

Steer Clear of VA 'Claim Sharks'

The VFW urges veterans to verify disability claim agents through VA's website

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As the presence of unaccredited VA disability claim representatives continues to rise, VFW wants to make sure veterans and dependents know their options when it comes to applying for earned VA benefits and disability compensation.

VFW General Counsel John Muckelbauer said veterans and their dependents need to be aware of companies that offer help filing a VA claim with promises of boosting the veteran's current disability compensation.

Often, companies will charge five times the amount of the veteran's retroactive compensation, potentially costing him or her thousands of dollars.

"These companies are not accredited by VA," Muckelbauer said. "A lot of them require a membership fee. All of them require a portion of a veteran's disability compensation."

These companies are often referred to as "claim sharks." Muckelbauer said these unaccredited companies often advertise on social media and added that they have become "more aggressive" during the COVID-19 pandemic.

"These companies are advertising to a receptive audience as a result of regional offices being closed during the pandemic," Muckelbauer said. "They promise things that a veteran or dependent can receive for free."

Muckelbauer said some tell-tale signs unaccredited companies use to attract veterans and dependents include:

- Promising a "guaranteed" raise in disability compensation.
- Telling clients that they can "start for free."
- Providing "coaching" during the VA disability claims process.

"They use language such as, 'If you don't get any benefits, you don't pay anything,'"

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Muckelbauer said. “It belies the fact that there are organizations, such as VFW, that have been doing this for much longer, with more proficiency and free of charge.”

Muckelbauer said many of these organizations might advertise that they will review VA rating letters to find claims veterans service organizations are neglecting to file. He also said veterans and dependents might find these companies enticing to work with because of current delays at VA.

“People could see this as a way to shorten the process and receive an expedited return on their compensation,” Muckelbauer said. “What veterans and dependents need to understand is that they will have to go through the same VA process as everyone else.”

Muckelbauer said that depending on his or her contract, a veteran might not be able to get out of an agreement with an unaccredited organization or person.

He said VFW currently is finding ways to protect those who have been affected by claim sharks.

“VFW continues to explore consumer financial protection available to ensure that the rights and benefits of veterans and other claimants are protected,” Muckelbauer said.

A FREE OPTION FOR VETERANS

VFW National Veterans Service Director Ryan Gallucci said anyone filing a VA disability claim should only work with organizations that are accredited with VA.

“The first question anyone should ask is, ‘Are you accredited with the Department of Veterans Affairs?’” Gallucci said. “Veterans should always work with someone who is VA-accredited. I prefer it if they use a VFW service officer, but if it’s not us, find any organization, agent or attorney that is accredited.”

Gallucci said veterans, whether they are VFW members or not, can expect to receive a full claims assistance service — free of charge — when working with a VFW Service Officer. VFW’s VA-accredited service officers can help with all aspects of the process.

“VFW Service Officers act as a veteran’s power of attorney when it comes to handling VA disability claims,” Gallucci said. “This is something unaccredited consulting groups are not legally allowed to do. The reason VFW can do that is because we carry accreditation with the VA.”

Gallucci said VA’s accrediting process includes having strict training requirements so veteran service officers can keep pace with federal regulations, as well as to better understand how VA evaluates and rates disability claims. He added that accredited organizations are held to a high standard of privacy when dealing with a veteran’s health

care information.

Though most VFW service officers have been forced to work remotely for the past year, VFW has continued to provide high quality claims assistance virtually the whole time. Many locations are reopening for in-person visits, but the best way to contact a VFW service officer is by email or phone.

“If you call one, please leave a message. They are checking voicemails and they are calling everyone back,” Gallucci said.

Gallucci also encourages anyone who feels uncomfortable working with an organization on their VA disability claims to reach out to one of many VFW service officers across the country.

“Just have a conversation with the service officer,” Gallucci said. “We are here to help and answer questions. We try to clear up any misconceptions a veteran might have about the process.”

This article is featured in the June/July 2021 issue of [VFW magazine](#). It was written by [Dave Spiva](#), associate editor, for the VFW magazine.