



KEEPING OUR PROMISE TO  
**AMERICA'S VETERANS**

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**No veteran should have to pay to file a claim under any circumstance. Period.**

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## THE SITUATION

- The VA Office of General Counsel requires representatives to be **accredited**, like DAV, to provide veterans and their families with claims assistance.
- Predatory claims practitioners are **unaccredited** individuals or companies, not recognized by VA, that charge excessive fees for filing VA benefits claims, or consulting with veterans.
- Predatory claims practices aren't just wrong—they are **illegal**! 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 the claim.
- Predatory claims companies are using social media, email, pop-up ads, 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.

## WHAT YOU CAN DO

- Don't sign a contract. They are often unfair and can charge large fees or a percentage of benefits.
- Don't pay upfront fees for claim help. DAV claims work is always free.
- Don't give out your va.gov passwords.
- Check to see if an individual/organization is accredited at [va.gov/ogc/accreditation.asp](https://va.gov/ogc/accreditation.asp).
- Contact your local NSO office. You can find the nearest at [benefitsquestions.org](https://benefitsquestions.org).
- Call your elected officials to support the GUARD VA Benefits Act, federal legislation that would reinstate criminal penalties, ensuring predatory claims companies can no longer continue their illegal practices. DAV supports this bill through DAV Resolution No. 324 to protect claimants from unnecessary fees.

### **If a veteran feels he or she has fallen victim to Predatory Claims Practices, they should**

- Report the issue to the VA Office of General Counsel at 202-461-7699;
- Report to the VA Office of Inspector General hotline at 1-800-488-8244;
- File a complaint with their State Attorney, and
- File a complaint with the Federal Trade Commission.