

Bill Comparison Summary of House File H4188/S4365, Second Engrossment / Senate File H4188/S4365, First Unofficial Engrossment

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HOUSE		Comparison	SENATE	
Sec.	Article 1: Consumer Protection		Sec.	Article 4: Consumer Protection Article 7: Insurance and Financial Products
		Senate Only HF 4502 passed off House and Senate Floor, as amended. House concurred on 5/6/2026	Art. 4 Sec. 1	[45A.08 Suspected Fraud or Financial Exploitation; Trusted Contact Program] Allows financial service providers to communicate with a customer through a trusted contact. Provides for certain limited liability.
		Senate Only HF 3709 passed off House Floor and Senate Floor. Amended in the Senate and passed back to House 5/6/2026	Art. 7 Sec. 1	[48.741; Virtual-Currency Custody Services] Establishes requirements for banks related to virtual currency services. Requires banks to conduct activity in safe and sound manner. Allows for services to be provided in a fiduciary or custodial capacity. Requires banks to segregate assets. Virtual currency custody services are subject to examination by the commissioner.
		Senate Only HF 4118 passed off House Floor and Senate Floor. Signed by Gov. 4/29/2026	Art. 7 Sec. 2 to 5	Credit Union Share Guaranty Insurance Appointment of National Credit Union Administration Board as receiver. Makes a conforming change. Insurance Accounts. Makes a conforming change. Credit Union Share Guaranty Corporation; Accounts Insured. Authorizes credit unions to obtain insurance from a credit union share insurance provider. Certificate of Approval. Makes a conforming change.

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HOUSE		Comparison	SENATE	
Sec.	Article 1: Consumer Protection		Sec.	Article 4: Consumer Protection Article 7: Insurance and Financial Products
		Senate Only HF 3709 passed off House Floor and Senate Floor. Amended in the Senate and passed back to House 5/6/2026	Art. 7 Sec. 6	[52.25] Virtual-Currency Custody Services Establishes requirements for credit unions related to virtual currency services. Requires credit unions to conduct activity in safe and sound manner. Allows for services to be provided in a fiduciary or custodial capacity. Requires credit unions to segregate assets. Virtual currency custody services are subject to examination by the commissioner.
		Senate Only SF 3868 passed off Senate and House Floor. Signed by Gov. 5/5/2026	Art. 4 Sec. 2	Virtual Currency Kiosk. Amends the definition.
		Senate Only	Art. 7 Sec. 7	Virtual Currency Business Activities; Additional Requirements. Clarifies when a licensee engaged in virtual currency business activities may include virtual currency in the licensee’s total assets for the calculation of the licensee’s tangible net worth.
		Senate Only SF 3868 passed off Senate and House Floor. Signed by Gov. 5/5/2026	Art. 4 Sec. 3	Virtual Currency Kiosks; Prohibition. Prohibits virtual currency kiosks beginning August 1, 2026. Allows for new or existing customers to request a payout. Creates an exception for virtual currency kiosk operators who maintains means for customers to access, transfer, redeem, or otherwise transact a customer’s money or virtual currency.

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HOUSE		Comparison	SENATE	
Sec.	Article 1: Consumer Protection		Sec.	Article 4: Consumer Protection Article 7: Insurance and Financial Products
		Senate Only	Art. 7 Sec. 8	[58.131] Residential Mortgage Loan Servicing Standards. Establishes mortgage loan servicing standards.
		Same	Art. 7 Sec. 9 to 13	Mortgage Originators. Documentation and resolution of complaints. Makes a conforming change. Trust Account Records for Mortgage Originators. Makes a conforming change. Record Retention. Requires licensees to maintain specific business records. Telephone Recordings. Requires a servicer that services 500 residential mortgage loans in Minnesota to: <ul style="list-style-type: none"> (1) record telephone conversations with a borrower; and (2) maintain a recording of that conversation for 60 months. Exemption. States that residential mortgage loans that are serviced by a residential mortgage servicer must comply with this section.
		Same	Art. 7 Sec. 14	Income-driven repayment program.

