

SENATE

STATE OF MINNESOTA

NINETY-FOURTH SESSION

S.F. No. 1894

(SENATE AUTHORS: PUTNAM and Seeberger)		
DATE	D-PG	OFFICIAL STATUS
02/27/2025	555	Introduction and first reading
		Referred to Agriculture, Veterans, Broadband, and Rural Development
03/17/2025	785a	Comm report: To pass as amended and re-refer to Judiciary and Public Safety

1.1

A bill for an act

1.2

relating to veterans; requiring written agreements for veteran benefit services fees;

1.3

prohibiting veterans benefit services providers from making a guarantee of veterans

1.4

benefits; providing for remedies under the Prevention of Consumer Fraud Act;

1.5

providing for civil penalties; amending Minnesota Statutes 2024, section 197.6091.

1.6

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

1.7

Section 1. Minnesota Statutes 2024, section 197.6091, is amended to read:

1.8

197.6091 VETERANS BENEFITS SERVICES; DISCLOSURE REQUIREMENTS.

1.9

Subdivision 1. **Definitions.** (a) For purposes of this section, the following terms have

1.10

the meanings given.

1.11

(b)(1) "Advertising" or "advertisement" means any of the following:

1.12

(i) any written or printed communication made for the purpose of soliciting business for

1.13

veterans benefits appeal services, including but not limited to a brochure, letter, pamphlet,

1.14

newspaper, telephone listing, periodical, or other writing;

1.15

(ii) any directory listing caused or permitted by a person and made available by that

1.16

person indicating that veterans benefits appeal services are being offered; or

1.17

(iii) any radio, television, computer network, or similar airwave or electronic transmission

1.18

that solicits business for or promotes a person offering veterans benefits appeal services.

1.19

(2) "Advertising" or "advertisement" does not include any of the following:

1.20

(i) any printing or writing used on buildings, uniforms, or badges, where the purpose of

1.21

the writing is for identification; or

(ii) any printing or writing in a memorandum or other communication used in the ordinary course of business where the sole purpose of the writing is other than soliciting business for veterans benefits appeal services.

(c) "Veterans benefits appeal services" means services that a veteran might reasonably require in order to appeal a denial of federal or state veterans benefits, including but not limited to denials of disability, limited income, home loan, insurance, education and training, burial and memorial, and dependent and survivor benefits.

(d) "Veterans benefits services" means services that a veteran or a family member of a veteran might reasonably use in order to obtain federal, state, or county veterans benefits.

(e) "Written disclosure statement" means the written disclosure statement developed by the commissioner of veterans affairs pursuant to section 196.05, subdivision 1.

Subd. 2. **Advertising disclosure requirements.** A person advertising veterans benefits appeal services must conspicuously disclose in the advertisement, in similar type size or voice-over, that veterans benefits appeal services are also offered at no cost by county veterans service officers under sections 197.603 and 197.604.

Subd. 3. **Veterans benefits services disclosure requirements.** A person who provides veterans benefits services in exchange for compensation shall provide a written disclosure statement to each client or prospective client. Before a person enters into an agreement to provide veterans benefits services or accepts money or any other thing of value for the provision of veterans benefits services, the person must obtain the signature of the client on a written disclosure statement containing an attestation by the client that the client has read and understands the written disclosure statement.

Subd. 3a. **Fee agreement required.** A person seeking to receive compensation in connection with veterans benefit services or veterans benefit appeal services must, before rendering services, memorialize the specific terms regarding how and when compensation will be calculated and paid in a written agreement signed by both parties. A person advising, assisting, or counseling an individual regarding a veterans benefit service or veterans benefit appeal service must not charge an initial or nonrefundable fee.

Subd. 3b. **Guarantee of benefits prohibited.** A person providing veterans benefits services in exchange for compensation must not guarantee, either directly or by implication, that a veteran or a family member of a veteran is certain to receive specific federal, state, or county veterans benefits or any specific level, percentage, or amount of federal, state, or county veterans benefits.

3.1 Subd. 4. **Violations; penalties.** ~~A person who fails to comply with this section is subject~~
3.2 ~~to a civil penalty not to exceed \$1,000 for each violation. Civil penalties shall be assessed~~
3.3 ~~by the district court in an action initiated by the attorney general. For the purposes of~~
3.4 ~~computing the amount of each civil penalty, each day of a continuing violation constitutes~~
3.5 ~~a separate violation. Additionally, the attorney general may accept a civil penalty as~~
3.6 ~~determined by the attorney general in settlement of an investigation of a violation of this~~
3.7 ~~section regardless of whether an action has been filed under this section.~~ A violation of this
3.8 section is an unlawful practice under section 325F.69. A person who violates this section
3.9 is subject to the remedies provided in section 325F.70. Any civil penalty recovered shall
3.10 be deposited in the Support Our Troops account established under section 190.19.

3.11 Subd. 5. **Nonapplicability.** This section does not apply to the owner or personnel of any
3.12 medium in which an advertisement appears or through which an advertisement is
3.13 disseminated.