# Predatory Practices

**Image:** Included in toolkit.

**Suggested Alt Text:** Face depicting an online predator accompanied by the question: “Do you know how to identify a claim predator?”.

Have you been charged a fee to file a VA disability claim? As the number of fraudulent predatory companies and their boldness increases, the Department of Veterans Affairs (VA) remains vigilant against scams targeting Veterans' entitlements. Particularly scams where unscrupulous entities may try to charge Veterans fees for accessing their benefits or helping Veterans file initial claims. “Claim Predators” is the term VA uses to describe these aggressive companies or individuals that prey on Veterans and their loved ones and steal their disability entitlements. Predators will promise a 100% disability rating, unrealistic claim processing times, and charge thousands of dollars for services that trusted Veteran Service Organizations (VSOs) provide Veterans for FREE. Remember, only VA has the authority to determine disability ratings. VA is committed to informing Veterans about these exploitative practices and emphasizing that Veterans and their families should not have to pay anything when they seek help in filing their initial benefit claims.

## How To Identify A Claim Predator

Claim Predators target Veterans' benefits via mail, telephone, or online channels. Here are a few unlawful red flags to watch out for from entities that are not accredited by the VA:

* **Charging High Fees**: Predatory companies charge absurd fees or require you to pay them a portion of your VA benefits. You should never pay a fee to a file an initial claim for benefits.
* **Making Deceitful Promises**: No one can promise or guarantee a VA disability rating or an accelerated claims processing time.
* **Require Binding Contracts:** Never sign a contract to pay an unauthorized individual or company a percentage of your benefit payment in exchange for help with your VA claim.

The best way to prevent being preyed on is to educate yourself about these shady tactics and be aware of these red flags.

## How to Protect Yourself Against Claim Predators

VA and accredited representatives provide free assistance to help you obtain the benefits you have earned. Veterans can shield themselves from fraudulent activities by being vigilant and adhering to a set of guidelines:

* **Do not pay ANYONE** to help you file an initial claim for benefits.
* **Work with an accredited representative, Veteran Service Officer (VSO), or trusted attorney** before filing a claim, appeal, or providing personal information.
* **Do not** **sign** a contract agreeing to pay an unauthorized individual or company a percentage of your benefit payment in exchange for their assistance with your VA claim.
* **Verify accreditation** by utilizing the Office of General Counsel [accreditation tool](https://www.va.gov/get-help-from-accredited-representative/find-rep/) before filing a claim or providing personal information.
* **Always review all forms and documents.** Do not sign a fee agreement with someone or a company who refuses to sign a VA representation from (VA Form 21-22A).
* **Understand accredited individuals may charge a reasonable fee** for service regarding a denied claim; generally, no one should charge you a fee greater than 33%.
* **Know you never have to make fee payments yourself.** You can rely on VA’s direct payment process, where VA will directly pay your representative for securing your past-due benefits. If someone is unwilling to be paid that way, you should question why.
* **Protect your personally identifiable information** and never provide any systems login credentials, such as user IDs or passwords to VA.gov and eBenefits, to anyone to access your personal information.
* **Be aware** of companies which advertise they have special relationships with medical professionals and can guarantee your VA benefits award percentage.

## How To Report Fraud

If you miss a VA benefits payment, identify a discrepancy in payments, or find suspicious activity with your direct deposit account, contact the VA immediately at 1-800-827-1000. If a Veteran or loved one has been the victim of fraudulent activity, they should immediately [file a complaint with the Federal Trade Commission](https://reportfraud.ftc.gov) (FTC).

* If you believe the attorney or claims agent that represented you did not earn the fee in your fee agreement or the fee was too high or unreasonable or both, you should immediately [file a motion challenging](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.va.gov%2Fogc%2Fdocs%2Faccred%2Fhowtochallengeafee.pdf&data=05%7C02%7C%7C528f1f93bb1f4efcde3508dc1dc834ce%7Ce95f1b23abaf45ee821db7ab251ab3bf%7C0%7C0%7C638417992909605439%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=KIj8dJA8YJPwHTCTLY7troGNDcG4JflnpzOQhkkORwQ%3D&reserved=0) the reasonableness of the fee.
* If you believe an accredited representative has acted in an illegal or unethical manner in assisting you in filing a VA benefit claim, you should immediately[file a complaint](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.va.gov%2FOGC%2Fdocs%2FAccred%2FHowtoFileaComplaint.pdf&data=05%7C02%7C%7C528f1f93bb1f4efcde3508dc1dc834ce%7Ce95f1b23abaf45ee821db7ab251ab3bf%7C0%7C0%7C638417992909610965%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=wl%2BQvA31kUmt2EiZyeA%2Bk66loVhx48Hky17Tj4L35dM%3D&reserved=0) regarding their conduct.
* Verify accreditation credentials to avoid unnecessary fees, dishonest promises, and keep your benefits safe! [VA Office of General Counsel - Accreditation Search](https://www.va.gov/get-help-from-accredited-representative/find-rep/).
* VA has safeguards in place for Veterans’ benefits. Find out more information at the [VSAFE website](https://www.va.gov/vsafe).

VA is dedicated to protecting Veterans from predatory practices. This commitment involves equipping Veterans with the necessary resources to recognize such practices, connecting them with accredited representatives to assist with their benefits claims, and providing support to both contest excessive fees and report unaccredited representatives. Remain vigilant and educate yourself about the proactive steps you can take to protect both yourself and your VA entitlements.