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HOUSE		Comparison	SENATE	
Sec.	Article 1: Consumer Protection		Sec.	Article 4: Consumer Protection Article 7: Insurance and Financial Products
				Amends the definition of “income-driven repayment program.”
		Same	Art. 7 Sec. 15	Lender. Amends the definition of “lender.”
		Same	Art. 7 Sec. 16	Written Communication. Defines “written communication” as it relates to student loan borrowers and student loan servicers.
		Same	Art. 7 Sec. 17	Annual Report. Requires the annual report submitted by student loan lenders to include information from the previous calendar year.
		Same	Art. 7 Sec. 18	Annual Report from Student Loan Servicers. Requires the annual report submitted by student loan servicers to include information from the previous calendar year.
Sec. 13		Same – formatting differences	Art.7 Sec. 20	Transfer of Student Loans. Requires original student loan servicers to protect borrowers from negative consequences resulting from the sale, assignment, transfer, system conversion, or payment the

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HOUSE		Comparison	SENATE	
Sec.	Article 1: Consumer Protection		Sec.	Article 4: Consumer Protection Article 7: Insurance and Financial Products
				borrower makes to the original loan servicer if a borrower's student loan servicer changes.
		Same	Art. 7 Sec. 21	Records. Clarifies the requirement for a student servicer to maintain records.
		Senate Only	Art. 7 Sec. 22 to 28	<p>Rental Home Marketplace Guarantees Act.</p> <p>Section 22 [59E.01; Short Title] titles this act the Rental Home Marketplace Guarantees Act.</p> <p>Section 23 [59E.02; Definitions] defines several terms.</p> <p>Section 24 [59E.03; Requirements for Doing Business] establishes several different requirements for providers, including:</p> <ol style="list-style-type: none"> (1) Requiring providers to make the rental home marketplace guarantee terms available on the provider's website; (2) Requiring providers to file an annual registration fee of \$750 and a form with the commissioner; (3) Requires providers to insure all rental home marketplace guarantees under a reimbursement insurance policy. <p>Section 25 [59E.04; Rental Home Marketplace Guarantees Are Not Insurance] states that a rental home marketplace guarantee is not insurance.</p>

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HOUSE		Comparison	SENATE	
Sec.	Article 1: Consumer Protection		Sec.	Article 4: Consumer Protection Article 7: Insurance and Financial Products
				<p>Section 26 [59E.05; Reimbursement Insurance Policy] provides that if a provider defaults or fails to perform under the rental home marketplace guarantee, the insurer that issued the policy must pay on behalf of the provider.</p> <p>A provider is considered an agent of the insurer.</p> <p>Section 27 [59E.06; Consumer Protection and Disclosures] provides several disclosures.</p> <p>Providers must disclose that the rental home marketplace guarantee is not an insurance contract and the provider’s obligations are backed by a reimbursement insurance policy.</p> <p>The rental home marketplace guarantee must be written in clear, understandable language.</p> <p>Section 28 [59E.07; Enforcement] provides the Commissioner of Commerce enforcement authority pursuant to the commissioner’s powers under chapter 45.</p>
		Senate Only	Art. 7 Sec. 29	<p>Social Security Number and Individual Taxpayer Identification Number.</p> <p>Requires an insurance company to accept an individual taxpayer identification number instead of a social security number.</p>

