

COMMERCE FINANCE AND POLICY COMMITTEE MINUTES

Representative Erin Koegel, Co-Chair of the Commerce Finance and Policy Committee, called the meeting to order at 8:15 AM on Wednesday, April 15, 2026, in Room 120 of the Capitol Building. The meeting was broadcast via House Public Information Services.

The Committee Legislative Assistant noted the roll.

Members present:

KOEGEL, Erin, DFL Co-Chair
O'DRISCOLL, Tim, GOP Co-Chair
ELKINS, STEVE, Vice-Chair
PERRYMAN, Bernie, Vice-Chair
ALLEN, Keith
BUCK, Shelley
CHA, Ethan
DAVIDS, Greg
DOTSETH, Jeff
FALCONER, Alex
FINKE, Leigh
HANSON, Jess
HEINTZEMAN, Josh
HUOT, John
KOTYZA-WITTHUHN, Carlie
RYMER, Max
SMITH, Andy
VAN BINSBERGEN, Scott
WEST, Nolan

Members excused:

KRESHA, Ron

A quorum was present.

Co-Chair O'Driscoll moved that the minutes from April 9th, 2026, be approved. THE MOTION PREVAILED.

HF4881 (Koegel) Prescription Drug Affordability Advisory Council eliminated, nondepository financial institution provisions modified, health plan regulatory alignment provided, duties transferred, premium security plan modified, appropriations reduced, and money appropriated.

The committee held an informational hearing on HF4881.

Testifiers on HF4881:

- Grace Arnold, Commissioner, Minnesota Department of Commerce
- Sam Smith, State Affairs Director, Minnesota Department of Commerce

HF4867 (Lee, K.) Deposit limit on the consumer protection restitution account removed, and distribution limits set.

Co-Chair Koegel moved the HF4867 be laid over.

Representative Lee presented HF4867.

Testifiers on HF4867:

- Jason Pleggenkuhle, Assistant Attorney General, Minnesota Attorney General's Office Consumer Protection Division
- Louise Schostek, Resident, St. Paul, Minnesota

- Thomas Elness, Associate State Director of Advocacy, AARP Minnesota

Co-Chair Koegel renewed the motion that HF4867 be laid over.

The bill was laid over.

HF4223 (Elkins) Strengthen Minnesota homes program modified, and money appropriated.

Representative Elkins moved the HF4223 be re-referred to the Committee on Ways and Means.

Representative Elkins moved the H4223A1 amendment to HF4223. THE MOTION PREVAILED. THE AMENDMENT WAS ADOPTED.

Representative Elkins presented HF4223, as amended.

Testifiers on HF4223, as amended:

- Dr. Julia Nerbonne, Executive Director, Interfaith Power and Light Minnesota; Professor, University of Minnesota
- Elyse Schupak, Climate & Financial Regulations Policy Advocate, Public Citizen
- Jeru Gobeze, Advocacy Director, Habitat for Humanity of Minnesota
- Aaron Cocking, President & CEO, Insurance Federation of Minnesota
- Kari Johnson, Director of Policy & Field Building, Minnesota Consortium of Community Developers
- Peter Brickwedde, Assistant Commissioner, Minnesota Department of Commerce

Representative Elkins renewed the motion that HF4223, as amended, be re-referred to the Committee on Ways and Means. THE MOTION PREVAILED.

HF4422 (Duran) All property insurance coverage required to allow appraisal of damages and alternative resolution.

Co-Chair Koegel moved that HF4422 be laid over.

Representative Duran presented HF4422.

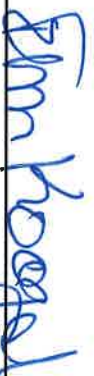
Testifiers on HF4422

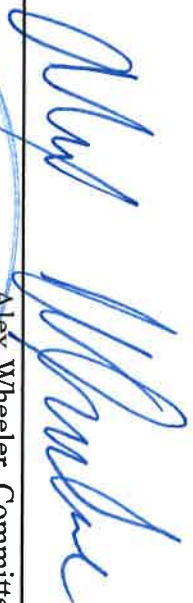
- Peter Brickwedde, Assistant Commissioner, Minnesota Department of Commerce
- Tim Johnson, Advisory Board Member, Contractors Association of Minnesota
- Aaron Cocking, President & CEO, Insurance Federation of Minnesota
- Adam Axvig, President & CEO, MAFMIC
- Josh Hansen, Licensed Minnesota Insurance Adjuster, Midwest Loss Appraisers
- John Carlson, Commissioner, Beltrami County
- Doug Fuller, Former Minnesota State Representative & Realtor, Beltrami County
- Ann Gorman, Resident, Beltrami County, Minnesota
- Audrey Thayer, Councilwoman, City of Bemidji, MN Councilwoman
- Karl Swanson, Resident, Beltrami County, Minnesota
- Kurt Anderson, Public Adjuster

Co-Chair Koegel renewed the motion that HF4422 be laid over.

The bill was laid over.

The meeting was adjourned at 10:02 AM.


Representative Erin Koegel, DFL Co-Chair



Alex Wheeler, Committee Legislative Assistant



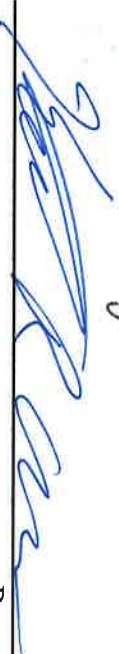
Representative Tim O'Driscoll, GOP Co-Chair



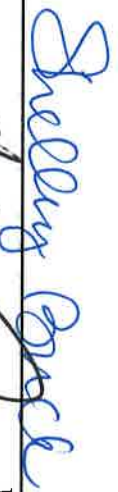
Representative Steve Elkins, DFL Vice-Chair



Representative Bernie Perryman, GOP Vice-Chair



Representative Keith Allen



Representative Shelley Buck



Representative Ethan Cha



Representative Greg Davids



Representative Jeff Dotseth



Representative Alex Falconer



Representative Leigh Finke



Representative Jess Hanson



Representative Josh Heintzeman



Representative John Huot



Representative Carlie Kotyza-Withuhn



Representative Ron Kresha



Representative Max Rymer



Representative Andy Smith



Representative Scott Van Binsbergen



Representative Nolan West