneys general urged Congress to pass the GUARD VA Benefits Act, which would reinstate criminal penalties for unaccredited representatives who charge veterans unauthorized fees.
- Texas Attorney General Ken Paxton sued VA Claims Insider in 2023, alleging deceptive practices targeting veterans seeking disability benefits assistance.
- North Carolina Attorney General Jeff Jackson warned veterans in March 2026 about a scam involving fraudulent monthly payments and dental coverage through a fake "Veteran Savings Program."



Southern State Activity on Veterans Claims Fraud Protection



Source: MultiState. Data as of May 24, 2026. Map reflects introduced or enacted legislation and attorney general actions identified in Southern states since 2023. Louisiana's 2024 legislation differed from other states' approaches in that it regulated paid veterans benefits consulting and allowed certain non-VA-accredited consultants to charge for claims-assistance services; that law was subsequently ruled unconstitutional by a federal court, and revised legislation is pending. Attorney general actions do not include the 2023 bipartisan coalition letter to Congress.

Sources

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- Florida Senate, “[SB 910](#),” 2025 Regular Session.
- North Carolina General Assembly, “[Senate Bill 118 / SL 2025-72](#),” 2025–2026 Session.
- Tennessee General Assembly, “[SB 0362 / HB 0342](#),” 114th General Assembly.
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- Mississippi Legislature, “[HB 1076](#),” 2026 Regular Session.
- Oklahoma Legislature, “[HB 2836](#),” 2025 Regular Session.
- Texas Legislature Online, “[HB 5144](#),” 2025 Regular Session.
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- Missouri Independent, “[States go after ‘claim sharks’ that charge vets for help with disability claims](#),” December 9, 2024.
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- U.S. District Court for the Middle District of Louisiana, “[Military-Veterans Advocacy, Inc. et al v. Landry et al.](#),” February 6, 2026.
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