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HOUSE		Comparison	SENATE	
Sec.	Article 1: Consumer Protection		Sec.	Article 4: Consumer Protection Article 7: Insurance and Financial Products
		Senate Only	Art. 7 Sec. 30	<p>Cancellation of Group Coverage; Notification to Covered Persons.</p> <p>Authorizes a policyholder to assume responsibility for notifying all covered persons in the event of cancellation.</p>
		Senate Only	Art. 7 Sec. 31 to 32	<p>Limited Lines Travel Insurance.</p> <p>Travel Insurance.</p> <p>Subdivision 1 defines “limited lines travel insurance producer” and “offer and disseminate” and amends the definitions of “travel insurance” and “travel retailer.”</p> <p>Subdivision 2 authorizes the commissioner to issue a limited lines travel insurance producer license to an individual or entity that has filed an application with the commissioner.</p> <p>A travel retailer may offer and disseminate travel insurance on behalf of and under a limited lines travel insurance producer business entity license if:</p> <ol style="list-style-type: none"> 1. The travel retailer provides a description of the insurance; 2. The limited lines travel insurance producer keeps a register of each travel retailer that offers travel insurance on the licensed business entity’s behalf; 3. The limited lines travel insurance producer has a designated responsible producer; 4. There is compliance with the fingerprinting requirements; 5. All applicable fees have been paid; and

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HOUSE		Comparison	SENATE	
Sec.	Article 1: Consumer Protection		Sec.	Article 4: Consumer Protection Article 7: Insurance and Financial Products
				<p>6. Employees and authorized representatives of the travel retailer complete training.</p> <p>Travel retailers must provide a brochure or written material that has been approved by the travel insurer.</p> <p>A travel retailer or authorized representative who is not licensed as an insurance producer is prohibited from evaluating or providing technical advice, or represent themselves as a licensed insurance producer.</p> <p>Subdivision 3 includes technical and clarifying changes.</p> <p>Subdivision 4 requires a limited lines travel insurance producer to use reasonable means to ensure compliance by the travel retailer with section 60K.383 and chapter 65C.</p> <p>Subdivision 5 authorizes a person licensed in a major line of authority as an insurance producer is authorized to sell travel insurance.</p> <p>Scope. Makes a conforming change.</p>
		<p>Senate Only</p> <p>House File 4133 passed off both House and Senate Floor.</p> <p>Signed by Gov. 5/5/2026</p>	<p>Art. 7 Sec. 33</p>	<p>Damage by Peace Officers; Mitigation.</p> <p>Prohibits homeowner’s insurance policies from excluding coverage for damage done to property from a peace officer’s use of chemical irritants, smoke screens, or diversionary devices, when the damage occurs while the peace officer is executing a search warrant or apprehending a criminal.</p>

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HOUSE		Comparison	SENATE	
Sec.	Article 1: Consumer Protection		Sec.	Article 4: Consumer Protection Article 7: Insurance and Financial Products
		Senate Only	Art. 7 Sec. 34 to 39	<p>Travel Insurance.</p> <p>Section 34 [65C.01; Scope and Purposes] establishes the scope of chapter 65C.</p> <p>Section 35 [65C.02; Definitions] defines several terms related to travel insurance.</p> <p>Section 36 [65C.04; Travel Protection Plans] establishes regulations for travel protection plans.</p> <p>Section 37 [65C.05; Sales Practices] provides consumer protection requirements related to illusory travel insurance, marketing, opt outs, and other protections.</p> <p>Section 38 [65C.06; Travel Administrators] regulates travel administrators.</p> <p>Section 39 [65C.07; Policy] establishes requirements related to rates and filing.</p>
Sec.15 to 20		<p>Similar – technical differences.</p> <p>Staff recommend House language</p>	Art. 7 Sec. 40 to 45	<p>Insurance Lead Generators. Person. Amends the definition of “person” to include “insurance lead generators.”</p> <p>Insurance Lead Generator. Defines “insurance lead generator.”</p> <p>Lead-Generating Device. Defines “lead-generating device.”</p> <p>Recording. Defines “recording.”</p>

