

# Commerce Policy Conference Committee

## Comparison Summary of Senate File 4097 (S4097-2) / House File 4077 (UES4097-1)

Revisor Page	SENATE		HOUSE		Comparison	Summary
	Art.	Sections	Art.	Sections		

### SENATE Art. 1 / HOUSE Art. 3: Insurance

R1	1	1	3	2	Similar (technical differences, staff recommends House language)	<b>Coverage deemed unavailable.</b> Deems that, if coverage for a risk is referred by a licensed insurance producer to an unaffiliated surplus lines broker, it is unavailable from a licensed insurer.
R1			3	3	House Only	<b>[60A.43] Disability Income Coverage; Disclosure</b> Prohibits a contract or policy of long term disability that limits the duration of coverage for mental health or substance use disorders.
R1			3	4	House Only	<b>Suicide provision.</b> Updates language referencing suicide in life insurance policies.
R2			3	5	House Only	<b>Contraceptive coverage.</b> Moves sections relating to exempt and eligible organizations into a new section of statute (see section 8 of article 3). Effective date. Effective date January 1, 2025.
R3			3	6	House Only	<b>Contraceptive coverage.</b> Makes cross-reference change. Effective date January 1, 2025.
R4			3	7	House Only	<b>Gender-affirming care coverage; medically necessary care.</b> Adds § 62Q.585. Establishes requirements for health plan coverage of gender-affirming care.

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						<p><b>Subd. 1. Requirement.</b> Prohibits a health plan that covers physical or mental health services from excluding coverage for medically necessary gender-affirming care, or requiring gender-affirming treatments to meet a definition of medically necessary care that is more restrictive than the definition in subd. 2.</p> <p><b>Subd. 2. Minimum definition.</b> Defines medically necessary care as health care services appropriate in type, frequency, level, setting, and duration to the enrollee’s diagnosis or condition; diagnostic testing; and preventive services. Requires medically necessary care to be consistent with generally accepted practice parameters and to either help restore or maintain enrollee health or prevent deterioration of the enrollee’s condition.</p> <p><b>Subd. 3. Definitions.</b> Defines gender-affirming care and health plan for this section.</p>
R4			3	8	House Only	<p><b>Religious objections.</b> Adds § 62Q.679. Establishes exceptions to and accommodations for coverage of contraceptives and gender-affirming care for organizations with religious objections to covering these services. These exceptions and accommodations exist in current law for coverage of contraceptives and are being modified to include coverage of gender-affirming care.</p> <p><b>Subd. 1. Definitions.</b> Defines terms for this section: closely held for-profit entity, eligible organization, exempt organization.</p> <p><b>Subd. 2. Exemption.</b> Provides an exempt organization is not required to cover contraceptives or gender-affirming care if the exempt organization has religious objections. Requires an exempt organization with a religious objection to the coverage to notify its employees, and if the exempt organization provides partial coverage, requires the notice to specify the services not covered.</p> <p><b>Subd. 3. Accommodation for eligible organizations.</b> Allows an eligible organization to not cover some or all benefits for contraceptives or gender-affirming care if the organization has religious objections to covering some or all of the services. Requires notice from an eligible organization to the organization’s health plan company if the organization has religious objections to covering the services, lists what the notice must include, and requires a health plan company that receives such</p>

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						<p>a notice to exclude coverage of those benefits from the organization’s health plan and provide separate payments for coverage of contraceptives or gender-affirming care. Prohibits the health plan company from imposing cost-sharing, premiums, fees, or other charges on the enrollee for coverage of contraceptives, and prohibits the health plan company from imposing premiums, fees, or other charges on the eligible organization or health plan for coverage of contraceptives or gender-affirming care. Requires health plan companies to annually report to the commissioner of commerce, the number of eligible organizations granted an accommodation under this subdivision.</p> <p>Effective date: This section is effective January 1, 2025, and applies to health plans offered, sold, issued, or renewed on or after that date.</p>
R6			3	9	House Only	<p><b>Renewal notice requirement.</b></p> <p>Clarifies that increasing or revising a homeowner’s insurance policy or deductible is not a refusal to renew, reduction in coverage limits, or elimination of coverage. Requires an insurer that provides a deductible that requires a policyholder to pay a percentage of the loss to also provide at least one flat-dollar deductible option.</p>
R7			3	10	House Only	<p><b>Rules.</b></p> <p>Allows commissioner to take into consideration when setting certain rules insured’s loss experience from natural causes.</p>
R8	1	24	3	11	Similar (technical differences only, staff recommends House language)	<p><b>[65A.3025] Condominium and townhouse policies; coordination of benefits for loss assessment.</b></p> <p>Clarifies the obligations of an insurer when a loss assessment is charged to a unit owner by an association.</p>
R8	1	2			Senate Only	<p><b>Authorized territory.</b></p> <p>Amends section 67A.01, subdivision 2, to increases the number of counties a township municipal fire insurance company may be authorized to write business in from 20 to 30.</p> <p>In the event of a merger of two or more township mutual fire insurance companies, the surviving company may transact business in the entire territory as long as there is approval by the commissioner</p>

