



## **How to Protect Veterans From Financial Exploitation of Their VA Benefits:**

April 26, 2023

Dear Chairman Tester and Ranking Member Moran,

A veteran disabled in the service of our country deserves our respect, guidance, and support. Sadly, the VA currently provides none of these. It must change. Here's why.

The VA disability system is stacked against a veteran from the moment they decide to apply for VA benefits. Veterans lack the expert guidance and support they need from the very beginning of the process. And the current law isn't helping. For example, VA accredited claims agents and attorneys are *not* allowed to help a veteran until *after* an initial claim has been denied. Why is that? This is too late for the veteran. It has created an unlevel playing field designed to put the veteran in a losing position on their very first VA benefits application. It forces them to endure a complex system and bureaucracy to try to correct the errors in that first decision without sufficient help and guidance. Simply put, our country's disabled veterans deserve improved access to their rightfully earned VA disability benefits from the very beginning of the process.

I personally know all too well the confusing and frustrating process of applying for and obtaining VA disability benefits. As an Air Force service-disabled veteran myself, my own journey took me *seven years*. Why? Because of the archaic and broken VA disability claim process that's riddled with system problems, process issues, legal, regulatory, medical jargon, and human error. Just like me, millions of veterans around the world need expert help and guidance to successfully receive the VA disability benefits they've earned for their service to our county. **Our veterans deserve better. That's why I founded VA Claims Insider.**

VA Claims Insider supports an *altered* version of the GUARD VA Benefits Act of 2023—one that is properly scoped to protect veterans and the VA from fraud and financial exploitation while improving access for veterans to obtain their rightfully earned VA disability benefits from a broken system.

I'm very much in favor of the free services offered by VSOs. I recommend all veterans seek the assistance of an "accredited" representative to help them prepare and file their VA disability claim and interact with the VA on a veteran's behalf. However, **there aren't nearly enough accredited representatives to help all the veterans who desperately need it.** The market demands more VSOs ... but it also demands an improved VA disability benefits process for our veterans. The system is broken, but I'm hopeful we can fix it together.

Below you'll find some simple recommendations for how we can fix the VA disability system.

### **What Needs to Change Immediately:**

**VA Claims Insider sees three main problems with the current system:**

- First, there are far too few accredited VSOs to help the millions of veterans who desperately



need it. For example, the VA asserts there are 91 Veteran Service Organizations (VSOs) with tens of thousands of representatives available to assist veterans with VA disability claims. The reality is very different: only 5 of the 91 VSO organizations have a true national capability. Of the tens of thousands of representatives identified; many are counted against multiple organizations resulting in only ~8,000 unique representatives to serve 18M+ veterans. That's a ratio of roughly **1 accredited representative per 2,250 veterans**. Is that an acceptable ratio of accredited representatives to serve our nation's heroes? I say no. There are simply not enough VSOs to serve veterans. And that must change now.

- Second, VA accredited claims agents and attorneys are ***not*** allowed to help a veteran until ***after*** an initial claim has been denied, which is too late for the veteran—they need expert guidance and support at the beginning of the VA disability claim process, not just after a denial. If anyone deserves a fair shake from the federal government, and a more level playing field, it is the veteran disabled because of his/her service to our country. For example, the federal government requires only a name, Medicare number, and a physician signature to pay Medicare benefits. The federal government requires only a name and date of birth to send tax refunds. But disabled veterans must fight for their rightfully earned benefits against an unfair and broken system, without expert guidance and support. Why?
- Third, because of this gap in a veteran's ability to get help with their VA disability claims, non-accredited entities have filled the void and provide our disabled veterans with the expert guidance and support that they so desperately need. To the extent there are concerns with non-accredited entity services, an honest and clear-minded evaluation is necessary. Just because a non-accredited entity is for-profit does not mean it is "predatory." We understand that there are stories about non-accredited entities that may have taken advantage of veterans. However, that does not mean that the entire profession should be outlawed. The **vast majority** of our veteran clients express great appreciation for the expertise and guidance they received.

Because of these three main problems, VA Claims Insider supports the following changes to both strengthen enforcement against bad actors potentially taking advantage of veterans and their benefits and to allow for-profit companies to continue helping veterans:

- Allow for new federal funding to help strengthen non-profit VSO organizations—specifically, their claims and benefits departments—so they can hire more accredited VSOs to help veterans. In my opinion, the number of accredited VSOs should quadruple over the next four years, bringing the total to around 32,000 accredited representatives (currently there are around 8,000). With 32,000 VSOs, this would bring the ratio of accredited VSOs to veterans to roughly 1 accredited representative per 563 veterans.
- Change the current law so both accredited and non-accredited entities, claims agents, and attorneys can help a veteran with a VA disability claim ***prior*** to a denial; presently, claims agents and attorneys can't help a veteran until ***after*** their VA disability claim has already been denied. This is way too late. Veterans deserve a more level playing field and should be permitted expert help with initial claims. Further, allowing the right decision to happen initially would likely avoid the resulting appeals from improper claim denials and re-evaluations that are bogging down the current system. Veterans need expert help at the



beginning of the VA disability claim process. The law must change now.

