

CLAIMS PREDATORS

CAMPAIGN FREQUENTLY ASKED QUESTIONS (FAQS):



WHAT ARE CLAIMS PREDATORS?

- Department of Veterans Affairs (VA) defines claims predators as "bad actors" who try to unlawfully charge Veterans to "help" process their claims with VA. These predatory companies and individuals target Veterans by offering initial claims, reviews, and appeals assistance services. Claims predators often entice Veterans and their families by promising expedited claims processing times or higher disability ratings in exchange for unlawful fees. Aggressive communication via emails, phone calls, and text messages is used to get Veterans or their family members to sign legally binding contracts that are not to their advantage.

WHAT ARE THE SIGNS OF A CLAIMS PREDATOR?

- The following actions may indicate a company or individual is a claims predator:
 - **Charging High Fees:** Predatory companies may charge absurd fees or require you to pay a portion of your VA benefits. You should never pay anyone a fee to file an initial claim for benefits.
 - **Making Dishonest Promises:** Do not trust anyone who states they can accelerate the claims process and obtain a 100% disability rating. Only VA can determine disability rating levels.
 - **Pressure to Sign:** Never sign a contract agreeing to pay an individual or company a fee in exchange for help with your initial VA claim.

DO I HAVE TO PAY A FEE TO FILE AN INITIAL CLAIM FOR VA BENEFITS?

- **YOU SHOULD NEVER PAY A FEE** to file an initial claim for VA benefits. It is unlawful for anyone to charge a fee for preparing an initial claim. VA accredited attorneys, claims agents, and Veterans Service Organizations (VSOs) representatives accredited by VA are available to help you file your claim for free. Find accredited representatives at www.va.gov/get-help-from-accredited-representative.

HOW DO I SAFELY FILE AN INITIAL CLAIM FOR BENEFITS?

- You can apply for VA benefits online at: www.va.gov or by visiting any Veterans Benefits Administration (VBA) regional office. If you need assistance with submitting an initial claim for benefits, you can safely access claims and benefits information and assistance from VA accredited attorneys, claims agents, and VSO representatives by visiting www.va.gov/get-help-from-accredited-representative.

WHO CAN HELP ME WITH MY BENEFITS?

- VA is here to help you file a claim for benefits, but if you choose to work with an outside representative, here are some options:
 - Accredited attorney
 - Accredited claims agent
 - Accredited VSO representative
- Only VA accredited attorneys and claims agents may charge a fee to:
 - Consult or advise VA claimants seeking review of or to appeal their claims
 - Collect evidence for a supplemental claim or an appeal
 - Prepare and file a supplemental claim
 - Submit requests for higher level review
 - Submit an appeal to the Board of Veterans Appeals

- To learn more about VA accredited attorneys, claims agents, and VSO representatives and how they can help you, visit: www.va.gov/disability/get-help-filing-claim.

WHERE CAN I FIND A VA ACCREDITED ATTORNEY, CLAIMS AGENT, OR VSO REPRESENTATIVE TO HELP ME FILE AN INITIAL CLAIM OR REQUEST A DECISION REVIEW?

- VA urges you to use the Accreditation Search Tool to protect yourself from predatory practices. The search tool provides state-by-state contact information and a downloadable list of VA accredited attorneys, claims agents and VSO representatives, ready to assist you with filing VA claims.
- If you have questions about VA accredited representatives, visit VA Accredited Representative FAQs at www.va.gov/resources/va-accredited-representative-faqs

WHERE CAN I VERIFY A REPRESENTATIVE'S ACCREDITATION BEFORE AGREEING TO THEIR REPRESENTATION AND SERVICES?

- To protect yourself from fraudulent claims, you can verify anyone's credentials before filing a claim or proving personal information by visiting: www.va.gov/get-help-from-accredited-representative/find-rep.

HOW DO I APPOINT A VA ACCREDITED REPRESENTATIVE TO ASSIST WITH MY VA BENEFIT CLAIMS?

