



General Assembly

January Session, 2025

Governor's Bill No. 6874

LCO No. 4247



Referred to Committee on VETERANS' AND MILITARY AFFAIRS

Introduced by:

Request of the Governor Pursuant
to Joint Rule 9

AN ACT ESTABLISHING PROTECTIONS FOR VETERANS FROM BENEFITS CLAIM SHARKS.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. (NEW) (*Effective October 1, 2025*) (a) As used in this section:

2 (1) "Compensation" means payment of any money, thing of value or
3 financial benefit;

4 (2) "Person" means an individual, corporation, business trust, estate,
5 trust, partnership, limited liability company, association, joint venture
6 or any other legal or commercial entity of any kind, and includes the
7 state and any political or administrative subdivision of the state;

8 (3) "Veterans benefit" means any benefit, program, service,
9 commodity, function or status to which an individual may be entitled,
10 as determined under the laws and regulations administered by the
11 United States Department of Veterans Affairs or the Connecticut
12 Department of Veterans Affairs relating to veterans, their dependents,

13 their survivors and any other eligible recipients for any such benefit,
14 program, service, commodity, function or status; and

15 (4) "Veterans benefits matter" means the preparation, presentation or
16 prosecution of any claim affecting any individual who has filed or
17 expressed an intent to file a claim for any veterans benefit.

18 (b) (1) Except as permitted under federal law, no person shall receive
19 compensation for advising or assisting any individual with regard to
20 any veterans benefits matter.

21 (2) No person shall receive compensation for referring any individual
22 to another person to advise or assist such individual with any veterans
23 benefits matter.

24 (3) A person seeking to receive compensation for advising or assisting
25 any individual with any veterans benefits matter shall not provide any
26 such advice or assistance until such person specifies all terms regarding
27 such individual's payment of fees for the provision of such advice or
28 assistance in a written agreement, signed by both parties, that satisfies
29 all requirements set forth in 38 CFR 14.636, as amended from time to
30 time, for any such agreement.

31 (4) No person shall receive any compensation for advising or
32 assisting any individual with any veterans benefits matter prior to the
33 date on which a notice of disagreement, contesting the decision of an
34 agency of original jurisdiction that was adverse to such individual, is
35 filed on such individual's behalf.

36 (5) No person shall guarantee, either directly or by implication, that
37 any individual is certain to obtain any specific veterans benefit or that
38 any individual is certain to obtain any specific level, percentage or
39 amount of any veterans benefit.

40 (6) No person shall receive any unreasonable fee as compensation for
41 advising or assisting any individual with any veterans benefits matter.

42 Each determination of whether a fee is reasonable or unreasonable shall
43 be made in accordance with the provisions of 38 CFR 14.636, as
44 amended from time to time.

45 (c) (1) (A) A person shall not advise or assist for compensation any
46 individual with any veterans benefits matter unless such person clearly
47 provides to such individual, in writing, prior to providing such advice
48 or assistance, the following disclosure: "This business is not sponsored
49 by, or affiliated with, the United States Department of Veterans Affairs
50 or the Connecticut Department of Veterans Affairs, or any other
51 federally chartered veterans service organization. Other organizations,
52 including, but not limited to, the Connecticut Department of Veterans
53 Affairs, your municipality's veterans services agency and other
54 federally chartered veterans service organizations, may be able to
55 provide you with this service free of charge. Products or services offered
56 by this business are not necessarily endorsed by any of these
57 organizations. You may qualify for other veterans benefits beyond the
58 benefits for which you are receiving services here."

59 (B) The written disclosure set forth in subparagraph (A) of this
60 subdivision shall appear in text of at least twelve-point font and in a
61 readily noticeable and identifiable place in the person's agreement with
62 the individual seeking advice or assistance with a veterans benefits
63 matter. Such individual shall sign the document in which the written
64 disclosure appears to signify understanding of such written disclosure.
65 The person providing advice or assistance for compensation to any
66 individual with a veterans benefits matter shall retain a copy of the
67 written disclosure while advising or assisting such individual and for at
68 least one year after the date on which such advice and assistance to such
69 individual terminates.

70 (2) (A) A person shall not advertise such person's provision of advice
71 or assistance with any veterans benefits matter for compensation unless
72 such person includes in such advertisement the following disclosure:
73 "This business is not sponsored by, or affiliated with, the United States

74 Department of Veterans Affairs or the Connecticut Department of
75 Veterans Affairs, or any other federally chartered veterans service
76 organization. Other organizations, including, but not limited to, the
77 Connecticut Department of Veterans Affairs, your municipal veterans
78 service agency and other federally chartered veterans service
79 organizations, may be able to provide you with these services free of
80 charge. Products or services offered by this business are not necessarily
81 endorsed by any of these organizations. You may qualify for other
82 veterans benefits beyond the services that this business offers."

83 (B) If an advertisement described in subparagraph (A) of this
84 subdivision is printed, including, but not limited to, such an
85 advertisement that is visible to Internet users, the disclosure set forth in
86 said subparagraph shall appear in a readily visible place on such
87 advertisement. If an advertisement described in said subparagraph is
88 verbal, the disclosure set forth in said subparagraph shall be spoken in
89 a clear and intelligible statement.

This act shall take effect as follows and shall amend the following sections:		
Section 1	October 1, 2025	New section

Statement of Purpose:

To implement the Governor's budget recommendations.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]