

DEPARTMENT OF VETERANS AFFAIRS (VA) | VETERANS BENEFITS ADMINISTRATION (VBA)

CLAIMS PREDATORS

COMMUNICATIONS CAMPAIGN

2024

VA



U.S. Department
of Veterans Affairs

Agenda

- FRAUD AND CLAIM PREDATORS
- CLAIM PREDATOR TACTICS
- VA FRAUD PREVENTION
- HOW TO PROTECT YOUR BENEFITS
- RESOURCES
- QUESTIONS



Fraud and Claims Predators

Fraud is the intentional misrepresentation of information to gain undeserved payment.

Veterans need to be aware of fraudster's tactics and stay abreast of methods to protect their benefits and themselves. Recently, the Veteran community has been affected by the growing fraudulent schemes by claims predators.

What are claims predators?

Claims predators are *“bad actors” that try to unlawfully charge Veterans a fee to “help” them process their claims with VA.*

Claims predators advertise their ability to expedite claims processing times and guarantee higher disability benefits evaluations in exchange for their paid services. These schemes target Veterans' hard-earned benefits and may subject Veterans to unnecessary fees.

Claims Predators Tactics

Claims predators use aggressive communication via email, phone calls and/or text messages to entice Veterans to use their services.



CHARGING HIGH FEES

*Predatory companies 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 help accelerate the claims process and obtain a 100% disability rating. Only VA has the authority to determine disability evaluations.*



REQUIRING BINDING CONTRACTS

***Never** sign a contract agreeing to pay an individual or company a percentage of your benefits award in exchange for help with your VA claim.*

VA Fraud Prevention



How VA is combatting fraud related to claims predators:

- Researching and compiling information on claims predators as information comes in from Veterans who contact VA.
- Developing outreach materials to share with Veterans and their beneficiaries to warn about claims predators and provide resources to safely file benefits claims.
- Leveraging partnerships within VA and with our federal partners to share communications materials for dissemination.
- Preparing to share insights with VA Office of Inspector General (OIG) in their investigation and prosecution of bad actors.

Filing An Initial Claim

VA encourages Veterans and claimants seeking assistance with their benefits to **ONLY** use VA accredited representatives who are trained and certified by VA laws to navigate the VA benefits system.

Guidance when filing an initial claim:

- Veterans Service Organizations (VSOs), VA accredited attorneys and claims agents certified by VA laws are [available to assist you](#) in filing an initial claim for VA benefits.
- Use the [Accreditation Search Index](#) to find and appoint a [VA Accredited Representative](#) to help you. Always verify the representative's accreditation credentials before agreeing to representation.
- Fill out a [VA representation form](#). Both you and the accredited representative will need to sign the form.
- Submit the form through [AccessVA](#), by mail, or bring your form to a [VA regional office](#). You or the accredited representative can submit your form.

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.

Assistance With A Denied Claim

If your claim is denied and you wish to submit new evidence or appeal the decision, you should only engage with a VA accredited representative for assistance.

Guidance for a denied claim:

- A VSO representative, VA accredited attorney, or claims agent can help you gather evidence or [request a decision review](#).
- VSO representatives will never charge any fees for their services. If you obtain assistance outside a VSO, you should only engage with a VA accredited attorney or claims agent.
- Accredited attorneys or claim agents may charge a [reasonable fee](#) for services provided for a denied claim.
- You never have to make fee payments yourself. You can use a [direct-payment fee agreement](#) where VA will send a portion of past-due benefits awarded to the claimant to pay the representative for you.

How to Protect Your Benefits

VA is here to support you, providing you and beneficiaries the following guidance when seeking assistance with your VA benefits claims:

- **You DO NOT NEED TO 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. Be on the lookout for aggressive claim predators trying to steal your benefits.
- **Seek reputable assistance:** VA is here to help you [file a claim for benefits](#). If you choose to work with an outside representative VA urges you to work with only trusted VA accredited attorneys, agents or VSO representatives when seeking [help with the VA benefits process](#). Use the [Accreditation Search Tool](#) to find an accredited representative or [verify an individual's accreditation](#) before agreeing to representation.
- **Only [VA accredited entities](#) can lawfully assist you and your beneficiaries, or charge a reasonable fee for a denied claim to:**
 - Consult or advise VA claimants
 - Collect evidence for a claim
 - Prepare and file an initial or supplemental claim
 - Submit requests for higher level review
 - [Submit an appeal](#) to the Board of Veterans Appeals
- **Report claim 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 at: www.vsafe.gov.

Share Claim Predator Information: Help VA spread awareness of the rising threat of claim predators and the proper guidance to protect Veterans benefits.

Resources

VA is committed to educating Veterans and their beneficiaries about fraudulent schemes by claim predators while providing the necessary resources and tools to help Veterans claim benefits safely.

- To report a Claims Predator:
 - If you suspect a representative acted unlawfully or unethically while assisting you in filing a VA benefits claim, file a report and learn more, visit VSAFE at www.vsafe.gov or call 833-38V-SAFE.
- For more information on how to protect your benefits, visit:
 - [Claims Predators Fraud Prevention Campaign - Outreach Toolkits \(va.gov\)](http://va.gov)
 - [Financial Literacy - Veterans Benefits Administration \(va.gov\)](http://va.gov)
 - [Fraud Prevention - Veterans Benefits Administration \(va.gov\)](http://va.gov)
 - [Protecting Veterans From Fraud | Veterans Affairs \(va.gov\)](http://va.gov)
- 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 FTC at www.reportfraud.ftc.gov.

References

VA Links:

- **File a claim for benefits:** www.benefits.va.gov/BENEFITS/Applying.asp
- **Get help from a VA accredited attorney, claims agent or VSO representative:** www.va.gov/get-help-from-accredited-representative
- **Learn more about the Direct Payment Fee Agreement:** www.va.gov/OGC/docs/Accred/TipsonFeeAgreementsforVeteransClaims.pdf
- **Report Claims Predators:** www.vsafe.gov or call 833-38V-SAFE.
- **Submit VA Forms:** <https://eauth.va.gov/accessva/>
- **VA accredited representatives FAQs:** www.va.gov/resources/va-accredited-representative-faqs
- **VA Decision Reviews And Appeals:** www.va.gov/decision-reviews
- **VA Regional Offices:** www.benefits.va.gov/benefits/offices.asp
- **VA representation Form:** www.va.gov/find-forms/about-form-21-22
- **Verify accreditation using the Accreditation Tool:** www.va.gov/get-help-from-accredited-representative/find-rep

Helpful Articles:

- **How to identify predatory practices:** www.news.va.gov/131047/how-to-identify-predatory-practices
- **Predatory Practices:** www.digital.va.gov/cyber-spot/predatory-practices