



SUPPORTING VICTORIES FOR VETERANS



KEEPING OUR PROMISE TO
AMERICA'S VETERANS



**No veteran should
have to pay to file a
claim.
Period!**



What are Predatory Claim Practices?

- Predatory claims practices are when a **unaccredited** company or individual charges **fees** to *assist/consult* veterans with filing their VA benefits claim. Predatory claims practices aren't just wrong—they are illegal!
- Predatory claims companies are not accredited by the VA Office of General Counsel. Under 38 U.S.C. § 5904, **accredited** representatives are the only entities authorized to charge fees, but only after the VA has issued an initial decision on a specific claim.
- Predatory claims companies are using Social Media, Email, Pop Up Adds, and other means to reach veterans.

Predatory claims companies are attempting to get legislation passed at the state and federal levels that will allow them to charge exorbitant fees for initial claims.

While a pathway for these for-profit companies to become accredited exists, they have continually refused, which shows they are driven by greed rather than simply looking to improve veteran's lives.

1. Accredited Agents
2. Accredited Attorneys

The process today for accredited agents and attorneys is regulated by VA, with capped fees and VA oversight.

Things to remind law makers about the claim process.

- The process between veterans and the Department of Veterans Affairs is non-adversarial. The VA has a duty to assist a claimant in proving his or her condition is related to service.
 - At no cost, the VA must assist in gathering evidence, provide guidance on what is needed to prove a claim, provide medical examinations with etiology opinions and determine the severity of conditions.
 - Accreditation is necessary to access a veterans records and properly guide them through the claims process.
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Predatory Claims Practices

What can you do to help veterans avoid being scammed?

- Get the word to your Chapters, Departments, veterans, and exiting service members that they should never pay for assistance in filing a VA claim. Period.
- Don't sign a contract. They are often unfair and can charge large fees or a percentage of benefits.
- Check to see if an individual/organization is accredited at www.va.gov/ogc/accreditation.asp.
- Never give out user ID or passwords to your personal VA accounts (ID.me).
- Contact your local NSO office. You can find the nearest at www.benefitsquestions.org.

What can you do to help veterans avoid being scammed? (Continued)

- **Become part of the Commanders Action Network to support legislation that protects veterans.**
 - If a veteran feels he or she has fallen victim to a Predatory Claims Practices, they should report the issue to the (OGC) at 202-461-7699, report to the Office of Inspector General (OIG) hotline at 1-800-488-8244, file a complaint with their State Attorney, and file a complaint with the Federal Trade Commission.
 - Keep us informed of state issues that arise.
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Resources

VA OGC Website

- <https://www.va.gov/ogc/accreditation.asp>

VA OGC Accredited Representative Search

- <https://www.va.gov/ogc/apps/accreditation/index.asp>

VA OIG

- <https://www.vaoig.gov/hotline/online-forms>

Find the Attorney General for you state

- <https://www.naag.org/find-my-ag/>

Federal Trade Commission Reporting

- <https://reportfraud.ftc.gov/#/>

Questions?

