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RICHMOND VA 23219

COMMONWEALTH OF VIRGINIA JOINT LEADERSHIP COUNCIL OF VETERANS SERVICE ORGANIZATIONS

*Air Force Association
Air Force Sergeants
Association
American Legion
AMVETS
Association of the United
States Army
Disabled American
Veterans
Fifth Baptist Church Veterans
Ministry
Fleet Reserve Association
HOPE for the Warriors
Iraq and Afghanistan
Veterans of America
Legion of Valor of the
U.S., Inc.
Marine Corps League
Military Officers Association
of America
Military Order of the
Purple Heart
Military Order of the
World Wars
Navy Mutual Aid Association
Northern Virginia Veterans
Association
Paralyzed Veterans of
America
Reserve Organization of
America
Student Veterans of America
Veterans of Foreign Wars
Vets on Track
Vietnam Veterans of America
Virginia Army/Air National
Guard Enlisted
Association
Virginia National Guard
Association
Wounded Warrior Project*

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JLC Initiative 2026-01

Stop Unscrupulous Firms from Exploiting Veterans

OBJECTIVE: Prohibit ‘Claim Shark’ companies from preying on veterans seeking to obtain or modify their VA entitlements.

BACKGROUND:

- These companies propose contracts beyond the scope of what the VA allows under federal law and do not file powers of attorney or fee agreements with the VA as is required for those accredited agencies who charge allowed fees.
- Marketing practices of these companies are considered predatory by regulatory and consumer protection entities because promises of no-cost consultations or guarantees of increased benefits are hollow and do, in fact, come with fees attached – often in the form of a percentage of the veteran’s monthly disability compensation.
- Many of these companies often ask veterans for sensitive usernames and passwords for their eBenefits or VA.gov accounts. Such access allow these companies to circumvent VA policies and cybersecurity access controls, permit access to veterans’ sensitive and restricted information, expose personal identifying information (PII) and protected health information (PHI) to unauthorized users and criminal elements, and potentially violate numerous federal consumer protection statutes.
- The Virginia Department of Veterans Services and Veterans Service Organizations across the Commonwealth provide VA accredited representatives who file claims for veterans, free of charge

DISCUSSION:

Veterans who believe they have been scammed have little recourse. Many of these contracts include binding arbitration clauses designed to compel payment. Some contracts go so far as to include clauses that prohibit veterans from disclosing terms of the agreements or even speaking negatively about a company or their experiences without risking defamation litigation.

RECOMMENDATION: That the Governor and General Assembly propose and pass language that prohibits these Claim Shark companies from operating in Virginia.