



# MARYLAND MILITARY COALITION

*Serving Veterans through Legislative Advocacy*

## SUMMARY OF OUR 2026 LEGISLATIVE GOALS

### **Strictly regulate those companies who charge veterans for benefit claims and benefits claims appeals**

The MMC will be advocating for legislation that addresses unscrupulous entities, called “Claim Predators” by the U.S. Department of Veterans Affairs, who charge veterans fees for accessing their benefits by helping veterans file initial claims or appeals. The number of these entities has grown as a result of signing into law the Honoring our PACT Act of 2022. The MMC supported similar legislation (SB0928/HB0267) during the 2025 session of the MGA. Since 2014, several states have passed laws to regulate these companies. Since the passage of the PACT Act in 2022, the more recent laws have focused on tightly regulating these companies rather than prohibiting them from operating. The MMC analyzed and compared the laws passed by Louisiana (2024) and Florida and Colorado (2025) and believes that Maryland should consider enacting similar laws which have strict disclosure requirements as well as prohibitions on certain kinds of conduct when soliciting a veteran for their services. While we believe that the simplest solution is that these companies be accredited by the U.S. Department of Veterans Affairs before doing business in Maryland, we also realize that, as a practical matter, stronger regulation of them may be the easier path.

### **Eliminate the age restriction and tax on military retirement income**

The MMC will continue to advocate for the removal of the current 55-year-old age restriction and the tax on military retirement pay to be phased out over three years, even with the knowledge of the state’s current fiscal condition. Given that, as an option this year, we are also advocating for the elimination of the age restriction and increasing the exemption to \$40,000 to match that of the Commonwealth of Virginia. Currently, 38 states have no age restriction and do not tax military retirement income. Except for Delaware, Maryland’s current laws regarding the taxation of this income lag the contiguous states of Pennsylvania, Virginia, and West Virginia. It remains questionable why the State of Maryland, with a slow-growth economy, continues to discriminate against military retirees under the age of 55 with the current exemption structure. MMC testimony in previous years has pointed out that the elimination of the taxing of military retirement income will be significantly offset, if not net neutral, by tax receipts from second career, civilian salaries from not only the military retiree but also a working spouse, and additional sales, excise, and property taxes generated. In short, passing legislation that eliminates the age restriction and raises the exemption to \$40,000, or eliminates the age restriction and phases in a 100% exemption will not only help retain veterans but also attract retirees of the uniformed services and their families, especially those under the age of 55, to remain in Maryland after retiring from active duty and help improve the growth of Maryland’s economy.

### **Expand the eligibility of the Maryland Veterans Trust Fund to include members of the Reserve**

The MMC will be advocating to expand the eligibility of the Maryland Veterans Trust Fund (MVTf) to include state residents who are members of the Army, Navy, Marine Corps, Air Force, and Coast Guard Reserves (“Reserve”) and their families. We believe that the addition of members of the Maryland National Guard and their families last year (SB0246/HB0228), without also including members of the federal reserve, was inequitable. DoD data shows that there are almost twice as many Reserve slots in Maryland (~12,100) as there are National Guard slots (~6,500). These soldiers, sailors, and airmen wear the same uniform and face the same financial challenges as the members of the Guard. There is no policy justification for excluding Reserve personnel from applying for temporary financial assistance from the MVTf. More importantly, there is no cost to the State if members of the Reserve and their families are added as eligible Trust Fund recipients. We strongly support amending the Maryland Code so that, as the Governor likes to say (himself, a former Army reservist), these individuals “will not be left behind.”

### **Expedited professional licensure and certification of spouses of uniformed services members**

The MMC will be advocating for a focus on improving the portability of the licensing and certification of the following six interstate licensure compacts that are endorsed by the Department of Defense and listed on the DSLO website as a state priority for Maryland: Dental and Dental Hygienist Compact; Dietician Licensure Compact; Interstate Therapy Massage Compact; Interstate Teachers Mobility Compact; Physicians Associates Compact; and the Respiratory Care Interstate Compact. Expedited professional licensure and certification has been a previous legislative goal for the MMC and will continue to be because of its significance. As the MMC has pointed, the unemployment rate for spouses of members of the uniformed services is at least 19 percent, making it one of the highest unemployment demographics in the U.S. Data shows that it can take up to seven months or more for spouses to secure a new job after moving to a new duty location. In addition, legislation to join these compacts is in line with § 705A of Title VII of the Servicemembers Civil Relief Act, Portability of Professional Licenses of Servicemembers and their Spouses. Focusing on legislation to have Maryland join the interstate licensure compacts for the above occupations will serve to expedite employment opportunities for qualified spouses when, under official orders, they relocate to Maryland.