# **Greetings Comrades:**

As you know, the VFW has been a vocal opponent of predatory claim shark companies who charge veterans illegal fees for sub-par VA benefit claims assistance. Make no mistake, the proliferation of these illicit organizations is a threat not only to VFW's cornerstone Veterans Service program, but an even greater threat to the VA benefits system as we know it. Over the last few months, we have ratcheted up the pressure on these companies by passing legislation to crack down on their practices at the state level and working to help veterans bring litigation against them. We have trained your service officers to know how to handle claim sharks and continue to seek out veterans who need help getting out of these predatory contracts.

The Claim Sharks felt the pressure from the VFW and this week launched their latest salvo, trying to normalize and legitimize their financial exploitation of our nation's disabled veterans – they even named VSOs like the VFW as their "threats." While we should be flattered that they recognize the threat we pose, now is the time where we come together to decisively defeat this scourge. Like the VFW said last year before Congress, "any group that fails to adhere to VA's well-established standards of accreditation and fee arrangements should be greeted at the door by Capitol Police, not offered a seat at the same table as VA-accredited representatives who are held to certain professional and ethical standards."

Bottom line: Predatory claim shark companies are engaging in illegal activities. There is no gray area here, no matter how much money they want to throw at it. Their latest collusion is a desperate attempt to avoid accountability.

Your VFW has aggressively pursued this issue in all corners of government, solidifying the veterans' community's stance on this issue. You will see more from the VFW in the coming weeks, asking you to take action with your Congressional representatives, your state legislatures, and your communities. In the meantime, please read up on the facts and familiarize yourself with this issue, if you have not already.

For more than a century, your VFW has been on the forefront of advocating for veterans and their earned benefits. In the last year alone, more than 550,000 veterans received more than \$13 billion in benefits from VA through the diligence and professionalism of the VFW's global network of VA-accredited service officers. Not a penny of this \$13 billion went to line the pockets of the VFW. It all went to the veterans, as the law requires.

Comrades: This fight may get a little messy in the coming weeks, but we will uphold the principles of our charter "to assist worthy comrades…and to assist their surviving spouses and orphans." The VFW will stop Claim Sharks and we are eager to serve alongside you in this fight.

Yours in Comradeship,

Duane Sarmiento Commander-in-Chief



# 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?

> Patriot Angels

> VetComm

Not Assist

▶ Veteran Care Services

▶ VA Claims Academy

- Trajector Medical
- ➤ Vet Benefits Guide
- A Veterans Guardian
- > VA Claims Insider
- ▶ Telemedica

# 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

