

Training & Facilitator Guide

The Role of the Accredited VFW Representative

TRAINING OVERVIEW

Training Title

The Role of the Accredited VFW Representative

Target Audience

- Post Benefits Advisors (PBAs)
- Newly appointed Service Officers
- Post leadership
- Volunteers assisting veterans

TROY *SLIDE 1*

The Role of the Accredited VFW Representative

Training & Facilitator Guide
Veterans of Foreign Wars (VFW)

SECTION 1 — INTRODUCTION

Facilitator Talking Points

Welcome everyone and explain that today's training focuses on understanding the critical role of accredited VFW representatives and the limits of non-accredited personnel.

Emphasize:

- Veterans benefits law is complex.
- Accreditation exists to protect veterans.
- Not everyone helping veterans is legally allowed to represent them before the VA.

Key Statement

“Good intentions are not enough. Representation before the VA requires accreditation, training, accountability, and adherence to federal law and VFW policy.”

FUSH *SLIDE 2&3*

Course Objectives

- Understand the role of the Post Benefits Advisor (PBA)
- Learn ethical and legal boundaries
- Recognize major VA and VFW benefits
- Identify when to refer veterans to accredited representatives
- Build local veteran resource awareness

SECTION 2 — ROLE OF THE POST BENEFITS ADVISOR

SLIDE 2 Course Objectives – Facilitator Talking Points

This course will provide an overview of the Post Benefits Advisor (PBA) program and prepare you to effectively assist veterans in your community.

By the end of this training, participants will be able to:

- Understand the role and responsibilities of a Post Benefits Advisor.
- Recognize ethical and legal boundaries, including what PBAs can and cannot do.
- Identify major VA and VFW benefits available to veterans and their families.
- Know when and how to refer veterans to accredited representatives for claims assistance.
- Build awareness of local, state, federal, and community resources that support veterans.

Key Message

PBAs serve as trusted guides and resource connectors. Their role is to educate, assist, and refer veterans to the appropriate accredited representatives and support services when needed.

Public Benefits Advocate (PBA) Responsibilities and Limitations *SLIDE 3*

The Role of the PBA

- Serve as local ambassadors for veterans
- Provide general benefits information
- Connect veterans with resources
- Refer claims immediately to accredited representatives
- Protect veteran privacy and confidentiality

Why PBAs Matter

Public Benefits Advocates (PBAs) serve as important local ambassadors of the VFW. They help connect veterans, service members, and their families with benefits information and resources while serving as a trusted point of contact in their communities.

Important Limitation

PBAs are **not accredited representatives**.

Because they are not accredited, PBAs:

- Cannot legally represent veterans before the Department of Veterans Affairs (VA).
- Cannot prepare, file, or prosecute VA claims independently.
- Must immediately refer all claims-related matters to a Department Service Officer (DSO) or another VA-accredited representative.

Critical Policy Reminder

PBAs must **never**:

- Keep veterans' records.
- Store medical documents.
- Maintain copies of claims paperwork.
- Promise claim outcomes.
- Present themselves as accredited representatives.

Protecting Veterans and the VFW

Retaining veterans' personal records or medical information may violate:

- VFW policies and procedures.
- Veteran privacy and confidentiality protections.

When claims assistance is needed, the proper action is simple: **refer the veteran to an accredited representative immediately.**

TROY SLIDE 4-14

Section 3: Why Accreditation Is Important

- VA accreditation
- Duties of accredited representatives
- Why it protects veterans

SECTION 3 — WHY ACCREDITATION IS IMPORTANT & DUTIES OF AN ACCREDITED REPRESENTATIVE

Here is a concise facilitator talking point that combines accreditation and the duties of accredited representatives into a single training topic:

Accreditation and the Role of the Accredited Representative

Key Message

VA accreditation is the legal authority granted by the Department of Veterans Affairs that allows an individual to represent veterans, dependents, and survivors before the VA.

Why Accreditation Matters

Accredited representatives must:

- Demonstrate good character and fitness
- Complete specialized training
- Maintain knowledge of VA laws, regulations, and procedures
- Follow strict ethical standards
- Undergo ongoing oversight and review

The Veterans of Foreign Wars National Veterans Service (NVS) reviews accreditation every five years to ensure representatives remain qualified and compliant.

