

Idaho's SAVE Act: A Model Montana Should Follow

What the SAVE Act Does

On March 26, 2026, Idaho Governor Brad Little signed Senate Bill 1286 — the **SAVE Act** — into law. Veterans in Idaho have the freedom to choose how they pursue their claim with this signed into law, and we encourage Montana to do the same. It establishes **common-sense consumer protections** that give veterans greater transparency, security, and choice in how they receive help — whether from a VSO at no cost or from a for-profit provider operating under clear, enforceable rules.

Key Consumer Protections

- **Fee cap:** Compensation for for-profit claims assistance may not exceed the lesser of five times the monthly increase in benefits awarded or \$12,500 — and is contingent on a successful outcome. No upfront or nonrefundable fees are permitted.
- **Required disclosure:** Before signing any fee agreement, veterans must be clearly informed that free assistance is available through the Idaho Division of Veterans Services and federally chartered VSOs, and that the for-profit business is not affiliated with the VA or any veterans organization.
- **Data security:** Providers may not use international call centers or data centers to process veterans' personal information and may not use a veteran's personal login credentials to access medical, financial, or government benefits records.
- **Presumptive period protection:** Providers may not charge fees for claims filed within one year of a veteran's active-duty release unless the veteran affirmatively acknowledges in writing that they are within this period and choosing to waive available free services.

Zero Opposition — At Every Stage

S. 1286 passed every stage of the Idaho Legislature without a single opposing vote:

Legislative Stage	Ayes	Nays	Absent/Excused
March 2, 2026 Senate State Affairs Committee — Do Pass	Unanimous (Voice Vote)	0	—
March 6, 2026 Senate Floor — Third Reading	31	0	4
March 17, 2026 House Commerce & Human Resources — Do Pass	Unanimous (Voice Vote)	0	—
March 19, 2026 House Floor — Third Reading	70	0	0
March 26, 2026 Signed into law by Governor Brad Little	1	0	—

Why Montana Should Act Now

Montana and Idaho share a strong military culture, similar veteran demographics, and a conservative tradition that includes protecting citizens from predatory practices. Idaho's Republican supermajority — 29–6 in the Senate and 61–9 in the House — voted alongside every Democratic member present to pass this bill without a single dissenting vote. The reason is simple: the SAVE Act is not anti-business, and it is not anti-veteran. It is **pro-veteran** — ensuring that any veteran who chooses to work with a for-profit provider does so with full information, fair fee terms, and is protected by law. Montana veterans deserve the same protections Idaho veterans now have.