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						<p>and the number of counties does not exceed 30. There are additional reporting requirements for territories that exceed 20 counties.</p> <p>A policy issued to a county outside of the territory of the surviving company must remain in effect until the policy expires or is terminated by the policies terms or is terminated in accordance with section 67A.18.</p>
R11	1	3			Senate Only	<p><b>Kinds of property; property outside authorized territory.</b></p> <p>Amends 67A.14, subdivision 1, to allow qualified property inside the limits of a company’s territory to remain qualified property even if it is outside the territory of the surviving company for the duration of the policy insuring the qualified property. This is to avoid automatic cancellation of a policy after a merger has taken place.</p>
R11			3	12	House Only	<p><b>Rating methods.</b></p> <p>Allows natural causes to be used as a rating factor for homeowner’s insurance.</p>
R12			3	13	House Only	<p><b>Refusal to renew.</b></p> <p>Makes technical change.</p>
R13			3	14	House Only	<p><b>Residential contractor; prohibited insurance practices.</b></p> <p>Prohibits certain actions of residential contractors in relation to insurance, deductibles, and repairs referrals.</p>
R13			3	16	House Only	<p><b>School districts; group health insurance coverage.</b></p> <p>Requires proposals for group health insurance to school districts to include certain information.</p>

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	Art.	Sections	Art.	Sections		
R16			3	17	House Only	<b>Jointly.</b> Makes technical change related to school district group health insurance coverage.
R16	1	4			Senate Only	<p><b>Transfer on Death Deeds</b> Amends section 507.071 as follows:</p> <p>Subdivision 2. <b>Effect of transfer on death deed.</b> Clarifies that a TODD has no effect on title until it is effective, but a TODD does create an insurable interest in favor of the designated grantee beneficiary so that they may insure the property against damage or loss the occurs once the TODD is effective.</p> <p>Subdivision 4. <b>Multiple grantee beneficiaries.</b> Provides that if a grantee joint tenant dies before the grantor owner and no successor beneficiary is designated for the deceased grantee, the surviving joint tenants are the successors and no interest lapses.</p> <p>Subdivision 8. <b>Recording requirements and authorization.</b> Validates incorrect or incomplete recording of a TODD or a revocation of the TODD for registered real properties if the TODD or the revocation was recorded before the death of the grantor owner in the office of the county recorder or registrar of titles in a county in which as least part of the real property is location and is memorialized on the certificate of title after death.</p> <p>Subdivision 10. <b>Revocation or modification of transfer on death deed.</b> Clarifies that a descendant of the grantee beneficiary only takes the place of a deceased grantee beneficiary when there is not a successor grantee named in the TODD.</p> <p>Subdivision 11. <b>Antilapse; deceased beneficiary; words of survivorship.</b> Provides that under certain circumstances when a grantee beneficiary cannot take the property, an affidavit of survivorship is not conclusive and instead, the court must issue an order after a probate proceeding to determine the beneficiaries and shares.</p>

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	Art.	Sections	Art.	Sections		
						<p>Subdivision 13. <b>Multiple transfer on death deeds.</b> Clarifies that if there are multiple TODDs, an earlier TODD is effective for lands not included in the subsequent TODD(s).</p> <p>Subdivision 20. <b>Proof of survivorship and clearance from public assistance claims and liens; recording.</b> Provides an exception for a court order that aligns the language with subdivision 11.</p> <p>Subdivision 26. <b>Jurisdiction.</b> Clarifies that the probate court has jurisdiction over claims related to TODDs.</p>
R24	1	5			Senate Only	<p><b>[507.072] Property Insurance For Grantee Beneficiaries of Transfer on Death Deeds.</b> Requires an insurer providing an insurance policy on real property transferred by a TODD to provide extended coverage to the designated grantee beneficiary for 30 days for the death of the grantor, the expiration date of the insurance policy, or when the designated grantee beneficiary acquires a separate insurance policy, whichever occurs earliest. Requires the grantor owner to notify the insurer that the property is subject to a TODD and include the names and contract information of all designated grantee beneficiaries. Permits the insurer to require proof that the claimant is a grantee beneficiary under a valid TODD. Clarifies that the grantee beneficiary does not have an insurable interest in the real property prior to the death of the grantor owner. Requires TODDs to include a specific warning to the grantor owner and the grantee beneficiary related to temporary extended coverage.</p>
R26			3	19	House Only	<p><b>Terms.</b> Makes change related to civil liability and insurance policies. Effective the day following final enactment.</p>
R27			3	20	House Only	<p><b>Repealer.</b> Repeals section 332.3351.</p> <p>Repeals section 62Q.522, subds. 3 and 4, effective January 1, 2025.</p>