Veteran Protection

Accreditation protects veterans from:

- Fraud
- Misinformation
- Predatory claims practices
- Improper claim preparation and filing

What Accredited Representatives Do

Accredited representatives provide professional assistance at no cost by:

- Advising veterans on federal, state, and local benefits
- Preparing and submitting original claims, supplemental claims, pension claims, and dependency claims
- Completing required VA forms and supporting documentation
- Monitoring claims and communicating with VA offices
- Reviewing rating decisions for errors, missed issues, and incorrect effective dates
- Assisting with Higher-Level Reviews, Supplemental Claims, and Board of Veterans' Appeals actions

Important Distinction

Post Benefits Advisors (PBAs) are valuable local ambassadors who help connect veterans with resources, but they are **not accredited representatives** and cannot legally prepare, submit, or prosecute VA claims.

Facilitator Example

“A veteran walks into a VFW Post seeking help filing a PTSD claim. The PBA can explain available resources, answer general questions, and connect the veteran with a Department Service Officer or other accredited representative. However, only an accredited representative may legally prepare, submit, and advocate for that claim before the VA.”

Key Takeaway

Accreditation is not simply a credential—it is a safeguard that ensures veterans receive competent, ethical, and legally authorized representation throughout the claims and appeals process.

INTERACTIVE ACTIVITY

Scenario Exercise

Scenario 1

A veteran gives a PBA copies of:

- DD214
- Medical records
- VA denial letter

The PBA places the records in a folder at the Post.

Ask the Group:

- What policy concerns exist?
- What should the PBA have done instead?

Correct Answer

The PBA must:

- Refer the veteran immediately to an accredited representative
- Avoid retaining any records
- Protect the veteran's privacy

Intent to File (ITF)

- Preserves effective date for up to 1 year
- Can significantly increase retroactive benefits
- Only one active ITF allowed at a time
- Veterans should confirm ITF status with VA or DSO

SECTION 5 — INTENT TO FILE (ITF) – PROTECTING EFFECTIVE DATES AND RETROACTIVE BENEFITS

Talking Points

What Is an Intent to File (ITF)?

- An Intent to File (ITF) notifies VA that a veteran intends to file a claim for benefits.
- Filing an ITF establishes a potential effective date before the complete claim is submitted.
- The ITF is submitted using VA Form 21-0966 or electronically through [VA.gov](https://va.gov).
- An ITF is not a claim—it simply protects the filing date while evidence is gathered.

Why Is the ITF Important?

- Effective dates determine when compensation begins.
- A protected effective date can result in significant retroactive benefits.
- Veterans often need time to gather medical records, nexus opinions, buddy statements, and other supporting evidence.
- Filing an ITF first preserves the earliest possible effective date while the claim is being developed.

The One-Year Protection Period

- Once an ITF is filed, the veteran has one year to submit the completed claim.
- If the claim is filed within one year, VA can use the ITF date as the effective date.
- If the one-year period expires, the ITF is lost and a new effective date will be assigned based on the date the claim is received.

Common Mistakes

- Failing to submit the completed claim within one year.
- Assuming the ITF itself is a disability claim.
- Waiting until the last minute to gather evidence.
- Not verifying that VA received the ITF.
- Filing the claim first and then attempting to establish an earlier effective date.

Impact on Retroactive Benefits

Example:

- ITF filed: January 1, 2026
- Claim filed: September 1, 2026
- Claim granted: April 2027
- Monthly award: \$2,000

Because the ITF protected the January 1, 2026 effective date, the veteran could receive approximately 15 months of retroactive compensation, totaling about \$30,000.

Without the ITF, the effective date may have been September 1, 2026, resulting in the loss of approximately eight months of benefits.

Facilitated Exercise

Scenario

A veteran files an ITF on June 1, 2025.

The completed claim is submitted on March 1, 2026.

VA grants service connection on September 1, 2026.

Monthly compensation awarded: \$1,500.

