

1 STATE OF OKLAHOMA

2 1st Session of the 60th Legislature (2025)

3 HOUSE BILL 2836

By: Burns

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5  
6 AS INTRODUCED

7 An Act relating to veterans; enacting the  
8 Safeguarding American Veteran Empowerment Act;  
9 defining terms; providing guidelines for advising  
10 veterans under this act; providing guidelines for  
receiving benefits under this act; providing for  
codification; providing for noncodification; and  
providing an effective date.

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13 BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

14 SECTION 1. NEW LAW A new section of law not to be  
15 codified in the Oklahoma Statutes reads as follows:

16 This act shall be known and may be cited as the "Safeguarding  
17 American Veteran Empowerment Act (or SAVE Act)".

18 SECTION 2. NEW LAW A new section of law to be codified  
19 in the Oklahoma Statutes as Section 239 of Title 44, unless there is  
20 created a duplication in numbering, reads as follows:

21 A. For purposes of this section:

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

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

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

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

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

23 3. A person seeking to receive compensation for advising,  
24 assisting, or consulting with any individual in connection with any

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

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

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

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

1 service organizations may be able to provide you with this  
2 service free of charge. Products or services offered by  
3 this business are not necessarily endorsed by any of these  
4 organizations. You may qualify for other veterans'  
5 benefits beyond the benefits for which you are receiving  
6 services here."

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

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

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

1 background check prior to having access to that  
2 information. The background check shall be conducted  
3 by a reputable source and include identity  
4 verification and a criminal records check.

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

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

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

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

17 SECTION 3. This act shall become effective November 1, 2025.  
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