

SESSION OF 2026

SUPPLEMENTAL NOTE ON HOUSE BILL NO. 2214

As Amended by House Committee on Veterans
and Military

Brief*

HB 2214, as amended, would enact the Safeguarding American Veteran Empowerment (SAVE) Act, which would limit compensation for certain types of assistance related to veterans benefits matters.

Under the bill, no person could receive compensation for:

- Referring any veteran to another person for advice or assistance in such veteran's benefits matter; or
- Any services rendered in connection with any claim filed by the one-year presumptive period of active-duty release, unless the veteran acknowledges by signing a waiver that such veteran's active-duty release is within the one-year period but is choosing to deny the free services available to such veteran.

Memorialization of Terms; Fees; Prohibitions

Before rendering any services, a person seeking compensation for advising, assisting, or consulting in connection with any veterans benefits matter would be required to memorialize the specific terms under which the amount to be paid will be determined in a written agreement signed by both parties.

*Supplemental notes are prepared by the Legislative Research Department and do not express legislative intent. The supplemental note and fiscal note for this bill may be accessed on the Internet at <https://klrd.gov/>

Compensation would be contingent upon an increase in benefits awarded and, if successful, such compensation would be capped at a one-time fee that could not exceed five times the amount of the monthly increase in benefits awarded based on the claim. The bill would prohibit a person advising, assisting, or consulting an individual on a veterans benefits matter from charging any initial or nonrefundable fee.

The bill would also prohibit any person from guaranteeing, either directly or by implication:

- A successful outcome;
- That a person is certain to receive specific veterans benefits; or
- That a person is certain to receive a specific level, percentage, or amount of veterans benefits.

Disclosure

The bill would require any person advising, assisting, or consulting on veterans benefits matters for compensation to provide a disclosure, as described by the bill, at the outset of the business relationship. Such disclosure would be required to appear in at least 12-point font in an easily identifiable place in the person's agreement with the individual seeking services.

The person would be required to sign the document in which the written disclosure appears to represent understanding of these provisions. The person offering services would be required to retain a copy of the written disclosure while providing veterans benefits services for compensation and for at least one year after the date on which the service relations terminate.

Restrictions on Businesses Offering Veterans Benefits Consultations

Businesses advising, assisting, or consulting on veterans benefits matters for a fee would be prohibited from utilizing international call centers or data centers for processing veterans' personal information or using a veteran's personal login, username, or password information to access such veteran's medical, financial, or government benefits information.

Such businesses would be required to ensure that any person who has access to veterans' medical or financial information undergoes a criminal history record check prior to having access to such information. Such criminal history record check would be required to be conducted by a reputable source and include identity verification and a criminal records check.

Violations

A violation of the bill's provisions would constitute an unfair, false, misleading, or deceptive act or practice in the conduct of trade or commerce under the Kansas Consumer Protection Act. The Attorney General could bring an action in district court and civil penalties would be in an amount ordered by the district court. The bill would specify each day that a violation continues is a separate violation.

Nothing in the bill could preclude claims or causes of action available to individuals under Kansas law.

Effect on Regulated Agents, Attorneys, and Other Representatives

Nothing in the bill could be construed as applying to, limiting, or expanding the requirements imposed on agents, attorneys, or other representatives accredited by the U.S. Department of Veterans Affairs and regulated by such agency.

Background

The bill was introduced by the House Committee on Veterans and Military at the request of a representative of Veteran Benefits Guide.

House Committee on Veterans and Military

In the House Committee hearing, **proponent** testimony was provided by representatives of Salina Area Veterans Assistance Group, Veteran Benefits Guide, and Veterans Guardian VA Claim Consulting, LLC. The proponents generally stated the bill would protect veterans from predatory practices while ensuring veterans are aware of their options in the benefits claim process.

Written-only proponent testimony was provided by representatives of Brotherhood of Maintenance of Way Employees Division of the International Brotherhood of Teamsters; Frederick Douglass Foundation; Purple Heart Homes; United Veteran Benefits Agency, LLC; and Veterans Guardian VA Claim Consulting, LLC.

Opponent testimony was provided by representatives of the Kansas American Legion and the Military Officers Association of America and two representatives of the Veterans of Foreign Wars. The opponents generally stated the bill would violate federal law and would allow companies

to charge for benefit claims services when they currently must be provided for free.

Written-only opponent testimony was provided by a private citizen.

No other testimony was provided.

The House Committee amended the bill to:

- Correct a drafting error;
- Specify that compensation for assisting a veteran with a claims benefit matter would be capped as a one-time fee; and
- Specify that nothing in the bill could preclude claims or causes of action available to individuals under Kansas law.

Fiscal Information

According to the fiscal note prepared by the Division of the budget on the bill, as introduced, the Kansas Office of Veterans Services states enactment of the bill would not have a fiscal effect on the agency.

The Office of Judicial Administration (OJA) states enactment of the bill could increase the number of cases filed in district courts because it allows the Attorney General to file a civil action. This could result in more time spent by judicial and nonjudicial personnel processing, researching, and hearing these cases. OJA estimates enactment of the bill could result in the collection of docket fees and fines assessed in those cases filed under the bill's provisions, which would be deposited to the State General Fund (SGF). The bill would not affect other revenues to the Judicial Branch. However, a fiscal effect cannot be estimated.

The Office of the Attorney General (OAG) reports that enactment of the bill could increase litigation costs for the agency but is unable to determine a total fiscal effect. OAG estimates that in addition to potential litigation costs, \$166,000 would be needed beginning in FY 2026, all from the SGF. OAG notes that civil actions brought by the Attorney General would require 1.00 FTE non-attorney position with salaries and wages totaling \$63,755, as well as 0.50 FTE attorney position totaling \$66,952. In addition, technology, training, and other administrative costs for these positions would total approximately \$35,293. Slight increases would be anticipated in future years.

Any fiscal effect associated with enactment of the bill is not reflected in *The FY 2026 Governor's Budget Report*.

Veterans and military; veterans benefits; Safeguarding American Veteran Empowerment Act