

# CLAIMS PREDATORS

## CAMPAIGN FREQUENTLY ASKED QUESTIONS (FAQS):



### WHAT ARE CLAIMS PREDATORS?

- Department of Veterans Affairs (VA) defines claims predators as bad actors that try to unlawfully charge Veterans to “help” process their initial claims with VA. These predatory companies and individuals offer initial claim and reviews and appeals assistance services. Claims predators often entice Veterans and their family members by promising expedited claims processing times or higher disability ratings in exchange for unlawful fees. Aggressive communication via emails, phone calls, and/or text messages is used in an effort 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 or multiple of your VA benefit award. You should never pay anyone a fee to file an initial claim for benefits.
  - **Making Dishonest Promises:** Do not trust anyone who claims they can help accelerate the claims process and obtain a 100% disability rating.
  - **Pressure to Sign:** Never sign a contract agreeing to pay an individual/company 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 are available to help you file your claim for free.

### HOW DO I SAFELY FILE AN INITIAL CLAIM FOR BENEFITS?

- You can apply for VA benefits online at [www.va.gov](http://www.va.gov) or any Veteran Benefits Administration (VBA) Regional Office. If you need assistance with submitting an initial claim for benefits, you can safely access claim and benefits information and assistance from VA accredited attorneys, claims agents, and VSO representatives. Learn more by visiting [www.va.gov/get-help-from-accredited-representative/](http://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 at <https://www.benefits.va.gov/BENEFITS/Applying.asp>, but if you choose to work with an outside representative, here are some options:
  - VA Accredited Attorney
  - VA Accredited Claims Agent
  - VA 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. Visit <https://www.va.gov/decision-reviews/>, for more information.

- To learn more about VA accredited attorneys, claims agents, and VSO representatives and how they can help you, visit: <https://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 visit the VA Accreditation Search Tool at <https://www.va.gov/get-help-from-accredited-representative/find-rep/> 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 [www.va.gov/resources/va-accredited-representative-faqs/](http://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 a VA accredited representative's credentials before filing a claim or providing personal information by visiting [www.va.gov/get-help-from-accredited-representative/find-rep/](http://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 either you or your representative can submit through AccessVA, by mail, or in person at a VA Regional Office, [www.va.gov/find-locations/](http://www.va.gov/find-locations/).
- **If you're appointing an accredited VSO representative**, fill out an Appointment of Veterans Service Organization as Claimant's Representative (VA Form 21-22) at [www.va.gov/find-forms/about-form-21-22](http://www.va.gov/find-forms/about-form-21-22).
- **If you're appointing a VA accredited attorney or claims agent**, fill out an Appointment of Individual as Claimant's Representative (VA Form 21-22a) at [www.va.gov/find-forms/about-form-21-22a](http://www.va.gov/find-forms/about-form-21-22a).

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

- If a claim is denied and the Veteran wants further review of that decision without submitting additional evidence, they should request a higher-level review. If a claim is denied and the Veteran wants to submit new evidence, they 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. VA 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 VSO REPRESENTATIVES AND THEIR ROLE IN ASSISTING WITH VA'S BENEFITS PROCESS?

- To find information on VA accredited attorneys, claims agents and Veterans Service Organization (VSO) representatives, fees for services and guidance on how to appoint and how to remove or change representation visit, [www.va.gov/ogc/accreditation.asp](http://www.va.gov/ogc/accreditation.asp).

## HOW DO I FILE A COMPLAINT AGAINST A VA 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 at [www.va.gov/ogc/accreditation.asp](http://www.va.gov/ogc/accreditation.asp).

## HOW DO I REPORT A CLAIM PREDATOR?

- 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](http://www.vsafe.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 defrauded, immediately file a complaint with the Federal Trade Commission at <https://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) at [www.vsafe.gov](http://www.vsafe.gov)
  - Consumer Financial Protection Bureau (CFPB) at [www.consumerfinance.gov/consumer-tools/fraud](http://www.consumerfinance.gov/consumer-tools/fraud)
  - Federal Trade Commission (FTC) at <https://reportfraud.ftc.gov/>
  - Internal Revenue Service (IRS) at [www.irs.gov/individuals/how-do-you-report-suspected-tax-fraud-activity](http://www.irs.gov/individuals/how-do-you-report-suspected-tax-fraud-activity)
  - Social Security Administration (SSA) at [www.ssa.gov/fraud/](http://www.ssa.gov/fraud/)
  - U.S. Securities and Exchange Commission (USSEC) at [www.sec.gov/tcr](http://www.sec.gov/tcr)

## 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.va.gov/initiatives/protecting-veterans-from-fraud/](http://www.va.gov/initiatives/protecting-veterans-from-fraud/) and [benefits.va.gov/benefits/fraud-prevention.asp](http://benefits.va.gov/benefits/fraud-prevention.asp).
- For additional information on how to safeguard your benefits, check out the publications below:
  - [How to identify predatory practices at news.va.gov/131047/how-to-identify-predatory-practices/](http://news.va.gov/131047/how-to-identify-predatory-practices/)
  - [Predatory Practices - DigitalVA at digital.va.gov/cyber-spot/predatory-practices](http://digital.va.gov/cyber-spot/predatory-practices)
  - [Veteran's Benefits Newsletter | May 2024 \(govdelivery.com\) at https://content.govdelivery.com/accounts/usvavba/bulletins/398f9c5](https://content.govdelivery.com/accounts/usvavba/bulletins/398f9c5)
  - [Veterans Benefits Newsletter | March 2024 \(govdelivery.com\) at https://content.govdelivery.com/accounts/usvavba/bulletins/38a12f3](https://content.govdelivery.com/accounts/usvavba/bulletins/38a12f3)
  - [WARNO: They call themselves "coaches" or "consultants" and advertise their ability to assist you with your VA benefits claim but may not be accredited to practice before the VA | Consumer Financial Protection Bureau at www.consumerfinance.gov/about-us/blog/coaches-consultants-advertise-ability-to-assist-with-va-benefits-claim-but-may-not-be-accredited/](http://www.consumerfinance.gov/about-us/blog/coaches-consultants-advertise-ability-to-assist-with-va-benefits-claim-but-may-not-be-accredited/)