



Senate Fiscal Agency  
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## BILL ANALYSIS



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House Bill 4918 (Substitute S-3 as reported by the Committee of the Whole)  
Sponsor: Representative Sue Allor  
House Committee: Financial Services  
Senate Committee: Veterans, Military Affairs and Homeland Security

**CONTENT**

The bill would amend the Michigan Consumer Protection Act to do the following:

- Prohibit a person who was engaged in trade or commerce from providing or offering to provide a veterans' benefit service to a veteran or his or her family member unless the person was employed by a government agency authorized to provide the benefit, was an accredited individual under Federal law, or was an employee of a recognized veterans' services organization.
- Prohibit a person who was engaged in trade or commerce from receiving compensation for providing or offering to provide a veterans' benefit service unless the person was permitted to receive compensation under Federal law, and disclosed certain information to the veteran or his or her family member.
- Prohibit a person who was engaged in trade or commerce from engaging in other conduct with respect to providing a veterans' benefit service, such as receiving compensation for referring a veteran or his or her family member to an individual accredited by the United States Department of Veterans Affairs (VA).

The bill also would prohibit a person engaged in trade or commerce from advertising or promoting an event or other public gathering regarding veterans' pension or medical benefits that did not include a disclosure that the event was not sponsored by the VA or another congressionally recognized veteran's organization. The disclosure would not apply if such an organization or the VA granted permission to the advertiser for the use of its name to promote the event, or if the event were part of a continuing legal education course.

"Veterans' benefit service" would mean either of the following:

- The preparation, presentation, or prosecution of a claim affecting an individual who has filed or has expressed an intention to file an application for veteran, dependent, or survivor pension or medical benefits under laws administered by the VA or the Department of Military and Veterans Affairs pertaining to veterans, dependents, and survivors.
- Advice or representation concerning the preparation, presentation, or prosecution of a claim for benefits described above.

MCL 445.903 et al.

Legislative Analyst: Jeff Mann

**FISCAL IMPACT**

The bill would have no fiscal impact on State or local government.

Date Completed: 6-11-18

Fiscal Analyst: Joe Carrasco

[floor/hb4918](#)

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