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AARP Written Testimony in Support of HF 4867
House of Representatives Commerce Finance and Policy Committee
April 15, 2026

Co-Chairs O'Driscoll, Koegel, and Committee Members,

AARP Minnesota respectfully urges support for HF 4867. The bill improves the sustainability of the Consumer Protection Restitution Account—a bipartisan success story already serving consumer fraud victims. Thank you for taking this bold, nation-leading step last session. HF 4867 improves the law to be more fair and sustainable.

First, the bill removes the annual limit on revenue allowed into the fund from consumer enforcement public compensation, a change that does not create a direct fiscal impact to the general fund because those funds are considered windfall funds and the bill does not require an appropriation. AARP advocated for a limit last session as a first step to prove that the fund could be set up properly, cases would be received, and funding could get to victims as intended before asking the Legislature to increase the annual limit. The fund has proven to do each of these things successfully. HF 4867 preserves the rule that half of these funds must continue to go to the general fund. This change is needed to ensure that the fund adequately serves fraud victims into the future.

Second, the bill limits the maximum amount of restitution an individual can receive. Without this change, the law requires that eligible consumers must be restituted in full, meaning one individual who lost one million dollars could receive full payment while those who lost significantly less are forced to wait or never receive restitution at all. HF 4867 proposes changes that allows more Minnesota fraud victims to financially recover.

On behalf of our more than 620,000 members statewide, thank you for considering HF 4867. For further discussion, please contact AARP Minnesota State Advocacy Director, Thomas Elness, at telness@aarp.org.

A handwritten signature in black ink that reads "Cathy McLeer".

Cathy McLeer, State Director
AARP Minnesota