- Pass the bi-partisan GUARD VA Benefits Act of 2023 with two minor verbiage changes. Specifically, change the words “*with respect to*” to “*for*” and the “*or*” to an “*and*.” With these minor proposed revisions, the statute would read:

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~~ **for** the preparation, presentation, ~~or~~ **and** prosecution of any claim for benefits under the laws administered by the Secretary shall be fined as provided in title 18, or imprisoned not more than one year, or both.

These minor changes would allow for enforcement actions against bad actors, to include criminal penalties, but still allow for-profit companies to continue serving veterans by educating and assisting veterans with the VA disability claim process.

- Create and pass a new bi-partisan bill specifically aimed at new enforcement actions against VA “pension poachers.” There are bad actors taking advantage of elderly disabled veterans and their pension benefits. This is unacceptable and must stop now. **Note:** VA pension benefits and VA disability benefits are *not* the same thing, they’re separate benefits programs offered by the VA.

Once again, I must reiterate the need for all of us to work together: non-profits, for-profits, and the government to help veterans get the benefits they deserve for serving our country while protecting them from financial exploitation.

Thank you for your time and consideration in this matter.

Very Respectfully,

A handwritten signature in blue ink that reads 'B. T. Reese'.

Brian T. Reese  
USAF Disabled Veteran (2003-2012)  
Founder @ VA Claims Insider



## ABOUT VA CLAIMS INSIDER

[VA Claims Insider](#), LLC (VACI) is an education company for disabled veterans who are exploring eligibility for increased VA disability benefits and who wish to learn more about that process. VACI was founded in 2016 by Brian Reese, Air Force service- disabled veteran and former U.S. Air Force Academy NCAA Division I hockey player, and is based in Austin, TX.

### AT A GLANCE

- 25,000+ disabled veterans served in VACI membership programs since 2016
- Approximately 500,000 veterans per month utilize VACI's free educational resources
- Currently employs 175 teammates; comprised of 56 veterans and 14 military spouses
- Better Business Bureau (BBB) accredited
- 4.7/5.0 average rating out of 4,000+ total reviews; 3,000+ 5-star reviews

VACI [serves](#) approximately 500,000 unique veterans per month across its websites and membership programs via Military Disability Made Easy and VA Claims Insider. VACI's mission is to make the VA claim process easy through the power of community, personal coaching, and best-in class-education.

VACI offers disabled veterans a suite of digital products and services inside its education-based membership programs. VACI also connects veterans with medical professionals in an independent referral network for medical examinations, disability evaluations, and credible medical nexus letters for a wide range of disability conditions.

VACI is not an accredited agent, veterans service organization (VSO), attorney, or entity recognized by the Department of Veterans Affairs (VA) and is not

affiliated with the VA in any way. VACI does not assist veterans with the preparation, presentation, or prosecution of VA disability claims for VA benefits. Veterans prepare and file their own claim or may work with an accredited representative, many of which offer services for free. Each veteran is responsible for the truth and accuracy of his/her own claim for benefits.

VA Claims Insider is an [accredited member](#) of the Better Business Bureau and holds to a [code of conduct](#) that reflects the integrity of its clients and their military service.



## TESTIMONIALS

*My coach guided me through the whole process and provided valuable tips for me so that my claim was streamlined and complete by the time I needed to submit all of my documents to the VA. The process took a little longer due to COVID-19, but the result was worth the wait. Through the help of VA Claims Insider and my coach I was able to increase my previous 10 percent disability to now 60 percent disability. —Allan G.*

*To be able to [have] received what we deserve is a right, not a privilege. Brian Reese and his team of VA Claims Insider understand the process, and take us to the right percent with honesty, integrity and compassion. During COVID-19, his help was a blessing that I will always be grateful [for]. —Pedro J.*

*Very helpful on understanding the correct way to submit a claim. They have great resources to make it smooth. Everyone that works with their network cares for all soldiers. I felt like they were actually listening to what I had going on, and truly cared about what has happened. —Jessie G.*

*VACI's knowledge base and access to resources is immense. I waited for many years to file for a number of reasons [so] when I decided to file, I wanted the straightest line possible. VACI proved to be a considerable asset..... They don't do it for you. However, with them as your partner, you are more likely to prevail, possibly get a higher rating, avoid costly mistakes and cross the finish-line faster. —Dennis M.*

See more [client testimonials](#).



## LEADERSHIP



**Brian Reese**, founder, is a former active-duty Air Force officer with extensive experience leading hundreds of individuals and multi-functional teams in challenging international environments, including a combat tour to southern Afghanistan in 2011 in support of “Operation Enduring Freedom.” He was honorably discharged in 2012.

Brian’s frustration with the VA disability claims process led him to create VA Claims Insider, which provides disabled veterans with tips, strategies, and lessons learned to win their VA disability compensation claim in less time. As the founder and VA Claims Insider and CEO of Military Disability Made Easy, he has helped serve more than 6 million

military members and veterans since 2016 through free online educational resources.

Brian is a Distinguished Graduate of Management from the United States Air Force Academy in Colorado Springs, Colorado, and is the author of a [book](#) about veteran benefits, which has been read by over 100,000 veterans since 2021. He also holds an MBA from Oklahoma State University’s Spears School of Business, where he was a National Honor Scholar.