

2025 -- S 0990

LC002267

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2025

A N A C T

RELATING TO COMMERCIAL LAW -- GENERAL REGULATORY PROVISIONS --
SAFEGUARDING AMERICAN VETERAN EMPOWERMENT ACT ("SAVE ACT")

Introduced By: Senators Dimitri, Thompson, Patalano, Burke, Britto, Appollonio, and
Tikoian

Date Introduced: April 16, 2025

Referred To: Senate Special Legislation and Veterans Affairs

It is enacted by the General Assembly as follows:

1 SECTION 1. Title 6 of the General Laws entitled "COMMERCIAL LAW — GENERAL
2 REGULATORY PROVISIONS" is hereby amended by adding thereto the following chapter:

3 CHAPTER 61

4 SAFEGUARDING AMERICAN VETERAN EMPOWERMENT ACT ("SAVE ACT")

5 **6-61-1. Definitions.**

6 For the purposes of this section:

7 (1) "Compensation" means any money, thing of value, or economic benefit conferred on,
8 or received by, any person in return for services rendered, or to be rendered, by that person or
9 another.

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

15 (3) "Person" means any natural person, corporation, trust, partnership, incorporated or
16 unincorporated association, or any other legal entity.

17 **6-61-2. Representation and assistance rendered to veterans -- Fees.**

18 (a) No person shall receive compensation for referring any individual to another person to

1 advise or assist the individual with any veterans' benefits matter.

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

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

13 (d) No person shall guarantee, whether directly or by implication, a successful outcome or
14 that any individual is certain to receive specific veterans' benefits or that any individual is certain
15 to receive a specific level, percentage, or amount of veterans' benefit.

16 **6-61-3. Disclosure required.**

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

19 "This business is not sponsored by, or affiliated with, the United States Department of
20 Veterans Affairs or the Rhode Island office of veterans services, or any other federally chartered
21 veterans' service organization, and other federally chartered veterans' service organizations may be
22 able to provide you with this service free of charge. Products or services offered by this business
23 are not necessarily endorsed by any of these organizations. You may qualify for other veterans'
24 benefits beyond the benefits for which you are receiving services here."

25 (b) The written disclosure shall appear in at least twelve (12) point font in an easily
26 identifiable place in the person's agreement with the individual seeking services. The individual
27 shall sign the document in which the written disclosure appears to represent understanding of these
28 provisions. The person offering services shall retain a copy of the written disclosure while
29 providing veterans' benefits services for compensation to the individual and for at least one year
30 after the date on which the service relations terminate.

31 **6-61-4. Prohibited activities.**

32 Businesses advising, assisting, or consulting on veterans' benefits matters for a fee shall
33 abide by the following:

34 (1) Shall not utilize international call centers or data centers for processing a veteran's

1 personal information;

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

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

8 **6-61-5. Penalties.**

9 (a) A violation of the provisions of this chapter shall constitute an unfair, false, misleading,
10 or deceptive act or practice in the conduct of trade or commerce under chapter 13.1 of title 6.

11 (b) Civil penalties shall be in an amount ordered by the superior court in an action brought
12 by the Rhode Island attorney general's office.

13 (c) Every day a violation continues shall be considered a separate violation.

14 (d) Any civil penalty collected shall be deposited in the Rhode Island military family relief
15 fund.

16 **6-61-6. Applicability.**

17 Nothing in this section shall be construed as limiting or expanding the requirements
18 imposed on agents, attorneys, or other representatives accredited and regulated by the United States
19 Department of Veterans Affairs.

20 SECTION 2. This act shall take effect upon passage.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF

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RELATING TO COMMERCIAL LAW -- GENERAL REGULATORY PROVISIONS --
SAFEGUARDING AMERICAN VETERAN EMPOWERMENT ACT ("SAVE ACT")

1 This act would protect veterans dealing with businesses regarding claims for any type of
2 veterans' benefits not sponsored or affiliated with the U.S. Department of Veterans Affairs or the
3 state office of veterans' services and which seek compensation or fees for their services.

4 This act would take effect upon passage.

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