

Help Veterans and Beneficiaries Avoid Scams and Fraud Related to Their Veteran Benefits

There are nearly 800,000 veterans in Pennsylvania and over half of them are age 60 and older.

Veterans may be eligible for a wide array of benefits from both the Pennsylvania Department of Military and Veterans Affairs (DMVA) and the U.S. Department of Veterans Affairs (commonly referred to as the VA).

One such benefit is a VA pension.

Unfortunately, there are unscrupulous people who prey on veterans, particularly older veterans, to profit from their desire to apply for the benefits they earned while defending our country and our freedoms.

The Pennsylvania Department of Military and Veterans Affairs (DMVA) wants you to know that free and safe assistance is available to help veterans and their beneficiaries apply for veteran benefits, including VA pension.

This presentation contains what you need to know.

What is a VA Pension?



- A VA pension is a needs-based benefit with specific eligibility criteria including being a veteran or survivor of certain wartime periods, meeting certain age or disability criteria, and having income and net worth within certain limits.
- If a veteran or survivor is eligible for VA pension and needs assistance with daily activities (e.g. bathing or dressing), or is Housebound, they may be eligible for enhanced pension benefits called Aid & Attendance or Housebound Allowance.
- Eligible recipients receive monthly payments that are meant to offset recurring medical or care expenses at home or in a facility. A VA pension should not be confused with other types of pensions that are typically viewed as a source of retirement funding.
- According to a U.S. Government Accountability Office report (10/2019), as of 2018:
 - 95% of Aid & Attendance recipients were age 65 and older;
 - 68% of recipients were age 85 and older
- Learn more about VA pension benefits at www.va.gov/pension

What is Veteran Pension Poaching?



- Perpetrators are scammers, unscrupulous players or dishonest financial planners.
- Scams and poaching activity take many forms. Veterans and their beneficiaries may be:
 - charged for forms or help to complete and submit applications
 - sold financial products of questionable value (e.g. restructure assets to “qualify”)
 - charged for a promise or a lump sum or advanced loan against a future awarded pension
 - sold in-home care that is overpriced or never actually provided
 - charged large upfront fees to be represented as a claimant before VA and then required to pay a portion of back payment from the VA as the ultimate fee
 - receive unsolicited cold calls or emails that ask for credit card, bank account or other personally identifying information over the phone
- Attempts are often aimed at veterans or survivors who do not actually qualify for the benefit.
- This is financial exploitation against veterans and their beneficiaries.

What is Veteran Pension Poaching?



- The VA Pension application process can be complicated and the required supporting documentation can be overwhelming.
- Many apply at the point of intense need or even crisis.
- Veterans and their families are often unaware that free and safe help exists when applying for any veteran benefit, including a VA Pension.
- In an attempt to find assistance, they may unknowingly engage scammers and dishonest financial planners who say they can “help”.
- The full extent of veteran pension poaching in Pennsylvania is not fully understood, but one veteran or beneficiary harmed is one too many!
- The good news is awareness and education can reduce scams and fraud attempts involving veteran benefits.

The Solution is Accredited VSOs



- Veterans and their family members should always use the free and safe assistance of an accredited Veteran Services Officer (VSO).
- There are over 200 accredited VSOs positioned across the commonwealth of PA:
 - County Office of Veterans Affairs in all 67 counties
 - Veteran Service Organizations:
 - The American Legion (TAL)
 - Veterans of Foreign Wars (VFW)
 - Disabled American Veterans (DAV)
 - Vietnam Veterans of America (VVA)
 - American Veterans (AMVETS)
 - PA Department of Military and Veterans Affairs (DMVA)
- Find VSOs at www.dmva.pa.gov/vetconnect
- There are also claims agents and attorneys who are VA-accredited to file claims for federal benefits. If you wonder whether someone is VA-accredited, search their name at <https://www.va.gov/ogc/apps/accreditation/index.asp>

Be Cautious - Never Pay for Benefits



- VA forms cost nothing, filing an application is free, and the VA does not charge to process applications for its benefits and services. DMVA does not charge for its forms or application processing either.
- Veterans should never accept help from someone who randomly contacts them especially if there is any kind of fee required or a request for credit card or other personal information.
- Some scammers pose as VSOs and try to charge fees for their help. A real VSO who is properly accredited cannot charge for the help they provide with federal or state veteran benefits.
- Veterans and their beneficiaries should never pay someone who says that they can guarantee a favorable decision on an application. Only the VA can decide if a veteran is eligible for a federal benefit, including a VA Pension. If it seems too good to be true, it most likely is!
- Veterans should be cautious about moving assets around to help them meet eligibility criteria for the VA pension. Doing so may tie up much-needed finances and make the funds inaccessible to the veteran and their family. It could also result in the veteran or survivor having to repay benefits to the government and/or being deemed ineligible for state public benefits.

Report Scams and Fraud Immediately



If you, or someone you know, suspects or has experienced a scam or fraud attempt related to a VA pension or any veteran benefit, report it immediately!

Pennsylvania Attorney General's Military and Veterans Affairs section:

- Call (717) 783-1944
- Email PAvets@attorneygeneral.gov
- File a complaint online at www.attorneygeneral.gov.

Follow the "Submit a Complaint" link from any page of the website.

When choosing this option, use the "consumer form" and check the box indicating the complainant or immediate family member is a military member or a veteran.

Questions / Need More Information?



Please direct any questions regarding this awareness campaign to the email address below.

If your staff would benefit from more information about the systems, resources and programs serving Pennsylvania's military veterans and their families, DMVA would be happy to assist you. Please contact us at the email address below.

RA-MVVET-CONNECT@pa.gov.