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R27	1	6			Senate Only	<p><b>Effective date.</b></p> <p>Provides that sections 4 and 5 are effective the day following final enactment, applied to insurance policies issued and renewed on or after August 1 of the year of final enactment. Sections 4 and 5 do not apply to insurance policies issued or renewed prior to August 1 of TODDs recorded prior to August 1, unless the grantor owner provides a notice to the insurer under section 5, subdivision 3.</p>

Revisor Page	SENATE		HOUSE		Comparison	Summary
	Art.	Sections	Art.	Sections		

**SENATE Art. 2 / HOUSE Arts. 1 and 2: Financial Institutions/Monetary and Financial Institutions Policy and Consumer Protection**

R1	2	1-8	2	1-8	Similar (All sections are the same, except for the senate only provisions noted.)	<p><b>Nonbank data security established.</b></p> <p>These sections create a new chapter of law that regulates nonbank data security. It requires financial institutions to develop, implement, and maintain an information security program to protect customer data.</p> <p><b>Senate Only Provisions</b></p> <p>Page R13, lines 30.10 to 30.19. Classifies information provided to the commissioner under section 46A.06 as confidential, protected nonpublic, but allows them to be used in the furtherance of any regulatory or legal action brought as part of the commissioner’s duties.</p> <p>Page R14, lines 31.14 to 31.20. Clarifies that the disclosure of information to the commissioner does not result in a waiver of privilege or claim of confidentiality. Requires certain documents disclosed to the commissioner under this section to be maintained by the financial institution for 5 years.</p>
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Revisor Page	SENATE		HOUSE		Comparison	Summary
	Art.	Sections	Art.	Sections		
R15	2	9-11	2	9-11	Same	<p><b>Mortgage loan originators and financial institutions.</b></p> <p>These sections make changes to requirements relating to financial institutions, mortgage loan originators, and the commissioner of commerce's powers of supervision.</p>
R19			2	12	House Only	<p><b>Application.</b></p> <p>(b) Rejects certain amendments to federal housing, banking, credit union, and depository institution laws that set interest rates for state chartered banks that issue consumer loans in Minnesota. Requires consumer loans made in Minnesota to be subject to interest rates set by state laws.</p> <p>(c) Deems that a loan is made in Minnesota if the borrower is a Minnesota resident and the borrower completes the transaction, either personally or electronically, while located in Minnesota.</p> <p>Effective date. This section is effective August 1, 2024, and applies to loans executed on or after that date.</p>
R20			2	13	House Only	<p><b>Financing charge for loans.</b></p> <p>Limits the interest an out-of-state financial institution can charge on credit cards to 18 percent, or higher if that rate is allowed by the financial institution's home state.</p> <p>Effective date. This section is effective August 1, 2024, and applies to loans executed on or after that date.</p>
R22	2	12	2	14	Same	<p><b>Loan liabilities.</b></p> <p>Makes technical change.</p>
R23	2	13	3	1	Same	<p><b>Money transmission.</b></p> <p>Removes payroll processing services from definition of money transmission.</p>



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	Art.	Sections	Art.	Sections		
R23	2	14	3	2	Same	<b>Payroll processing services.</b> Makes technical changes to definition of payroll processing services.
R23	2	15	3	3	Same	<b>Exemption.</b> Exempts payroll processing services provider from chapter 53B.
R25	2	16-31	3	23-38	Similar	<b>Mortgage loan originators and financial institutions.</b> These sections make changes to requirements relating to financial institutions, mortgage loan originators, the commissioner of commerce’s powers of supervision and funds spent for outreach.  Difference on Page R28, Senate Side, section 22, House Side, section 29. (Formatting differences, staff recommends senate language.)  Difference on page R35, Senate Side, lines 50.15 to 50.27, House Side, lines 93.9 to 93.16. Senate language requires the written analysis to a borrower to show a tangible net benefit to include specific information (origination date, loan amount, balance, term, PMI amount, etc.)
R36	2	32			Senate Only	<b>[60M.01] Definitions.</b> Defines terms related to the regulation of the bail bonds industry.
R37	2	33			Senate Only	<b>[60M.02] Premiums.</b> Requires a producer to charge the approved, filed rate of the surety being used to post a bail bond. Outlines specific prohibitions related to bonds less than or greater than \$10,000.
R40	2	34			Senate Only	<b>[60M.03] Collateral.</b> Outlines several requirements related to accepting collateral for a bail bonds.

