

SB 66-FN - AS INTRODUCED

2025 SESSION

25-1049

06/11

SENATE BILL

66-FN

AN ACT

relative to third-party veterans' claims assistance and protection.

SPONSORS:

Sen. Lang, Dist 2; Sen. Innis, Dist 7; Sen. Long, Dist 20; Sen. Pearl, Dist 17; Sen. Fenton, Dist 10; Sen. Carson, Dist 14; Rep. Moffett, Merr. 4; Rep. Sweeney, Rock. 25

COMMITTEE:

Commerce

ANALYSIS

This bill prohibits the receipt of compensation for referring individuals to veterans' benefits advisors, mandates written agreements for paid advisory services, requires specific disclosures, and sets penalties for violations.

Explanation:

Matter added to current law appears in ***bold italics***.

Matter removed from current law appears ~~[in brackets and struckthrough.]~~

Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

STATE OF NEW HAMPSHIRE

In the Year of Our Lord Two Thousand Twenty Five

AN ACT relative to third-party veterans' claims assistance and protection.

Be it Enacted by the Senate and House of Representatives in General Court convened:

1 Short Title. This act may be known as the Safeguarding American Veteran Empowerment (SAVE) Act.

2 New Chapter; Veterans' Claims Assistance and Protection Act. Amend RSA by inserting after chapter 110-E the following new chapter:

CHAPTER 110-F

VETERANS' CLAIMS ASSISTANCE AND PROTECTION ACT

110-F:1 Definitions.

I. In this chapter:

(a) "Compensation" means any money, thing of value, or economic benefit conferred on, or received by, any person in return for services rendered, or to be rendered, by himself or herself or another.

(b) "Veterans' benefits matter" means the preparation, presentation, or prosecution of any claim affecting any person who has filed or expressed an intent to file a claim for any benefit, program, service, commodity, function, status, or entitlement for which veterans, their dependents, their survivors, or any other individual are eligible under the laws and regulations administered by the United States Department of Veterans' Affairs or the New Hampshire Department of Veterans' Affairs.

(c) Except as provided in RSA 110-F:2, V, "person" means any natural person, corporation, trust, partnership, incorporated or unincorporated association, or any other legal entity.

110-F:2 Prohibited Activities.

I. No person may receive compensation for referring any individual to another person to advise or assist the individual with any veterans' benefits matter.

II. No person may receive any compensation for any services rendered in connection with any claim filed within the one year presumptive period of active-duty release, unless the veteran acknowledges by signing a waiver that they are within this period and choosing to deny free services available to them.

III. A person seeking to receive compensation for advising, assisting, or consulting with any individual in connection with any veterans' benefits matter shall, before rendering any services, memorialize the specific terms under which the amount to be paid will be determined in a written agreement signed by both parties. Compensation shall be purely contingent upon an increase in benefits awarded, and if successful, compensation shall not exceed 5 times the amount of the

1 monthly increase in benefits awarded based on the claim. No initial or nonrefundable fee may be
2 charged by a person advising, assisting, or consulting an individual on a veterans' benefit matter.

3 IV. No person will guarantee, either directly or by implication, a successful outcome or that
4 any individual is certain to receive specific veterans' benefits or that any individual is certain to
5 receive a specific level, percentage, or amount of veterans' benefit.

6 V. Any person advising, assisting, or consulting on veterans' benefits matters for
7 compensation shall provide the following disclosure at the outset of the business relationship: "This
8 business is not sponsored by, or affiliated with, the United States Department of Veterans' Affairs or
9 the New Hampshire department of veterans' affairs, or any other federally chartered veterans'
10 service organization. Other organizations, including but not limited to, the New Hampshire
11 department of veterans' affairs, a local veterans' service organization, and other federally chartered
12 veterans' service organizations may be able to provide you with this service free of charge. Products
13 or services offered by this business are not necessarily endorsed by any of these organizations. You
14 may qualify for other veterans' benefits beyond the benefits for which you are receiving services
15 here."

16 The written disclosure shall appear in at least 12-point font in an easily identifiable place in the
17 person's agreement with the individual seeking services. The individual shall sign the document in
18 which the written disclosure appears to represent understanding of these provisions. The person
19 offering services shall retain a copy of the written disclosure while providing veterans' benefits
20 services for compensation to the individual and for at least one year after the date on which the
21 service relations terminate.

22 VI. Businesses advising, assisting, or consulting on veterans' benefits matters for a fee shall
23 abide by the following:

24 (a) Shall not utilize international call centers or data centers for processing veterans'
25 personal information;

26 (b) Shall not use a veteran's personal log-in, username, or password information to
27 access that veteran's medical, financial, or government benefits information;

28 (c) Shall ensure that any individual who has access to veterans' medical or financial
29 information undergoes a background check prior to having access to that information. The
30 background check shall be conducted by a reputable source and include identity verification and a
31 criminal records check.

32 110-F:3 Penalties.

33 I. A violation of the provisions of this section constitutes an unfair, false, misleading, or
34 deceptive act or practice in the conduct of trade or commerce under RSA 358-A:2.

35 II. Civil penalties will be in an amount ordered by the district court in an action brought by
36 the New Hampshire attorney general.

37 III. Each day a violation continues is a separate violation.

SB 66-FN - AS INTRODUCED

- Page 3 -

1 IV. Any civil penalty collected will be returned to the harmed veteran in the form of
2 restitution.

3 V. Nothing in this section is to be construed as applying to, limiting, or expanding the
4 requirements imposed on agents, attorneys, or other representatives accredited by the United States
5 Department of Veterans Affairs and regulated by that agency.

6 3 Effective Date. This act shall take effect January 1, 2026.

**SB 66-FN- FISCAL NOTE
AS INTRODUCED**

AN ACT relative to third-party benefits assistance firms for veterans.

FISCAL IMPACT:

Estimated State Impact				
	FY 2025	FY 2026	FY 2027	FY 2028
Revenue	\$0	\$0	\$0	\$0
<i>Revenue Fund</i>	None			
Expenditures*	Indeterminable			
<i>Funding Source</i>	General Fund			
Appropriations*	\$0	\$0	\$0	\$0
<i>Funding Source</i>	None			

*Expenditure = Cost of bill

*Appropriation = Authorized funding to cover cost of bill

Estimated Political Subdivision Impact				
	FY 2025	FY 2026	FY 2027	FY 2028
County Revenue	\$0	\$0	\$0	\$0
County Expenditures	Indeterminable			
Local Revenue	\$0	\$0	\$0	\$0
Local Expenditures	Indeterminable			

METHODOLOGY:

This bill adds, deletes, or modifies a criminal penalty, or changes statute to which there is a penalty for violation. Therefore, this bill may have an impact on the judicial and correctional systems, which could affect prosecution, incarceration, probation, and parole costs, for the state, as well as county and local governments. A summary of such costs can be found at: https://gencourt.state.nh.us/lba/Budget/Fiscal_Notes/JudicialCorrectionalCosts.pdf

AGENCIES CONTACTED:

Judicial Branch, Judicial Council, Department of Justice, Department of Corrections, New Hampshire Association of Counties, and New Hampshire Municipal Association