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HOUSE		Comparison	SENATE	
Sec.	Article 1: Consumer Protection		Sec.	Article 4: Consumer Protection Article 7: Insurance and Financial Products
				<p>False information and advertising generally. Clarifies the types of advertising or postings that could constitute an unfair method of competition and an unfair and deceptive act or practice.</p> <p>Failure to maintain certain records. Requires a person to maintain business records that ensure data regarding complaints and marketing are accessible and retrievable for examination by the insurance commissioner.</p>
		Same	Art. 7 Sec. 46	<p>Minnesota Transactions.</p> <p>Amends the definition of “Minnesota transactions.”</p>
		Same	Art. 7 Sec. 47	<p>[82B.081; Notice to Commissioner]</p> <p>Requires a licensee (real estate appraiser) to provide notice to the commissioner if the information in the license application changes.</p> <p>The licensee must notify the commissioner of a final adverse decision or court order, a disciplinary action, and if the licensee is charged, adjudged guilty of, or enters a plea of guilty or nolo contendere.</p>
		Same	Art. 7 Sec. 48	<p>[82C.031; Notice to Commissioner]</p>

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HOUSE		Comparison	SENATE	
Sec.	Article 1: Consumer Protection		Sec.	Article 4: Consumer Protection Article 7: Insurance and Financial Products
				<p>Requires a licensee (appraisal management company) to provide notice to the commissioner if the information in the license application changes.</p> <p>The licensee must notify the commissioner of a final adverse decision or court order, a disciplinary action, and if the licensee is charged, adjudged guilty of, or enters a plea of guilty or nolo contendere.</p>
		<p>Similar</p> <p>Senate language requires entities to submit a business tax identification number for proof of identification.</p>	Art. 4 Sec. 4	<p>Purchase or Acquisition Record Required.</p> <p>Amends the required proof of identification that a seller who is considered an entity may provide.</p>
		<p>Similar – Technical drafting differences</p> <p>Staff recommend Senate language</p>	Art. 4 Sec. 5	<p>Licensed Required for Scrap Metal Copper Sale.</p> <p>Modifies the required information that must be included on a scrap metal copper license application for an individual and an entity.</p>
		<p>Senate Only</p> <p>HF 1606 was passed off both the House and Senate Floor.</p> <p>Signed by Gov. 5/6/2026</p>	Art. 4 Sec. 6	<p>Prohibition on Nudification Technology.</p> <p>Prohibits access to nudification technology. Provides an exemption for website, applications, or software that require technical skill of a user to nudify an image or video. Provides for a civil action, damages, and penalties.</p>
		Senate Only	Art. 4 Sec. 7	[325F.7845; Pharmaceutical Advertising]

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HOUSE		Comparison	SENATE	
Sec.	Article 1: Consumer Protection		Sec.	Article 4: Consumer Protection Article 7: Insurance and Financial Products
				Prohibits television advertisements for the sale of prescription drugs to consumers. Provides enforcement by the attorney general.
		Senate Only Passed off Senate Floor.	Art. 4 Sec. 8 to 12	<p>Sale of Animal Prohibition. Definition. Defines “advertisement” and “pet shop.”</p> <p>Disclosure. Requires pet dealers to provide a copy of all available state or federal inspection reports for an animal’s breeder.</p> <p>Responsibility of purchaser. Allows purchasers to choose the veterinarian that examines a recently purchased animal.</p> <p>Section 11 [325F.7915; Sale of Dogs and Cats Prohibited] prohibits the sale of cats and dogs. Establishes a grandfather clause for pet shops that sold or offered an animal for sale within one year before the effective date.</p> <p>Civil Penalty. Provides a civil fine for a violation of section 325F.7915 (prohibition on the sale of dogs and cats).</p>
		Senate Only	Art. 4 Sec. 13 to 14	<p>[325M.40; Minor Access to Chatbots]</p> <p>Prohibits a person from allowing minors to access chatbots and AI companions. Provides remedies and enforcement by the attorney general.</p> <p>Requires a transition period.</p>