- **To appoint a VA accredited representative**, to assist you with your VA benefits claims, fill out a VA representation form. You and your representative must sign the form, which you or your representative can submit through AccessVA at <https://eauth.va.gov/accessva> by mail, or in person at a VA regional office.
- **If you're appointing an accredited VSO representative**, fill out VA Form 21-22, Appointment of Veterans Service Organization as Claimant's Representative. The form can be found here: www.vba.va.gov/pubs/forms/VBA-21-22-ARE.pdf
- **If you're appointing an accredited attorney or claims agent**, fill out VA Form 21-22a, Appointment of Individual as Claimant's Representative. The form can be found here: www.vba.va.gov/pubs/forms/vba-21-22a-are.pdf

WHAT IF I NEED ASSISTANCE WITH A REVIEW OR AN APPEAL OF MY CLAIM?

- If a claim is denied and you want a further review of that decision without submitting additional evidence, they should request a higher-level review. If a claim is denied and you want to submit new evidence, you should file a supplemental claim or appeal the decision to the Board of Veterans Appeals.
- VA accredited attorneys or claims agents may charge a reasonable fee for decision reviews, and appeals. Accredited VSO representatives never charge any fees.

HOW DO I PAY THE VA ACCREDITED REPRESENTATIVE FOR THEIR ASSISTANCE WITH A REVIEW OR APPEAL OF MY CLAIM?

- You do not have to make the fee payments yourself if you enter into a direct payment agreement. You can rely on VA's direct payment process, in which VA will direct the payment for representation to the VA accredited attorney or claims agent from your past due benefits. If someone is unwilling to be paid that way, you should question why.

WHERE CAN I FIND MORE INFORMATION ON VA ACCREDITED ATTORNEYS, CLAIMS AGENTS, AND VSOs REPRESENTATIVES AND THEIR ROLE IN ASSISTING WITH VA'S BENEFITS PROCESS?

- To find information on VA accredited attorneys, claims agents and VSOs representatives, fees for services and guidance on how to appoint and how to remove or change representation visit, www.va.gov/ogc/accreditation.asp.

HOW DO I FILE A COMPLAINT AGAINST AN ACCREDITED REPRESENTATIVE?

- If you suspect that a VA accredited representative has acted unlawfully or unethically while assisting you in filing VA benefits claims, you should immediately file a complaint with the VA Office of General Counsel here: www.va.gov/ogc/accreditation.asp.

HOW DO I REPORT CLAIMS PREDATORS?

- If you suspect a representative acted unlawfully or unethically while assisting you in filing a VA benefits claim, file a report by calling 833-38V-SAFE. Learn more by visiting: www.vsafegov.gov.

HOW DO I REPORT FRAUD?

- If you miss a VA benefits payment, identify a payment discrepancy, or find suspicious activity with your direct deposit account, contact VA immediately at 1-800-827-1000. If you or a loved one has been the victim of fraudulent activity, immediately file a complaint with the Federal Trade Commission at www.reportfraud.ftc.gov.

HOW CAN I REPORT FRAUD TO OTHER FEDERAL AGENCIES?

- To report fraud to other federal agencies, visit:
 - Veteran, Service member, Family Fraud Evasion (VSAFE) - www.vsafegov.gov
 - Consumer Financial Protection Bureau (CFPB) - www.consumerfinance.gov
 - Federal Trade Commission (FTC) - www.ftc.gov
 - Internal Revenue Service (IRS) - www.irs.gov
 - Social Security Administration (SSA) - www.ssa.gov/fraud
 - U.S. Securities and Exchange Commission (USSEC) - www.sec.gov

WHERE CAN I FIND ADDITIONAL RESOURCES VA HAS IN PLACE TO SAFEGUARD MY BENEFITS?

- To learn more about identifying fraud, reporting scams and how to protect your benefits, visit:
 - www.benefits.va.gov/BENEFITS/fraud-prevention.asp
 - www.va.gov/initiatives/protecting-veterans-from-fraud