

Commerce Finance and Policy Committee

MINUTES

Representative O’Driscoll, Chair of the Commerce Finance and Policy Committee, officially called the meeting to order at 8:15AM, on March 24, 2026, in Room 120 of the Capitol Building. A quorum was present.

The Committee Legislative Assistant noted the roll.

Members present:

- O’DRISCOLL, Tim, Chair
- KOEGEL, Erin, Chair
- PERRYMAN, Bernie, Vice Chair
- ELKINS, Steve, Vice Chair
- ALLEN, Keith
- BUCK, Shelley
- CHA, Ethan
- DAVIDS, Greg
- DOTSETH, Jeff
- FALCONER, Alex
- FINKE, Leigh
- HANSON, Jessica
- HEINTZEMAN, Josh
- HUOT, John
- KOTYZA-WITTHUHN, Carlie
- KRESHA, Ron
- RYMER, Max
- SMITH, Andy
- VAN BINSBERGEN, Scott
- WEST, Nolan

Members Excused:

Representative Rymer moved the minutes of March 18, 2026, be approved. THE MOTION PREVAILED

HF 2400 (Huot) Real estate appraisers; disciplinary sanction matrix established.

Representative Huot moved HF2400 before the committee to be re-referred to General Register.

Representative Huot moved to adopt H2400A1 amendment. THE MOTION PREVAILED.

Testifiers:

Sam Smith, Government Affairs Director, Minnesota Department of Commerce

Chair O’Driscoll moved HF2400, as amended, be placed on the General Register. THE MOTION PREVAILED.

HF 1724 (Gillman) Direct primary care service agreements established.

Chair O’Driscoll moved HF 1724 before the committee to be referred to Health

Chair O’Driscoll moved to adopt H1724A1 amendment. **THE MOTION PREVAILED.**

Testifiers:

RaeAnna Lee, Legislative and Coalitions Director of Minnesota, Available for Americans for Prosperity
Dean Clancy, Senior Health Policy Director, Americans for Prosperity
Sam Smith, Government Affairs Director, Minnesota Department of Commerce
Dr. Najaha Musse, Minnesota Academy of Family Physicians
Thompson Aderinkomi, CO-Founder and CEO, Nice Healthcare

Chair O’Driscoll moved HF1724, as amended, be re-referred to Health. **THE MOTION PREVAILED.**

HF 3437 (Allen) Application of certain residential mortgage loan fees and penalties modified.

Chair O’Driscoll moved HF 3437 before the committee to be placed on the General Register.

Chair O’Driscoll moved to adopt the H3437DE1 amendment. **THE MOTION PREVAILED.**

Testifiers:

Zach Eichten, Director of Public Affairs, Taft Advisors
Ron Elwood, Legal Aid

Chair O’Driscoll moved that HF3437, as amended, be placed on the General Register.

THE MOTION PREVAILED

HF 4333 (Davids) Supplemental health insurance product established to cover short-term home health and nursing care, and civil penalties provided.

Representative Davids moved HF 4333 before the committee to be placed on the General Register.

Testifiers:

Tom Wright, Goldencare

Chair O’Driscoll moved HF 4333 be placed on the General Register. **THE MOTION PREVAILED**

HF 4052 (Kresha) Various provisions governing telephone company regulation, infrastructure and railroad crossings, pricing plans, service classification, and reporting requirements modified and clarified.

Representative Kresha moved HF 4052 before the committee to be placed on the General Register.

Representative Kresha moved to adopt the H4052DE1 amendment. **THE MOTION PREVAILED**

Testifiers:

Brendt Christiansen, President & CEO, Minnesota Telecom Alliance

Chair O’Driscoll moved that HF4052, as amended, be placed on the General Register.

THE MOTION PREVAILED

HF 2874 (Kresha) Earned wage access services regulated

Chair O’Driscoll moved HF 2874 before the committee to be laid over.

Chair O'Driscoll moved to adopt the H2874DE3 amendment. THE MOTION PREVAILED.

Testifiers:

Molly Jones, Vice President & Head of Public Policy, PayActiv
Ben Lien, Exodus Lending
Yasmin Farahi, Center for Responsible Lending
Lauren Saunders, National Consumer Law Center
Ron Elwood, Legal Aid
Sarah Doktori, Assistant Attorney General, Consumer Division, Minnesota Attorney General's Office
Cashmere Hagbourne
Garet Ten Cate
Anna Odegaard, Director, Minnesota Consumer Financial Protection
Sam Smith, Government Affairs Director, Minnesota Department of Commerce
Tara Rider, Vice President, Policy and Government Relations, Brigit Inc.

Chair O'Driscoll Laid Over HF 2874 as amended.

The meeting was adjourned at 10:01AM



Representative Tim O'Driscoll, Chair

Karen Hartwig, Committee Legislative Assistant