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HOUSE		Comparison	SENATE	
Sec.	Article 1: Consumer Protection		Sec.	Article 4: Consumer Protection Article 7: Insurance and Financial Products
		Same	Art. 7 Sec. 49	Exclusions. Clarifies what the term “collection agency” does not include. A collection agency does not include a residential mortgage servicer or a student loan servicer.
		Senate Only	Art. 7 Sec. 50	Credit services organization. Makes a conforming change.
		Senate Only	Art. 7 Sec. 51 to 53	Accreditation Repealer. Form. Makes a conforming change. Form. Makes a conforming change. Section 53 [Repealer] repeals section 332A.02, subdivision 2 and section 332B.02, subdivision 2. Both sections define “accreditation.”
		Same	Art. 4 Sec. 15	Repealer. Repeals several sections related to virtual currency kiosks.

HOUSE		Comparison	SENATE	
Sec.	Article 2: Technical		Sec.	Article 9: Miscellaneous
		Senate Only	1; 9 to 34	Weights and Measures.

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HOUSE		Comparison	SENATE	
Sec.	Article 2: Technical		Sec.	Article 9: Miscellaneous
				Technical changes. Amends several definitions and references to ASTM specifications.
		Same	2	Issuance and Conditions. Technical change.
		Same	3	Interest Rates; Usury Limit for Depository Institutions. Changes the reference from “Federal Reserve Bank” to “Board of Governors of the Federal Reserve.”
		Same – small technical difference Staff recommend Senate language	4	Stockholders to Approve; Certificate of Consolidation or Merger. Technical changes.
		Same	Art. 7 Sec. 19	Registration for Lenders. Technical change.
		Same	5	Annual statements required. Makes a technical and clarifying change related to report filings.
		Same	6	Company or agent cannot continue business unless statement is filed.

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HOUSE		Comparison	SENATE	
Sec.	Article 2: Technical		Sec.	Article 9: Miscellaneous
				Makes a technical change related to report filings. Changes the report date from May to August.
		Senate Only	7	(adds section 62J.96, subdivision 4; Violation as deceptive practice) Provides that a violation of section 62J.96 (“Access to 340B drugs”) constitutes an unfair trade practice and is enforceable by the attorney general.
		Same	8	Extensions. Authorizes the commissioner to grant an extension on a filing deadline upon written request.
		Senate Only	35	Paddlewheel Prizes. Establishes the maximum value of a merchandise prize that may be awarded for a paddle ticket.
		Repeal of section 48.158 is same Repeal of section 62J.96, subd. 3, is Senate only	36	Repealer. Repeals section 48.158, and section 62J.96, subdivision 3. Section 62J.96, subdivision 3, provides that the section expires July 1, 2027. By repealing this expiration provision, this section of the bill makes permanent the statutory section’s prohibition on manufacturers interfering with 340B drug delivery to contract pharmacies.

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HOUSE		Comparison	SENATE	
Sec.	Article 3: Securities		Sec.	Article 5: Securities
		<p>Similar – See R6.</p> <p>The Senate adopted a floor amendment that deleted the requirement for a broker-dealer to establish and maintain a set of written supervisory procedures. The Senate language exempts investment advisors who do not have employees from establishing written supervisory procedures required by rules.</p>	1 to 4	<p>Section 1 (amends section 80A.50) establishes crowdfunding regulations.</p> <p>Section 2 (amends section 80A.66) requires broker-dealers to establish written supervisory procedures, business continuity and succession plans, and physical security and cybersecurity policies and procedures.</p> <p>Section 3 [80A.691; Broker-dealers; Agents; Dishonest or Unethical Business Practices] requires broker-dealers to observe high standards and outlines what conduct is considered contrary to those standards.</p> <p>Section 4 (amends section 80C.12, subdivision 1) makes technical changes.</p>

HOUSE		Comparison	SENATE	
Sec.	Article 3: Unclaimed Property		Sec.	Article 8: Unclaimed Property
		Same	1	<p>Virtual Currency.</p> <p>Defines “virtual currency.”</p>
		Same	2	<p>[345.382; Funds Held for the Prepayment of Funeral Related Expenses]</p>

