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Testimony for House Bill 1169

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HB 1169 This bill is what the Veterans of Foreign Wars and ND Veterans Legislative Conference hopes will assist with Veterans keeping their benefits earned while in service to The United States of America.

Currently there is no enforceable law that prevents unscrupulous individuals from taking advantage of Veterans who are trying to access their earned benefits.

The "Claim Sharks" is designed to prevent outside Predatory Practices from taking advantage of Veterans who are attempting to access their benefits from the Veterans Administration. Popular Scams are charging Veterans fees and a percentage of their benefits to access or help Veterans file claims, these are conducted by Non VA accredited individuals or organizations.

According to the Veteran Administration predators will promise 100% disability rating, unrealistic claim processing times, and a charge of astronomical costs to assist the Veteran. The Veteran Service Organizations have Service Officers who conduct the necessary work and paperwork and are accredited through the Veterans Administration to process claims for all veterans free of charge , the Service Officers go through continual education to keep up with the changing laws and rules.

The Veterans Administration has assisted the Veterans Service Organizations in the education and training of the Service Offices.

How to Identify a “ Claim Shark” according to the VA and VFW

1. Charge high fees and take a percentage of your VA Benefits
2. Make deceitful promises. No one can guarantee a VA disability rating or accelerate claim promising.
3. Require a binding contract to perform the act of working the claim.

The easiest and safest way to prevent this is to work with an accredited Veteran Service Officer.

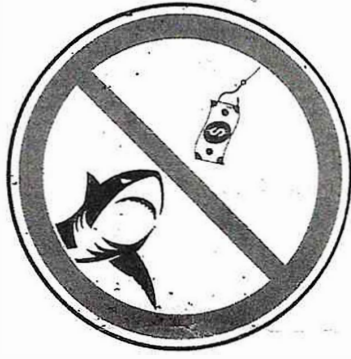
The Veterans of Foreign Wars is dedicated assist Veterans to receive their earned benefits and ridding the system of Non accredited individuals from taking the earned benefits who have protected this nation.

Being Accredited means the Veteran Service Officer has to adhere to well established professional and ethical standards that are set by the Veterans Administration, Claim Sharks do not have to adhere to these standards and rarely do.

It is illegal to mislead and defraud Veterans by Federal Law but in 2006 The Congress of the United States stripped away the penalties for charging veterans to access their rightful benefits. The VFW and other Veterans Organizations are attempting to protect the rights of Veterans and their families and the benefits they have earned.

A number of States have started to address this issue. We believe the State of North Dakota should join Minnesota and the other states who are addressing the Predatory Practices of Claim Sharks and other unscrupulous individuals who are attempting to defraud and scam Veterans of their owed benefits.

Bill Tuff



DON'T FEED THE SHARKS



DontFeedTheSharks.org

What is a "Claim Shark"?

- A Claim Shark is an individual or company that charges hefty fees to "assist" or "consult" veterans with filing their VA benefit claims – this practice is illegal!
- Claim Sharks are not VA accredited, meaning they aren't required to adhere to the well-established professional and ethical standards of VA accreditation, so their advice can often be misleading or even fraudulent.
- Like a "Loan Shark," once you're in, you can't get out, and may be subject to new and hidden fees whenever you get a new rating, no matter who does the work.

Some of their predatory practices are:

- Promising or guaranteeing an increased disability rating or percentage increase.
- Advertising expedited VA claims decisions.
- Requesting login credentials to access a veteran's personal information through secure VA websites like eBenefits or VA.gov.
- Using confusing tactics or ambiguous language to mislead claimants or coerce them into signing a contract.
- Telling veterans to forego VA exams and offering health consultations within their own network of doctors.

Who are the Claim Sharks?

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|----------------------|-------------------------|
| ➤ Trajector Medical | ➤ Patriot Angels |
| ➤ Vet Benefits Guide | ➤ Veteran Care Services |
| ➤ Veterans Guardian | ➤ VetComm |
| ➤ VA Claims Insider | ➤ VA Claims Academy |
| ➤ Telemedica | ➤ Vet Assist |

Veterans can protect themselves by:

- Always working with VA accredited representatives.
- Attending all exams ordered by VA.
- Not signing contracts.
- Not agreeing to fees or payments from future benefits.
- Not agreeing to pay for medical consultations or opinions.
- Not providing access to Protected Health Information or Personal Identifiable Information.

Who is NOT a Claim Shark?

- VA accredited veterans service organization representatives, like the VFW
- VA accredited claims agents
- VA accredited attorneys
- Attorneys assisting with Camp LeJeune lawsuits who do not charge excessive fees

