

First Regular Session  
Seventy-fifth General Assembly  
STATE OF COLORADO

INTRODUCED

LLS NO. 25-0680.01 Anna Petrini x5497

HOUSE BILL 25-1047

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HOUSE SPONSORSHIP

**Keltie,**

SENATE SPONSORSHIP

**Liston,**

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**House Committees**

State, Civic, Military, & Veterans Affairs

**Senate Committees**

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**A BILL FOR AN ACT**

101 **CONCERNING PERSONS WHO PROVIDE ASSISTANCE WITH VETERANS'**  
102 **BENEFITS CLAIMS, AND, IN CONNECTION THEREWITH,**  
103 **ESTABLISHING THAT CERTAIN BEHAVIORS BY SUCH PERSONS ARE**  
104 **DECEPTIVE TRADE PRACTICES UNDER THE "COLORADO**  
105 **CONSUMER PROTECTION ACT".**

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**Bill Summary**

*(Note: This summary applies to this bill as introduced and does not reflect any amendments that may be subsequently adopted. If this bill passes third reading in the house of introduction, a bill summary that applies to the reengrossed version of this bill will be available at <http://leg.colorado.gov>.)*

Federal law governs whether, when, and how much a service provider may charge for preparing, presenting, or prosecuting a claim for

Shading denotes HOUSE amendment. Double underlining denotes SENATE amendment.  
*Capital letters or bold & italic numbers indicate new material to be added to existing law.*  
*Dashes through the words or numbers indicate deletions from existing law.*

veterans' benefits (veterans' benefits matter). However, criminal penalties for violations of the federal law are no longer in force.

The bill makes it a deceptive trade practice under the "Colorado Consumer Protection Act" for a person to:

- Solicit, contract for, charge, or receive compensation for providing certain services to an individual claiming veterans' benefits (individual), unless the charges are reasonable and otherwise permissible under federal law;
- Charge for a referral for assistance with a veterans' benefits matter;
- Guarantee a particular outcome in a veterans' benefits matter; or
- Fail to memorialize in a written, signed agreement all terms regarding an individual's payment of fees for the service.

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1 *Be it enacted by the General Assembly of the State of Colorado:*

2 **SECTION 1.** In Colorado Revised Statutes, **add** 6-1-737 as  
3 follows:

4 **6-1-737. Veterans' benefits matters - compensation for**  
5 **services - written agreements - deceptive trade practice - definitions.**

6 (1) AS USED IN THIS SECTION, UNLESS THE CONTEXT OTHERWISE  
7 REQUIRES:

8 (a) "COMPENSATION" MEANS PAYMENT OF MONEY, A THING OF  
9 VALUE, OR A FINANCIAL BENEFIT.

10 (b) "PERSON" HAS THE MEANING SET FORTH IN SECTION 6-1-102;  
11 EXCEPT THAT, FOR PURPOSES OF THIS SECTION, "PERSON" ALSO INCLUDES  
12 A STATE OR LOCAL GOVERNMENT OR GOVERNMENTAL SUBDIVISION,  
13 AGENCY, OR INSTRUMENTALITY.

14 (c) "VETERAN" MEANS A PERSON WHO SERVED IN THE ACTIVE  
15 MILITARY, NAVAL SERVICE, AIR SERVICE, OR SPACE FORCE OF THE UNITED  
16 STATES, REGARDLESS OF THE PERSON'S DISCHARGE STATUS. "VETERAN"  
17 INCLUDES A PERSON SERVING OR WHO SERVED IN THE NATIONAL GUARD

1 OR AS A RESERVIST.

2 (d) "VETERANS' BENEFITS MATTER" MEANS THE PREPARATION,  
3 PRESENTATION, OR PROSECUTION OF A CLAIM AFFECTING AN INDIVIDUAL  
4 WHO HAS FILED OR EXPRESSED AN INTENT TO FILE A CLAIM FOR A BENEFIT,  
5 PROGRAM, SERVICE, COMMODITY, FUNCTION, OR STATUS, THE  
6 ENTITLEMENT TO WHICH IS DETERMINED PURSUANT TO THE LAWS AND  
7 REGULATIONS ADMINISTERED BY THE UNITED STATES DEPARTMENT OF  
8 VETERANS AFFAIRS OR THE UNITED STATES DEPARTMENT OF DEFENSE  
9 THAT PERTAIN TO A VETERAN, A VETERAN'S DEPENDENT, A VETERAN'S  
10 SURVIVOR, OR ANOTHER ELIGIBLE INDIVIDUAL.

