

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  
KOEDEL, 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

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Representative Tim O’Driscoll, Chair

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Karen Hartwig, Committee Legislative Assistant