

Highlights of GAO-20-109, a report to congressional committees.

Why This Matters

Veterans with disabilities who receive benefits from the Department of Veterans Affairs (VA) can be tempting targets for exploitation and scams. Veterans and their survivors who need help performing everyday activities, like bathing and dressing, can receive increased pension benefits known as aid and attendance.

Key Takeaways

VA paid \$3.2 billion in total pension benefits to 232,000 recipients of aid and attendance in fiscal year 2018. Most recipients were over 80.

Scams that target them include:

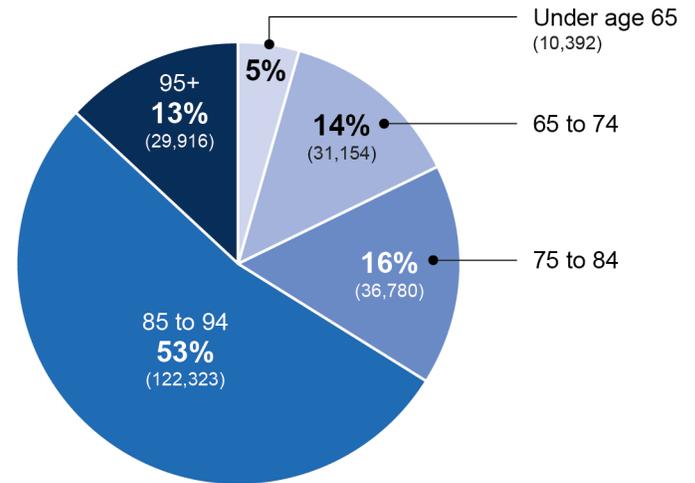
- being overcharged for home care, or charged for services they did not receive, and
- getting bad investment advice from financial services organizations.

VA does not centrally collect and analyze information, such as complaints made against companies, that could show the prevalence of these scams, help VA target outreach to veterans, and help law enforcement go after scammers.

Other threats to veterans include:

- **VA’s applications do not warn them about exploitation or scams:** For example, forms do not warn veterans that they cannot be charged fees for filing claims.
- **Misdirected benefit payments:** VA does not always verify direct deposit information on applications, which could lead to payments being stolen. In contrast, the Social Security Administration verifies this information by reviewing individuals’ checks or account statements.

Age of Veterans and Survivors Receiving Aid and Attendance as of October 2018



Source: GAO analysis of Department of Veterans Affairs (VA) data. | GAO-20-109

What GAO Recommends

We made four recommendations to VA, including that it collect better information on potential financial exploitation, post warnings on applications, and examine if it should take more steps to verify veterans’ direct deposit information. VA agreed in principle with the need to collect better information, but its proposed actions do not fully address our concerns. VA agreed with the other three recommendations.

How GAO Did This Study

We reviewed VA guidance and practices for addressing threats; interviewed VA officials, veterans groups, and other organizations and federal agencies that address financial exploitation about protecting elderly or disabled veterans; and interviewed VA staff who process aid and attendance claims.

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