

1 1. "Compensation" means any money, thing of value, or economic
2 benefit conferred on, or received by, any person in return for
3 services rendered, or to be rendered, by himself or herself or
4 another;

5 2. "Veterans' benefits matter" means preparation, presentation,
6 or prosecution of any claim affecting any person who has filed or
7 expressed an intent to file a claim for any benefit, program,
8 service, commodity, function, status, or entitlement for which
9 veterans, their dependents, their survivors, or any other individual
10 are eligible under the laws and regulations administered by the
11 United States Department of Veterans Affairs or the Oklahoma
12 Department of Veterans Affairs; and

13 3. Except as provided in paragraph 5 of subsection B of this
14 act, "person" means any natural person, corporation, trust,
15 partnership, incorporated or unincorporated association, or any
16 other legal entity.

17 B. 1. No person may receive compensation for referring any
18 individual to another person to advise or assist the individual with
19 any veterans' benefits matter.

20 2. No person may receive any compensation for any services
21 rendered in connection with any claim filed within the one (1) year
22 presumptive period of active-duty release, unless the veteran
23 acknowledges by signing a waiver that they are within this period
24 and choosing to deny free services available to them.

1 3. A person seeking to receive compensation for advising,
2 assisting, or consulting with any individual in connection with any
3 veterans' benefits matter must, before rendering any services,
4 memorialize the specific terms under which the amount to be paid
5 will be determined in a written agreement signed by both parties.
6 Compensation must be purely contingent upon an increase in benefits
7 awarded, and if successful, compensation must not exceed five times
8 the amount of the monthly increase in benefits awarded based on the
9 claim. No initial or nonrefundable fee may be charged by a person
10 advising, assisting, or consulting an individual on a veterans'
11 benefits matter.

12 4. No person will guarantee, either directly or by implication,
13 a successful outcome or that any individual is certain to receive
14 specific veterans' benefits or that any individual is certain to
15 receive a specific level, percentage, or amount of veterans'
16 benefits.

17 5. Any person advising, assisting, or consulting on veterans'
18 benefits matters for compensation shall provide the following
19 disclosure at the outset of the business relationship:

20 "This business is not sponsored by, or affiliated with, the
21 United States Department of Veterans' Affairs or the
22 Oklahoma Department of Veterans' Affairs, or any other
23 federally chartered veterans' service organization. Other
24 organizations including, but not limited to, the Oklahoma

1 Department of Veterans' Affairs, a local veterans' service
2 organization, and other federally chartered veterans'
3 service organizations may be able to provide you with this
4 service free of charge. Products or services offered by
5 this business are not necessarily endorsed by any of these
6 organizations. You may qualify for other veterans'
7 benefits beyond the benefits for which you are receiving
8 services here."

9 The written disclosure shall appear in at least 12 point font in
10 an easily identifiable place in the person's agreement with the
11 individual seeking services. The individual shall sign the document
12 in which the written disclosure appears to represent understanding
13 of these provisions. The person offering services shall retain a
14 copy of the written disclosure while providing veterans' benefits
15 services for compensation to the individual and for at least one (1)
16 year after the date on which the service relations terminate.

17 6. Businesses advising, assisting, or consulting on veterans'
18 benefits matters for a fee shall abide by the following:

- 19 a. shall not utilize international call centers or data
20 centers for processing veterans' personal information,
- 21 b. shall not use a veteran's personal log-in, username,
22 or password information to access that veteran's
23 medical, financial, or government benefits
24 information, and

1 c. shall ensure that any individual who has access to
2 veterans' medical or financial information undergoes a
3 background check prior to having access to that
4 information. The background check shall be conducted
5 by a reputable source and include identity
6 verification and a criminal records check.

7 C. 1. A violation of the provisions of this section
8 constitutes an unfair, false, misleading, or deceptive act or
9 practice in the conduct of trade or commerce under the Oklahoma
10 Consumer Protection Act.

11 2. Civil penalties shall be in an amount ordered by the
12 District Court in an action brought by the Oklahoma Attorney
13 General.

14 3. Each day a violation continues is a separate violation.

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

19 SECTION 3. This act shall become effective November 1, 2025.
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21 COMMITTEE REPORT BY: COMMITTEE ON HEALTH AND HUMAN SERVICES
22 OVERSIGHT, dated 03/06/2025 - DO PASS, As Coauthored.
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