

## Cracking Down on Predatory Claims Companies

### The VFW's Concern:

The VFW is concerned that bad actors are preying on veterans by skimming their earned Department of Veterans Affairs (VA) benefits. When the COVID-19 pandemic struck, unaccredited consulting groups that the VFW calls "Claim Sharks" viewed the chaos as an exploitation opportunity. Since the passage of the PACT Act they have ramped up their efforts even more.

Many of these companies illegally use veterans' login credentials for VA websites and call centers. Some charge thousands of dollars in future benefits for their services. If a veteran receives a disability percentage increase years later, often these companies return seeking more money. Furthermore, they routinely obtain medical opinions from affiliated medical providers, which raises ethical concerns.

The VFW believes that penalties need to be reinstated to the already existing law. Anyone who assists veterans with the preparation, presentation, or prosecution of VA claims should adhere to established fee caps or be subject to penalties. Therefore, we support the *GUARD VA Benefits Act*. However, the VFW opposes the *Plus for Veterans Act of 2023* and any legislation attempting to legalize a pathway for companies to charge lucrative fees in exchange for claims assistance. No veteran should have to pay for earned benefits.

Because of the inaction here in Washington, D.C., eight states have passed anti-claim-shark laws that prohibit charging veterans for initial claims assistance: Washington, Iowa, New York, Illinois, Nevada, New Jersey, Maine, and Massachusetts.

### The VFW urges Congress to:

Pass S. 740 / H.R. 1139, *GUARD VA Benefits Act*, to reinstate penalties for charging veterans and survivors unauthorized fees relating to claims for VA benefits.