11 (2) A PERSON SHALL NOT SOLICIT, CONTRACT FOR, CHARGE, OR  
12 RECEIVE , OR ATTEMPT TO SOLICIT, CONTRACT FOR, CHARGE, OR RECEIVE,  
13 COMPENSATION FOR PERFORMING ANY OF THE FOLLOWING ACTS UNLESS  
14 THE AMOUNT OF THE COMPENSATION IS REASONABLE PURSUANT TO 38  
15 U.S.C. SEC. 5904, AS THE SECTION EXISTED ON THE EFFECTIVE DATE OF  
16 THIS ACT, AND THE COMPENSATION IS OTHERWISE PERMITTED UNDER  
17 FEDERAL LAW:

18 (a) PREPARING, PRESENTING, OR PROSECUTING A VETERANS'  
19 BENEFITS MATTER ON BEHALF OF AN INDIVIDUAL; OR

20 (b) ADVISING, CONSULTING WITH, OR ASSISTING AN INDIVIDUAL  
21 CONCERNING A VETERANS' BENEFITS MATTER.

22 (3) A PERSON SHALL NOT SOLICIT, CONTRACT FOR, CHARGE, OR  
23 RECEIVE, OR ATTEMPT TO SOLICIT, CONTRACT FOR, CHARGE, OR RECEIVE,  
24 ANY COMPENSATION FOR REFERRING AN INDIVIDUAL TO ANOTHER PERSON  
25 FOR PERFORMANCE OF A SERVICE DESCRIBED IN SUBSECTION (2)(a) OR  
26 (2)(b) OF THIS SECTION.

27 (4) A PERSON SHALL NOT GUARANTEE, EITHER DIRECTLY OR BY

1 IMPLICATION, A PARTICULAR OUTCOME IN A VETERANS' BENEFITS MATTER,  
2 INCLUDING THAT AN INDIVIDUAL IS CERTAIN TO RECEIVE SPECIFIC  
3 VETERANS' BENEFITS OR THAT AN INDIVIDUAL IS CERTAIN TO RECEIVE A  
4 SPECIFIC LEVEL, PERCENTAGE, OR AMOUNT OF VETERANS' BENEFITS.

5 (5) A PERSON SEEKING COMPENSATION FOR PROVIDING A SERVICE  
6 DESCRIBED IN SUBSECTION (2)(a) OR (2)(b) OF THIS SECTION SHALL,  
7 BEFORE RENDERING THE SERVICE, MEMORIALIZE IN A WRITTEN  
8 AGREEMENT ALL TERMS REGARDING AN INDIVIDUAL'S PAYMENT OF FEES  
9 FOR THE SERVICE. THE WRITTEN AGREEMENT MUST BE SIGNED BY BOTH  
10 PARTIES AND MUST COMPLY WITH THE FEE AGREEMENT PROVISIONS OF 38  
11 U.S.C. SEC. 5904, AS THE SECTION EXISTED ON THE EFFECTIVE DATE OF  
12 THIS ACT.

13 (6) A PERSON WHO VIOLATES A PROVISION OF THIS SECTION  
14 ENGAGES IN A DECEPTIVE TRADE PRACTICE.

15 **SECTION 2.** In Colorado Revised Statutes, 6-1-105, **add** (1)(iii)  
16 as follows:

17 **6-1-105. Unfair or deceptive trade practices - definitions.**

18 (1) A person engages in a deceptive trade practice when, in the course of  
19 the person's business, vocation, or occupation, the person:

20 (iii) VIOLATES A PROVISION OF SECTION 6-1-737.

21 **SECTION 3. Act subject to petition - effective date -**

22 **applicability.** (1) This act takes effect at 12:01 a.m. on the day following  
23 the expiration of the ninety-day period after final adjournment of the  
24 general assembly; except that, if a referendum petition is filed pursuant  
25 to section 1 (3) of article V of the state constitution against this act or an  
26 item, section, or part of this act within such period, then the act, item,  
27 section, or part will not take effect unless approved by the people at the

1 general election to be held in November 2026 and, in such case, will take  
2 effect on the date of the official declaration of the vote thereon by the  
3 governor.

4 (2) This act applies to violations on or after the applicable  
5 effective date of this act.