

RAO Subic Bay NEWSLETTER 3-23
SENATORS INTRODUCE BILL TO STOP THIEVES PREYING ON VETERANS.
March 20 2023

WASHINGTON U.S. Senators Jim Risch and Mike Crapo (both R-Idaho) joined Senators John Boozman (R-Ark) and Richard Blumenthal (D-Conn.), senior members of the Senate Veterans' Affairs Committee, in introducing the Governing Unaccredited Representatives Defrauding (GUARD)VA Benefits Act. The GUARD VA Benefits Act would penalize unaccredited entities for charging unauthorized fees for "helping" an individual who served in uniform file a disability claim.

Current law prohibits unaccredited individuals and businesses from charging a fee for assisting a veteran in the preparation, presentation, or prosecution of a VA benefit claim. However, the VA and other federal agencies are limited in their ability to enforce the law because criminal penalties were eliminated from the statute nearly 20 years ago.

"Individuals who knowingly exploit our nation's veterans for profit must be held accountable," said Risch. The GUARD VA Benefits Act protects our veterans and the benefits they have earned for their honorable service to our country."

"Shameful predatory practices to cheat veterans out of their benefits need to be stopped immediately," said Crapo. We must protect our nation's veterans and the services they earned through their dedication and sacrifice."

"Ensuring veterans have the resources to make informed decisions about filing VA claims is an important part of helping them access the benefits they've earned. They also deserve to have trusted and reliable advocates working on their behalf, which is why we must hold accountable those aiming to make a profit off their service. I'm proud to join my colleagues to strengthen education of the claims process and hold bad actors responsible for their predatory practices," said Boozman.

"This legislation is needed because unaccredited claims representatives often extract exorbitant profits from veterans," said Blumenthal. "Predatory scammers who exploit our heroes must be held accountable – which is why the GUARD VA Benefits Act makes strong bipartisan sense. By strengthening the VA's enforcement authority, we can protect our veterans charged for benefits they've rightfully earned."

Additional cosponsors of the GUARD VA Benefits Act are Senators Lindsey Graham (R-S.C.) and Jon Tester (D-Mont.).

Google the GUARD VA Benefits Act for more info.

Verbiage added to the Act, includes... "(b) CHARGING OF UNAUTHORIZED FEES.—Except as provided in sections 5904 or 1984 of this title, whoever directly or indirectly solicits, contracts for, charges, or receives, or attempts to solicit, contract for, charge, or receive, any fee or compensation with respect to the preparation, presentation, or prosecution of any claim for benefits under the laws administered by the Secretary shall be fined as provided in title, or imprisoned not more than one year, or both."

The new language likely will also cover those companies/individuals who solicit veterans to join their organizations for a fee, so they can view or download information on claims that are otherwise readily available on the Web, and then the organization proceeds to counsel and assist in preparation in violation. That's their work around. The RAO is authoring a letter to the

Senators this week in support of the bill, and also asking for the loop holes like the one above to be closed. In addition to the above penalties, the VA can recoup any awards in which fraud was the basis for the award, and also ensure veterans never receive any other compensation. Not to be taken as a threat but as a forewarning we are also preparing a letter for the reporting of known cases or violators for submission to the VA, for use as soon as the bill is passed. We call on all vets who have or are being stolen from to let us know, so we can include the individuals and or companies in our reports. Many of the thieves claim that if they are “helping” you on a denied claim, It’s ok for them to rip you off. The new language appears to contradict those claims, it says ANY.

These are benefits you have earned, not for making others wealthy and helping them to build new houses and buy new cars, while you live from pay check to pay check. These thieves cannot get you anything faster or more of it than you will get by using an accredited VSO or Agent. The lure of quick money is a very strong one, but not strong enough to get you into trouble, going to jail or pay it all back, and losing your benefits forever. If you need help with a claim, contact us for referral to a LEGAL, agent, or VSO. Also you can come into the RAO, and we can direct you to Laws, articles and videos, that will assist you free of charge, and without “contracts”.

Banks changing ownership, causes big problems for VETs

Recently, a locally used bank has been bought, taken over or whatever word you want to use, by another local bank. Thats usually not a big problem, unless you have direct deposit still being sent to the now defunct bank. Your deposits get sent back to the sender and now you have to deal with getting your pension in the mail, and usually a long period before you get your money. This has apparently happened to a good number of our Vets. Those who went to get their money at the bank , were told “wala pera”.

When they asked what to do, it was they should open a new direct deposit account with the newly named and all will be fine. Not sure what my response would have been, but likely if a bank canceled my direct deposit without warning and made me go awhile without funds I wouldnt be a happy camper as I’m waiting for the mail to arrive. Likely I would use a few not so nice words and find another bank. If you were a victim of this action, find a new bank and strat your direct deposit, bring your form to the RAO. We will fax it for you, so your money can go to your new acct, as soon as possible.

WELCOME BACK!

The Alcohol Anonymous group which previously met at the RAO, will be returning . The RAO is proud to sponsor them. They meet Mon, Wed,and Friday, from 12-1300. If you are the willing, to seek help, then they are able-

Have a great week and stay safe!

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