

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

CLAIMS PREDATORS

COMMUNICATIONS CAMPAIGN

2025

VA



U.S. Department
of Veterans Affairs

Agenda

- FRAUD AND CLAIM PREDATORS
- CLAIM PREDATOR TACTICS
- 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 fraudsters' tactics and stay abreast of ways to protect their benefits and themselves. Of late, the Veteran community is experiencing an increase in fraudulent by claims predators.

What are claims predators?

Claims predators are *“bad actors” who 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 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 CONTRACTS

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

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:

- VA accredited attorneys and claims agents and Veterans Service Organizations (VSOs), are [available to assist](#) in filing an initial claim for VA benefits.
- Use the [Accreditation Search Tool](#) to find and appoint a [VA Accredited Representative](#). Always verify the representative's accreditation credentials before agreeing to representation.
- Fill out the [VA Representation Form 21-22](#) to appoint a Veterans Service Organization or [Form 21-22a](#) to appoint an accredited representative. Both the Veteran and the accredited representative will need to sign the form.
- Submit the form through [AccessVA](#), by mail, or bring the form to a [VA regional office](#).

Veterans 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 a Veteran's claim is denied and they wish to submit new evidence or appeal the decision, they should only engage with a VA accredited representative for assistance.

Guidance for a denied claim:

- A VA accredited attorney, or claims agent or VSO representative, can help gather evidence or [request a decision review](#).
- VSO representatives will never charge any fees for their services. If Veterans obtain assistance outside a VSO, they 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.
- Veterans don't have to make fee payments yourself; they 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.

How to Protect Your Benefits

VA is here to support and provide Veterans and their beneficiaries with the following guidance to help with VA benefits claims:

- **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 Veterans [file a claim for benefits](#). If Veterans choose to work with outside representatives, VA urges them to work with only trusted VA accredited attorneys, claims 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 attorneys and claims agents](#) can lawfully assist Veterans and their beneficiaries, and charge a reasonable fee for a denied claim to:**
 - Consult or advise VA claimants
 - Collect evidence for a claim
 - Prepare and file a supplemental claim
 - Submit requests for higher level review
 - [Submit an appeal](#) to the Board of Veterans' Appeals
- **Report claim predators:** If Veterans suspect a representative acted unlawfully or unethically while assisting 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 share the guidance above to protect Veterans benefits.

Resources

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

- To report a Claims Predator:
 - If Veterans suspect a representative acted unlawfully or unethically while helping file 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 a Veteran misses a VA benefits payment, identify a payment discrepancy or find suspicious activity with their direct deposit account, they should contact VA immediately at 1-800-827-1000. If Veterans or a loved one have been the victim of fraudulent activity, they can 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