Questions

1. Was the claim filed within the one-year ITF protection period?
2. What effective date should apply?
3. Approximately how much retroactive compensation is owed?

Answer

- Yes, the claim was filed within one year.
- Effective date: June 1, 2025.
- Approximately 15 months $\times$ \$1,500 = \$22,500 in retroactive benefits.

Key Takeaway

The Intent to File is one of the simplest and most valuable tools available to veterans and VSOs. Filing VA Form 21-0966 early protects the effective date, preserves eligibility for retroactive benefits, and can result in thousands of dollars in additional compensation for the veteran.

JIM SLIDE 16 & 17

Service Connection Basics

- Direct Service Connection
- Secondary Service Connection
- Aggravation
- Presumptive Conditions
- Always refer complex claims to accredited representatives

SECTION 6 — SERVICE CONNECTION & COMPENSATION BASICS

Service Connection Basics & VA Compensation Ratings

Facilitator Talking Points

Understanding how VA establishes service connection and assigns disability ratings is critical to helping veterans navigate the claims process. Service connection determines eligibility for compensation, while the disability rating determines the level of benefits received

Service Connection Basics

Before VA can award disability compensation, it must determine that a disability is connected to military service.

Four Major Paths to Service Connection

1. Direct Service Connection

A disability began during service or was caused by an event, injury, illness, or exposure during service.

Requires:

- Current diagnosis
- In-service event, injury, illness, or exposure
- Medical nexus connecting the condition to service

Example:

A veteran develops hearing loss after years of artillery noise exposure.

2. Secondary Service Connection

A service-connected disability causes another disability.

Example:

Service-connected diabetes causes peripheral neuropathy.

3. Aggravation

Military service permanently worsened a pre-existing condition beyond its natural progression.

Example:

A veteran entered service with mild pes planus that became significantly worse during military service.

4. Presumptive Service Connection

VA presumes certain disabilities are related to specific service, locations, deployments, or toxic exposures.

Examples:

- Agent Orange presumptive conditions
- Gulf War presumptive conditions
- PACT Act toxic exposure conditions

Important Message

Many veterans assume service connection only applies to injuries suffered during service. In reality, VA law provides multiple pathways to establish entitlement.

VA Compensation & Ratings *SLIDE 17*

Compensation Basics

- VA ratings range from 0% to 100%
- Monthly tax-free compensation
- Additional benefits tied to rating levels
- Dependents may increase compensation

Once service connection is granted, VA assigns a disability rating that reflects the severity of the condition.

Understanding Ratings

- Ratings range from 0% to 100%.
- Ratings are generally assigned in 10% increments.
- A 0% rating establishes service connection but pays no monthly compensation.
- Higher ratings generally result in greater compensation and additional benefits.

Important Rating Milestones

30% and Above

Veterans may receive additional compensation for eligible dependents:

- Spouse
- Children
- Dependent parents

Individual Unemployability (IU/TDIU)

- Pays compensation at the 100% rate.
- Available when service-connected disabilities prevent substantially gainful employment.
- May apply even if the combined rating is less than 100%.

Permanent & Total (P&T)

VA determines that disabilities are both:

- Total
- Permanent

Potential benefits may include:

- Dependents' Educational Assistance (DEA)
- CHAMPVA for eligible dependents
- Reduced likelihood of future examinations

CRDP vs. CRSC

Concurrent Retirement and Disability Pay (CRDP)

- Allows eligible retirees to receive military retired pay and VA compensation concurrently.
- Generally available to retirees rated 50% or higher.

Combat-Related Special Compensation (CRSC)

- Available for combat-related disabilities.
- Requires application through the veteran's branch of service.

Interactive Exercise

Present several veteran scenarios and ask participants:

Question 1:

What theory of service connection applies?

- Direct
- Secondary
- Aggravation
- Presumptive

Question 2:

What rating-related benefits might be available?

- Dependent benefits?
- IU eligibility?
- P&T considerations?
- CRDP or CRSC eligibility?

