



# VSO Communicators Meeting

Pension & Fiduciary Service (P&FS)  
Benefits Delivery Protection & Remediation  
Veterans Benefits Administration (VBA)

November 2022



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# VA's Commitment

One of VA's commitments to honor Veterans' service is protecting their benefits against fraudulent activity, publicizing common scams like pension poaching, and raising awareness to caregivers of fraud techniques impacting Veterans.

Veteran advocates are a force multiplier as they may strengthen and reinforce current protection measures, making VA's benefits a hostile environment for criminals.



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# Pension Poaching

- Pension Poaching is the financial exploitation by an advisor who profits by artificially qualifying a claimant for VA pension benefits.
- The scheme often involves financial maneuvers such as advising claimants to hide their assets in trusts or annuity products sometimes resulting in lost investments and lucrative fees paid to the advisor.
- Pension Poaching is rapidly evolving as a preferred method used by criminals to defraud elderly Veterans, survivors, and their families who are eligible for VA benefits.
- In a scam the victim always loses financially – both current assets and potential future VBA benefit payments.



# Fraud

- Fraud is deceit or trickery - specifically, the intentional misrepresentation of truth to induce another to part with something of value.
- Fraud may or may not involve money.
- Fraud may bring dishonor to a person or organization and may involve monetary losses.



# Common Scam Tactics

## Scammers may target Veterans and their family members by:

- Offering cash upfront to buy out benefits
- Cold calling the Veteran or their family members
- Charging money to “help” a Veteran submit a pension claim
- Offering to move the claimant’s assets to qualify for VA pension
- Taking the claimant’s credit card information over the phone



# Types of Fraud

- Wire Fraud
- Mail Fraud
- Forgery
- Email Scams
- Embezzlement
- Identity Theft
- Spoofing
- Direct Deposit Change Request
- Phishing



# Fraud Alert Examples

- “You are eligible for a free cash back credit card from Eagle Allegiance Bank of up to \$10,000, - just complete this form with your Social Security Number, address...”
- “Hi, I’m from the Disability Service Act Office. I have an exciting benefit to talk to you about. For a small fee, our representatives can help you increase your disability rating by at least 25%!”



# Potential Predatory Actions

## Aggressive Emails

- Be mindful of companies which act aggressively – their emails outline a sense of urgency and encourage Veterans to act immediately.

## On The Web

- Be cautious of advertisements promoting the need for legal representation or promising a quick turnaround for filing VA claims related to the recently added presumptive disabilities associated with toxic exposure.

## False Information

- Be cautious of companies claiming to contact you on behalf of VA or presenting themselves as having a special affiliation with VA or guarantee a certain amount of VA benefits.

## Egregious Contracts

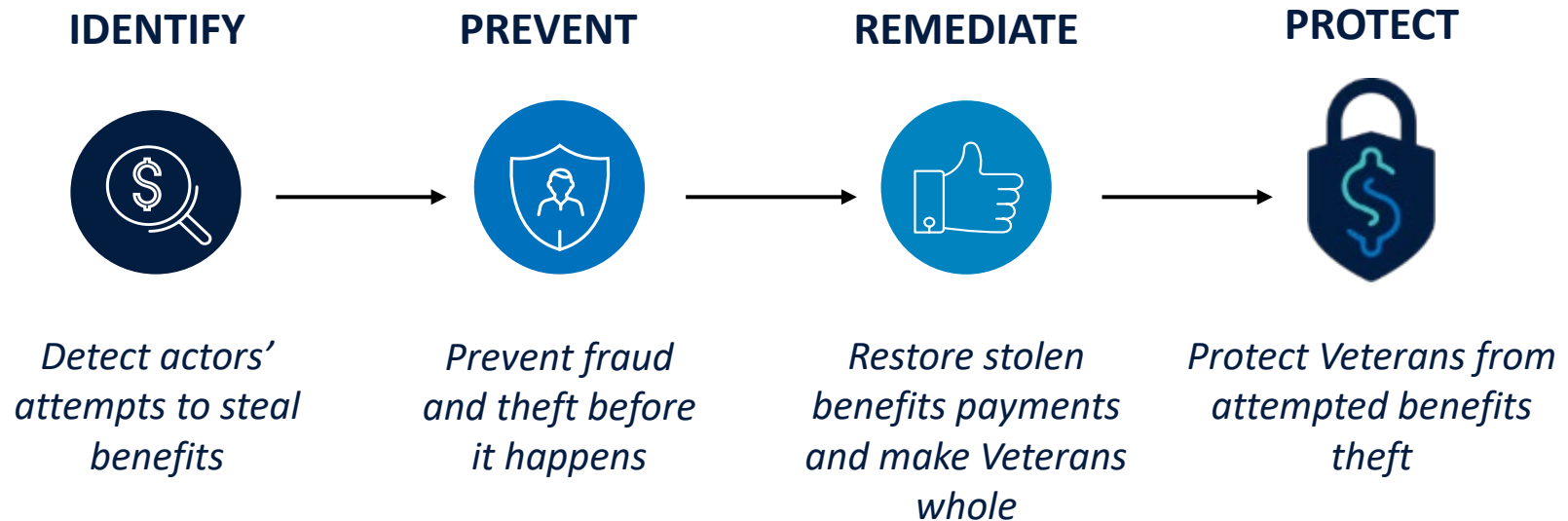
- Be mindful of companies which may encourage Veterans to sign contracts, with the terms demanding a percentage of VA benefits. They may also require Veterans to provide access to Personally Identifiable Information including login credentials. Companies may send contracts through a system that doesn't allow users to print and copy the document.





