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Testimony for House Bill 1169

Bill Tuff Veterans of Foreign Wars . Disabled Veteran

Department of North Dakota ,

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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 Washington, Iowa, Michigan, New York, Illinois, Nevada, New Jersey, Maine and Massachusetts addressing the Predatory Practices of Claim Sharks and other unscrupulous individuals who are attempting to defraud and scam Veterans of their owed benefits. These States seem to care that their Veterans can claim their earned benefits without having others attempting to profit from their disabilities.

One of the worst steps allowing unaccredited agents to charge up to five (5) months of earned benefits to do the process of applying for the Veterans Benefits is you put the Veteran in debt to receive his earned and deserving benefits while there are multiple VSO groups who do the jobs for Free and are trained to accomplish this while following the law.

Please ensure our Veterans are given the protection that they deserve.

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