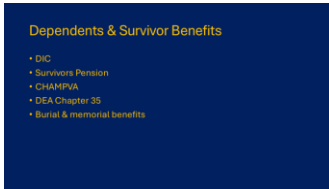
Allow participants to discuss before reviewing the answers.

Key Takeaway

Service connection establishes eligibility for VA disability compensation, while disability ratings determine the amount of compensation and access to additional benefits.

Understanding both concepts helps PBAs recognize when veterans need assistance and when referral to an accredited representative is necessary.

AMY SLIDE 18



SECTION 7 — DIC & PENSION

Dependents & Survivor Benefits

Facilitator Talking Points

One of the most important responsibilities we have is ensuring surviving spouses, children, and dependents know that benefits may still be available after a veteran's death.

Many families are unaware of these programs and may miss out on benefits they have earned through the veteran's service.

As PBAs, your role is to recognize potential eligibility and connect survivors with an accredited representative who can assist with applications.

Key Survivor Benefits

1. Dependency and Indemnity Compensation (DIC)

What it is:

A tax-free monthly benefit paid to eligible survivors of certain deceased veterans.

General Eligibility:

- Veteran died from a service-connected condition, OR
- Veteran was rated totally disabled for qualifying periods before death.

Talking Point:

"DIC is often the first benefit survivors should explore because it provides ongoing monthly financial support."

2. Survivors Pension

What it is:

A needs-based monthly benefit for certain surviving spouses and dependent children of wartime veterans.

Eligibility Factors:

- Wartime service requirements
- Income limitations

- Net worth limitations

Talking Point:

“Even when death is not service-connected, a surviving spouse may qualify for Survivors Pension if financial requirements are met.”

3. CHAMPVA

What it is:

A health care program that helps cover medical expenses for eligible spouses and dependents.

Who May Qualify:

- Survivors of veterans who died from service-connected conditions
- Dependents of certain permanently and totally disabled veterans

Talking Point:

“CHAMPVA can provide significant health care assistance and should never be overlooked.”

4. Dependents’ Educational Assistance (DEA) – Chapter 35

What it is:

Educational benefits for eligible spouses and children.

May Be Used For:

- College
- Technical schools
- Apprenticeships
- Certification programs

Talking Point:

“Many families do not realize educational assistance may be available for years after a veteran’s death.”

5. Burial and Memorial Benefits

May Include:

- Burial allowance
- Interment in a national cemetery
- Government headstone or marker
- Presidential Memorial Certificate
- Burial flag

Talking Point:

“These benefits help honor the veteran’s service while reducing financial burdens on the family.”

Common PBA Action Steps

When speaking with a survivor:

- Express sincere condolences.
- Determine whether the veteran was receiving VA benefits.
- Ask whether the death may have been related to a service-connected condition.
- Identify dependent children.
- Refer the survivor to an accredited representative immediately.

Scenario Activity

Survivor Benefits Exercise

Scenario:

A veteran recently passed away.

Facts:

- Veteran was rated 100% Permanent & Total.
- Surviving spouse remains in the home.
- One child is attending college.
- The spouse has limited income.

Group Discussion

Ask participants:

1. What benefits may be available?
2. Could the spouse qualify for DIC?
3. Could the spouse qualify for Survivors Pension?
4. Is CHAMPVA potentially available?
5. Could the child qualify for DEA Chapter 35 benefits?
6. What burial benefits should be discussed?

Expected Answers

Potential benefits include:

- DIC
- Survivors Pension (if income requirements are met)
- CHAMPVA
- DEA Chapter 35
- Burial and memorial benefits

Key Takeaway

PBAs do not determine eligibility or file survivor claims. Their role is to recognize potential benefits, provide accurate information, and connect survivors with an accredited representative who can assist them in obtaining every benefit to which they may be entitled.

MIKE *SLIDES 19-29*

Claim Sharks & Ethics

- Predatory companies charge veterans for claims help
- VFW assistance is FREE
- Never promise outcomes or faster decisions
- Protect veteran privacy and trust

SECTION 9 — CLAIM SHARKS & ETHICS

Ethics, Privacy, and Prohibited Practices

Facilitator Talking Points

Illegal Fee Practices

One of the primary reasons VA accreditation exists is to protect veterans from individuals who attempt to profit improperly from the claims process.