# How is VBA Combatting Fraud?

By Using the Following Techniques



VBA uses standardized processes, based on industry best practices, to detect, remediate, and ultimately prevent theft of Veterans' benefits payments. If a case is investigated and determined to be fraud, VBA works to restore benefits. VBA also supports the VA Office of Inspector General (OIG) and law enforcement agencies in their investigation and prosecution of bad actors.



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# P&FS Preventative Measures

## Website Updates

- Added two links to [Pension Benefits | Veterans Affairs](#)
  - [FCC tips on avoiding scams targeting Veterans](#) (FCC.gov)
  - FTC complaint assistance for reporting fraud (<https://reportfraud.ftc.gov/#/>)
- Warning on risk of financial exploitation on [Pension page of VA.gov](#)
- [Pension Poaching fact sheet](#) on VA.gov

## Notification Letters & Forms Updates

- Updates to forms with added language explaining not to pay for application submission
- VBA sends a notification letter when bank account information is changed on a beneficiary's account. This is a verifiable action.
- Added notification letter language for “Possible Existence of Fraud Against a Claimant”



# Visual of a Preventative Measure

## Possible Existence of Fraud Against a Claimant

In cases where a claims processor notes the possible existence of fraud against a claimant, notify the claimant using a locally generated letter.

Use the following language:

*"We found evidence that you may have been the victim of fraud. Fraud occurs when an individual knowingly makes a presentation of false information to wrongfully obtain your VA benefits. To file a complaint with the Federal Trade Commission through the Federal Consumer Complaint Center, please visit [consumercomplaints.fcc.gov](https://consumercomplaints.fcc.gov). Additional information on protecting yourself against financial exploitation may be found at <https://www.justice.gov/elderjustice/financial-exploitation>."*



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# P&FS Preventative Measures

## YouTube Content

- [What is Pension Poaching?](#)



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# P&FS Preventative Measures

## Elder Justice Committee

- Cross-agency committee that addresses financial or material exploitation and educates individuals on the financial signs of elder abuse (e.g., provision of unnecessary services, unpaid bills, sudden changes in a will)
- Provides individuals with resources to report elder abuse and/or connect individuals to services for older adults and families
  - For abuse of a person living in a nursing home, assisted living facility, or board and care home contact the local Long Term Care Ombudsman ([https://theconsumervoice.org/get\\_help](https://theconsumervoice.org/get_help))
  - The U.S. Administration on Aging is available to connect individuals to services for older adults and their families by accessing the Eldercare Locator at [Eldercare Locator \(acl.gov\)](http://EldercareLocator.acl.gov) or by calling 1-800-677-1116.



# What Can You Do to Help?

## What Can VSOs do to Assist?

VSOs are a force multiplier – they can strengthen and reinforce current protection measures, thus making the field of VA's benefits a hostile environment for criminals.

### VSOs Value for Veterans

- Playing an essential role in ensuring Veterans and their families have the support and assistance they need after service.
- Advocating for Veterans and their dependents on national, state, and county levels.
- Serving as trusted advisors to Veterans and having a familiarity with Veterans' needs.

### VSOs can Assist by:

- Validating credentials of attorneys or agents by utilizing [Office of General Counsel's Accreditation Search tool](#) and including the link in communications to Veterans.
- Helping Veterans file their claims, or directing Veterans to their nearest VA regional office. VA offers free assistance to Veterans on filing claims and managing their benefits. VSOs are our biggest advocate in helping Veterans properly apply for benefits.
- Providing Veterans with guidance and best practices to protect themselves from fraud. Please see the following slides for talking points, Do's and Don'ts and resources you can share with Veterans.
- To report suspected fraudulent activity, please contact VA's Office of Inspector General [\(OIG\) Hotline \(va.gov\)](#).

### VBA Works for Veterans

- Actively protecting Veterans and raising fraud prevention awareness with external organizations, including VSO partners.
- Designing and executing fraud detection technologies along with risk management strategies.
- Providing Fraud, Waste and Abuse investigation assistance to OIG and external Federal and state investigatory agencies.



# What Can You Do to Help?

Please share these (Do's and Don'ts) with Veterans, caregivers, and family members to employ.

## Do's

- **Do** frequently change and maintain strong passwords and never use Personally Identifiable Information (PII) in the password.
- **Do** know VA does not charge for processing a claim or request a processing fee.
- **Do** be vigilant if someone offers to hide or rearrange your assets to qualify for VA pension. You may be required to repay benefits to the government.
- **Do** be alert! Identity theft is not always committed by strangers.

## Don'ts

- **Don't** deposit VA benefits directly into a family member or caregiver's bank account unless the person is court appointed or a VA accredited fiduciary.
- **Don't** sign a blank form to be filled out later without seeing the contents.
- **Don't** share your personal information (e.g., VA.GOV), or other VA login credentials with anyone.



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# How to File a Complaint

You can file a complaint about an unethical advisor with the Federal Trade Commission

- To file a complaint with the Federal Trade Commission through the Federal Consumer Complaint Center, please visit [www.consumercomplaints.fcc.gov](http://www.consumercomplaints.fcc.gov)
- Additional information on protecting yourself against financial exploitation may be found at <https://www.justice.gov/elderjustice/financial-exploitation>.
- To report suspected fraud or predatory companies, please contact VA OIG (OIG) Hotline (<https://www.va.gov/oig/hotline/>).