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HOUSE		Comparison	SENATE	
Sec.	Article 3: Unclaimed Property		Sec.	Article 8: Unclaimed Property
				States that funds held for the prepayment of funeral expenses are abandoned at the earliest of three years after the date of the death of the beneficiary, one year after the date the beneficiary did or should have attained age 105, if the holder does not know that the beneficiary is deceased, or 30 years after the contract was executed.
		Senate Only	3	[345.383; Exemption for Certain Property Held in Tax-Deferred Accounts] Exempts property held in a section 529 or 529A account from sections 345.31 to 345.60.
		Similar – small technical difference Staff recommend Senate language.	4	[345.384; Virtual Currency] Presumes virtual currency is abandoned three years after the owner’s last indication of interest in it. Explains what an “indication of interest” is.
		Similar – technical difference Staff recommend Senate language for corrected cross reference.	5	Virtual Currency. Requires a holder to liquidate virtual currency and remit the proceeds to the commissioner. Requires liquidation to occur within 30 days before filing a report with the commissioner. Requires a holder who can liquidate explain the reason why to the commissioner.

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HOUSE		Comparison	SENATE	
Sec.	Article 3: Unclaimed Property		Sec.	Article 8: Unclaimed Property

HOUSE		Comparison	SENATE	
Sec.			Sec.	Article 1: Prescription Drug Affordability Advisory Council
		Senate Only	1	Definition. Makes conforming changes to remove references to the prescription drug affordability advisory council, which is being eliminated through a repealer in section 4 of this article.
		Senate Only	2	General. Makes conforming changes to remove references to the prescription drug affordability advisory council, which is being eliminated through a repealer in section 4 of this article.
		Senate Only	3	Identification of certain prescription drug products. Makes conforming changes to remove references to the prescription drug affordability advisory council, which is being eliminated through a repealer in section 4 of this article.

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HOUSE		Comparison	SENATE	
Sec.			Sec.	Article 1: Prescription Drug Affordability Advisory Council
		Senate Only	4	<p>Repealer.</p> <p>Repeals section 62J.86, subdivision 2, and section 62J.88. Section 62J.86, subdivision 2 is the definition of “advisory council” for purposes of sections 62J.58 to 62J.95. Section 62J.88 is the statutory section establishing the advisory council.</p>

HOUSE		Comparison	SENATE	
Sec.			Sec.	Article 2: Reinsurance
		Senate Only	1	<p>Administration of plan.</p> <p>Clarifies that the Minnesota Comprehensive Health Association may provide technical assistance regarding the association and Minnesota premium security plan. This section further modifies the reimbursement mechanics and timing for reinsurance payments to health carriers for benefit year 2027 and makes conforming changes.</p>
		Senate Only	2	<p>2028 assessment on group health carriers.</p>

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HOUSE		Comparison	SENATE	
Sec.			Sec.	Article 2: Reinsurance
				Modifies the mechanics and timing for determining the assessment amounts imposed on health carriers that will fund the reinsurance program for benefit year 2027.
		Senate Only	3	Payment parameters. Makes a conforming change to align with modifications in sections 1 and 2 of this article, to have the commissioner of commerce (rather than the Minnesota Comprehensive Health Association) consult with the commissioner of management and budget and the board of directors of MNsure to determine the amount of funding necessary to ensure MNsure’s stable operation.
		Senate Only	4	Reinsurance credit. Makes a technical change (replacing “insurance company” with “taxpayer”) related to the reinsurance tax credits received by health carriers imposed a fee to fund the reinsurance program under section 62E.23.