Key points:

- Most VA claims assistance provided by accredited representatives through organizations such as the Veterans of Foreign Wars is provided at no cost to the veteran.
- Charging unauthorized fees for preparing or filing claims is prohibited.
- Veterans should be cautious of anyone guaranteeing benefits in exchange for payment.
- PBAs should immediately refer veterans to accredited representatives when claims assistance is needed.

Facilitator Example:

“A company advertises that it can get any veteran a 100% rating if the veteran pays thousands of dollars up front. This is a warning sign and should raise immediate concerns.”

Misrepresentation

Veterans deserve honest and accurate information.

PBAs must never:

- Claim to be accredited if they are not.
- Present themselves as attorneys or claims experts.
- Guarantee claim outcomes.
- Exaggerate qualifications or authority.

Emphasize:

- No one can guarantee a VA decision.
- Every claim is decided based on evidence, law, and regulations.
- Credibility and trust are essential when serving veterans.

Facilitator Example:

“If a veteran asks whether they will definitely win a claim, the correct response is to explain the process and refer them to an accredited representative—not make promises.”

Privacy Protection

Veterans often share highly personal information.

PBAs must:

- Respect confidentiality.
- Protect personal information.
- Avoid collecting or storing records.
- Refer veterans to accredited representatives for document review and claims assistance.

PBAs should never:

- Keep copies of medical records.
- Store Social Security numbers.
- Retain VA paperwork.
- Maintain personal veteran files.

Emphasize that privacy protection safeguards both the veteran and the organization.

Ethical Standards

Ethics means always acting in the veteran’s best interest.

Ethical service includes:

- Honesty
- Integrity
- Professionalism
- Respect
- Accountability

PBAs should:

- Provide accurate information.
- Stay within their role.
- Make timely referrals.
- Treat every veteran and family member with dignity.

Remember:

“When in doubt, refer the veteran to an accredited representative.”

Discussion Activity: Real-World Predatory Practices

Ask participants:

Scenario 1:

A veteran receives a social media advertisement promising a guaranteed 100% disability rating for a large fee. What concerns do you see?

Scenario 2:

A volunteer keeps copies of veterans' medical records at home to "help them later." Why is this inappropriate?

Scenario 3:

Someone introduces themselves as a veterans claims expert but is not accredited. What risks does this create for veterans?

Key Takeaway

The role of a PBA is to educate, assist, and connect veterans with qualified resources—not to act as a claims representative. Ethical conduct, privacy protection, and proper referrals help ensure veterans receive trustworthy and professional assistance.

SHAWNA *SLIDE 30 & 31*

Closing

- PBAs are often the first point of contact for struggling veterans
- Compassion and professionalism matter
- When in doubt — refer to an accredited representative
- Thank you for serving veterans and their families

FACILITATOR CLOSING SUMMARY

Key Takeaways

PBAs:

- Educate
- Connect
- Refer

Accredited Representatives:

- Legally represent veterans before the VA
- File and manage claims
- Review decisions and appeals

Most Important Rule:

“If you are not accredited, refer the claim immediately.”

SLIDE 31

Every veteran deserves competent, ethical, and accredited representation. PBA's are the bridge that connects veterans to the trained advocates who can help them obtain the benefits they earned through service.

FINAL MESSAGE TO PARTICIPANTS

“Every veteran deserves competent, ethical, and accredited representation. PBA's are the bridge that connects veterans to the trained advocates who can help them obtain the benefits they earned through service.”

FACILITATOR QUESTIONS & ANSWERS

Suggested Questions

Q: Can a PBA help fill out VA forms?

A: PBAs may provide general guidance, but claims representation and preparation should be referred to an accredited representative.

Q: Can accredited representatives charge fees?

A: VFW-accredited representatives provide services free of charge.

Q: Why can't PBAs keep records?

A: To protect veteran privacy and comply with VFW policy.

Q: What happens if someone represents veterans without accreditation?

A: Unauthorized representation may violate VA regulations and expose veterans to harm.