

# Commerce Finance and Policy Committee

March 24, 2026

Capitol 120 – 8:15am

## Testifiers

- I. HF 2400 (Huot) Real estate appraisers; disciplinary sanction matrix established.
- II. HF 1724 (Gillman) Direct primary care service agreements established.
  - a. RaeAnna Lee, Legislative & Coalitions Director of MN, Available for Americans for Prosperity
  - b. Dean Clancy, Americans for Prosperity
  - c. Sam Smith, Government Affairs Director, Minnesota Department of Commerce
  - d. Dr. Najaha Musse, MN Academy of Family Physicians
  - e. Thompson Aderinkomi, CEO, Nice Healthcare
- III. HF 3437 (Allen) Application of certain residential mortgage loan fees and penalties modified.
- IV. HF4333 (Davids) Supplemental health insurance product established to cover short-term home health and nursing care, and civil penalties provided
- V. HF 4052 (Kresha) Various provisions governing telephone company regulation, infrastructure and railroad crossings, pricing plans, service classification, and reporting requirements modified and clarified.
  - a. Brent Christensen, President & CEO, Minnesota Telecom Alliance
- VI. HF 2874 (Kresha) Earned wage access services regulated.
  - a. Molly Jones, Vice President & Head of Public Policy, PayActiv
  - b. Ben Lien, Exodus Lending
  - c. Yasmin Farahi, Center for Responsible Lending
  - d. Lauren Saunders, National Consumer Law Center
  - e. Ron Elwood, Legal Aid
  - f. Sarah Doktor, Assistant Attorney General, Consumer Division, Minnesota Attorney General's Office
  - g. Laura Sayles
  - h. Cashmere Hagbourne
  - i. Garet Ten Cate
  - j. Anna Odegaard, Director, Consumer Financial Protection
  - k. Sam Smith, Government Affairs Director, Minnesota Department of Commerce
  - l. Tara Rider, Vice President, Policy and Government Relations, Brigit Inc.