HOUSE		Comparison	SENATE	
Sec.			Sec.	Article 3: Health Insurance
		Senate Only	1	[60A.071; Substantial Enrollment Growth; Notification]

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HOUSE		Comparison	SENATE	
Sec.			Sec.	Article 3: Health Insurance
				Requires health insurers and nonprofit health service plan corporations to notify the commissioner of commerce if the entity experiences a significant increase in total enrollees across the entity or within a specific line of business. This section further authorizes the commissioner to issue a corrective order to address effects of the entity's anticipated business growth.
		Senate Only	2	Scope. Makes a conforming change in connection with the new statutory section included as section 3 of this article.
		Senate Only	3	[60A.593; Prohibited Activities] Restricts officer and director salary increases, and preferential payments, for domestic health organizations with a total adjusted capital equal to or less than the organization's company action level RBC.
		Senate Only	4	Guaranteed issue for eligible persons. Provides individuals whose Medicare supplement policies have involuntarily ceased because the policy's issuer: (1) became insolvent, (2) substantially violated a material provision of the policy, or (3) materially misrepresented the policy's provisions when marketing the policy, with a guaranteed issue right to any Medicare supplement policy offered by any issuer. The section further provides a guaranteed issuance right for plan year 2027 to such individuals whose enrollment ceased in calendar year 2025.

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HOUSE		Comparison	SENATE	
Sec.			Sec.	Article 3: Health Insurance
		Senate Only	5	<p>(adds section 62D.08, subdivision 8; Information sharing)</p> <p>Requires the commissioner of commerce to share nonpublic data submitted in a health maintenance organization’s annual report with: (1) other state agencies; (2) federal regulatory agencies; and (3) the National Association of Insurance Commissioners, provided the requesting recipient agrees to maintain the data in a manner consistent with its classification under chapter 13.</p>
		Senate Only	6	<p>[62D.085; Substantial Enrollment Growth; Notice]</p> <p>Requires health maintenance organizations to notify the commissioner of health if the entity experiences a significant increase in total enrollees across the entity or within a specific line of business. This section further authorizes the commissioner to issue a corrective order to address effects of the entity’s anticipated business growth.</p>
		Senate Only	7	<p>Cost Containment Data from State Agencies and Other Governmental Units.</p> <p>Requires any state agency that (1) purchases health care services; (2) provides oversight over health insurance rates; (3) collects health care taxes; or (4) regulates health care entities to provide nonpublic data requested by the commissioner of commerce to satisfy specified statutory duties with respect to monitoring the health care market.</p>
		Senate Only	8	<p>Prescription drug costs.</p>

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HOUSE		Comparison	SENATE	
Sec.			Sec.	Article 3: Health Insurance
				Requires the commissioner of commerce to share data reported under section 62K.07 on covered prescription drugs with the commissioner of health.
		Senate Only	9	(adds section 62M.02, subdivision 2a; Artificial intelligence) Creates a definition for the term “artificial intelligence,” for purposes of the prohibition on artificial intelligence in utilization review set forth in section 10 of this article. The definition utilizes a cross-reference to 15 U.S.C. § 9401, which defines “artificial intelligence” to mean “a machine-based system that can, for a given set of human-defined objectives, make predictions, recommendations or decisions influencing real or virtual environments. Artificial intelligence systems use machine and human-based inputs to (A) perceive real and virtual environments; (B) abstract such perceptions into models through analysis in an automated manner; and (C) use model inference to formulate options for information or action.”
		Senate Only	10	Physician reviewer; adverse determinations. Clarifies that a utilization review organization is prohibited from exclusively using artificial intelligence to make an adverse determination for coverage of benefits. A clinician review is required for this purpose.
		Senate Only	11	Alcoholism, Mental Health, and Chemical Dependency Services.

