

Don't let them take advantage of our fellow veterans.



What are Predatory Claim Practices?

- Predatory claims practices are when a company or individual charges large sums of money to assist/consult veterans with filing their VA benefits claim it is Illegal!
- 2. Predators are not VA accredited which means they do not adhere to established ethical and professional standards. Their advice is often misleading at best and can be flat out fraudulent.
- 3. Predators will use Social Media, Email, Pop Up Adds, and other means to promise a certain disability rating and/or offer medical documentation to assist in the granting of a disability claim.

Be Aware of Predatory Tactics Such as -

- 1. Indicating that a claim will be expedited if you use their service
- 2. Offering health exams with VA claims assistance
- 3. Offering free "consultations"
- 4. Indicating a increase in benefits is guaranteed if you utilize their service
- 5. Asking for login credentials for eBenefits or va.gov to access your VA information
- 6. Advertising high success rates using terms such as experienced and specialized
- 7. Confusing payment methods if an increase in benefits is received
- 8. Charging for forms available for free from the VA, no seriously this is happening

Remember, most veteran do not know that they have been bamboozled until a rating decision is rendered and they are hit with a huge payment request from the Predator!

What is VA doing to help veterans avoid being scammed?

Department of Veterans Affairs (VA) Secretary Denis McDonough announced VA will establish a new permanent office to coordinate the work of the VSAFE Task Force, ensuring a unified whole-of-government approach. VA has also stood up a new interagency planning team focused specifically on protecting Veterans from Predators and other fraudulent activities. This builds on the VA's commitment to conduct a 10-stop nationwide listening tour of veterans in populations that are highly targeted by predatory actions, release a fraud prevention tool kit, and publish a series of public service announcements unpacking different forms of fraud.

What is Congress doing to help veterans avoid being scammed?

H.R. 1882- Representative Bergman (MI-01) along with Representatives Lou Correa (CA-46) and Nancy Mace (SC-01) introduced H.R. 1822, the PLUS for Veterans Act of 2023, bipartisan legislation that will safeguard Veterans from fraud, abuse, and bad actors who seek to take advantage of them when they seek VA disability benefits. Not popular because it allows Predators into the process.

H.R. 1139- U.S. Senator Joe Manchin (D-WV), member of the Senate Veterans Affairs Committee, introduced the bipartisan Governing Unaccredited Representatives Defrauding (GUARD) Veterans Affairs (VA) Benefits Act to protect Veterans who are filing benefit claims from unauthorized fees and predatory practices. The legislation would reinstate criminal penalties for unaccredited entities who charge unauthorized fees for helping a Veteran file a disability claim.

What can you do to help veterans avoid being scammed?

- 1. Get the word to all veterans and exiting service members that they should never pay for assistance in filing an original VA claim.
- 2. Veterans can check to make sure a individual offering assistance is accredited by VA by visiting the Office of General Counsel (OGC) website, just type VA Accredited Representative in the search terms.
- 3. Never sign a contract.
- 4. Never give out user ID or passwords to your personal VA accounts.
- 5. Become part of the Commanders Action Network to support legislation that protects veterans.
- 6. 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.
- 7. If additional questions arise, contact your National Service Office for assistance.

Questions?



Resources

- VA OGC Website- <u>https://www.va.gov/ogc/accreditation.asp</u>
- VA OGC Accredited Representative Search <u>https://www.va.gov/ogc/apps/accreditation/index.asp</u>
- 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/#/

SUPPORTING VICTORIES FOR VETERANS



DAV Caregivers Support



The DAV Caregivers Support program is a no-cost initiative that offers concierge support and resources to the friends, family members and loved ones who are caregivers of veterans and for veteran caregivers.



DAV Caregiver Support helps improve the quality of life for care receivers and their caregivers while extending the time they can live in their own home.



By being provided with a proven support program, caregivers and care receivers benefit from improved relationships, reduced caregiver stress, depression and other negative health outcomes.



Through DAV Caregivers Support, caregivers will be able to access:

- Online resources and risk screening to better understand their role as a caregiver.
- Digital tools to support their caregiving responsibilities.
- Personalized care plans and one-on-one support from a trained caregiver specialist with experience supporting veterans.
- Participants also develop increased resilience and the ability to navigate complex caregiving responsibilities, including health care systems and financial planning.

As you engage with veterans and their families who could benefit from this initiative, we ask that you direct identified caregivers to enroll in this program. To participate, caregivers can follow three easy steps:

1. Register: Visit <u>www.davcaregiver.org</u> to enroll in the program and complete the DAV Caregivers Support screener, using "DAV" as your registration code or call 800-421-5137.

2. Access Resources and Support: Access online content, local resources and digital tools tailored to each caregiving situation, role and responsibility.

3. Receive Tailored Support: Depending on the screening results, participants may receive one-on-one support from a trained caregiver specialist to help navigate caregiving responsibilities. For more information, visit <u>www.davcaregiver.org</u>.



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