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HOUSE		Comparison	SENATE	
Sec.			Sec.	Article 3: Health Insurance
				Requires all health plans to reimburse clinical trainees in an amount that is at least as much as that paid to independently licensed mental health professionals, when the clinical trainee is providing an alcoholism, a mental health, or a chemical dependency service pursuant to Minn. Stat. 245I.04, subdivision 6 (“Clinical trainee qualifications”).
		Senate Only	12	<p>Coverage of Home Care Nursing.</p> <p>Clarifies coverage requirements for home care nursing services for certain individuals by prohibiting health plans from imposing quantity limits on such services. This section further creates a definition of home care nursing services and requires health plans to utilize that term in all policy documents and communications for any services that meet the definition.</p>
		Senate Only	13	<p>Expanded access to and use of the all-payer claims data.</p> <p>Requires the commissioner of health to make all-payer claims data available to the commissioner of commerce to perform health insurance oversight duties.</p>
		Senate Only	14	<p>(adds section 62W.06, subdivision 4; Data sharing)</p> <p>Requires the commissioner of commerce to provide pharmacy benefit manager annual transparency reports, submitted pursuant to section 62W.06, subd. 2, to the commissioner of health.</p>

Comparison Summary of House File H4188/S4365, Second Engrossment and Senate File H4188/S4365, First Unofficial Engrossment

HOUSE		Comparison	SENATE	
Sec.			Sec.	Article 6: Telecommunications
		<p>Senate Only.</p> <p>House File 4052 was passed of the House and Senate Floor.</p> <p>Signed by Gov. on 5/7/2026</p>	1 to 13	<p>Section 1 (amends section 237.035) makes a conforming change.</p> <p>Section 2 (amends section 237.036) strikes language authorizing the commission to regulate pay telephones.</p> <p>Section 3 (amends section 237.069) strikes language requiring the Public Utilities Commission to adopt rules governing a telephone company’s delay or denial of a customer’s request to trace allegedly harassing calls. Requires a telecommunications carrier to be capable of allowing law enforcement agencies to intercept and access call-identifying information consistent with federal law.</p> <p>Section 4 (amends section 237.07, subdivision 1) strikes language requiring telephone companies to keep price lists and rules available for public inspection at their offices.</p> <p>Section 5 (amends section 237.11) strikes language requiring a telephone company to keep an office in Minnesota. Strikes language referring to obsolete language that this bill repeals.</p> <p>Section 6 (amends section 237.164) strikes language requiring the commission to establish intrastate service discounts for schools and libraries in order to allow them to access federal discounts. Provides that a school or library is eligible to receive service discounts that are consistent with the federal E-rate discount program.</p>

Comparison Summary of House File H4188/S4365, Second Engrossment and Senate File H4188/S4365, First Unofficial Engrossment

HOUSE		Comparison	SENATE	
Sec.			Sec.	Article 6: Telecommunications
				<p>Section 7 (amends section 237.626, subdivision 1) strikes language stating that a promotion may take effect the day after the commission receives notice of it from a telephone company and that the notice must identify the consumers to whom the promotion is available.</p> <p>Section 8 (amends section 237.626, subdivision 3) strikes language requiring a promotional offer to be available for resale to a qualifying carrier.</p> <p>Section 9 (amends section 237.66, subdivision 4) requires a telephone company to notify a residential customer of the price of all available service options when service is initiated, when a service change is requested, and at any time the customer requests that information.</p> <p>Section 10 (amends section 237.66, subdivision 5) provides that a telephone company may provide the notice required under section 9 above electronically if requested by the customer.</p> <p>Section 11 (amends section 237.70, subdivision 7) strikes language requiring the commission to establish a uniform statewide credit for the Telephone Assistance Plan, a program that reduces telephone bills for income-qualified persons that all local providers must offer.</p> <p>Section 12 (amends section 237.762, subdivision 5) strikes language requiring rate increases under a plan to be</p>

Comparison Summary of House File H4188/S4365, Second Engrossment and Senate File H4188/S4365, First Unofficial Engrossment

HOUSE		Comparison	SENATE	
Sec.			Sec.	Article 6: Telecommunications
				incorporated with a state universal service fund to delay an increase during the plan's initial three years. Section 13 [Repealer] repeals several obsolete sections.