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R42	2	35			Senate Only	<b>[60M.04] Producer Audits.</b> Requires an audit of each licensed bail bond producer's bonds by April 30 each year.
R44	2	36			Senate Only	<b>[60M.05] Solicitation.</b> Prohibits a producer from solicitation from the grounds of jail, prison, other locations where an incarcerated person is confined.
R46	2	37			Senate Only	<b>[60M.06] Unlicensed Individuals; No Rebates or Payment.</b> Prohibits a producer from paying a fee or commission to certain individuals.
R46	2	38			Senate Only	<b>[60M.07] Other Provisions.</b> Requires a producer to comply with the Minnesota Court Administrator's Office's bail bond procedures and standards of conduct.
R48	2	39	1	4	Same	<b>(d) Regulation A – Tier 2 filing requirements.</b> (1) Initial Filing. Requires an issuer planning to offer and sell securities in Minnesota that are exempt under Tier 2 of federal regulation A to submit an offering notice filing and a consent to service of process. Documents must be submitted to the administrator at least 21 days in advance of the offering and are effective for 12 months. (2) Renewal. Allows an offering to be continued for another 12-month period if a renewal form and a cover letter are filed on or before the original filing expires. (3) Amendment. Allows an issuer to increase the amount of securities offered by submitting an offering notice filing form or other document that describes the transaction.
R52	2	40	1	5	Same	<b>(g) Application for investment adviser representative registration.</b> Allows an investment adviser to register if they complete the General Securities Representative Examination (series 7) as well as other requirements.

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Revisor Page	SENATE		HOUSE		Comparison	Summary
	Art.	Sections	Art.	Sections		
						Effective date. This section is effective the day following final enactment.
R54	2	41	1	6	Same	<p><b>Continuing education.</b> Makes cross-reference change.</p> <p>Effective date. This section is effective January 1, 2025.</p>
R57	2	42	1	7	Same	<p><b>Escrow or impound of fees and other funds by commissioner.</b> Allows the commissioner to defer the payment of franchise fees if they have found that an applicant does not have adequate financial resources.</p>
R57	2	43-47	1	8-10	Similar. (All sections are the same, except for the senate only provisions noted.)	<p><b>Real Property Appraisers.</b> These sections make technical changes relating to real property appraiser supervision and training. They are effective January 1, 2026.</p> <p>Senate Only language on Page R57, section 44, and R59, section 46, striking a reference to a six-hour course for trainee real property appraisers.</p>
R60	2	48	1	11	Same	<p><b>Imposing fee.</b> Requires the commissioner of commerce, if the unencumbered balance of the petroleum tank release cleanup fund falls below \$4 million within 90 days, instead of 60, to impose the fee under section 115C.08, subdivision 3.</p>
R60	2	49	1	43	Similar (Technical differences, staff recommends House Language)	<p><b>Rulemaking.</b> Requires the commissioner of commerce to adopt rules to conform with the changes relating to investment adviser registration continuing education and franchise fee deferrals. Allows the commissioner to use the good cause exemption under Minnesota Statutes to amend the rules.</p>

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	Art.	Sections	Art.	Sections		
R60	2	50	2	88	Similar (Technical differences, staff recommends House Language)	<b>Rulemaking.</b> Requires the commissioner of commerce to amend Minnesota Rules part 2675.2170.
R60	2	51	2	89	Different (Technical differences based on differing placement of sections in articles)	<b>Repealers.</b> House and Senate have different sections in different articles. Repealers should be chosen based on what related sections go in conference committee report.
R61	2	52			Senate Only (Staff recommends disregard this section and ensure referenced sections include section effective date)	<b>Effective date.</b> House language includes section effective date, senate language references back to this section.

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	Art.	Sections	Art.	Sections		

**SENATE Art. 3 / HOUSE Art. 1: Consumer Protection**

R1	3	1	1	1	Same	<b>Scope.</b> Updates cross reference.
R1	3	2	1	15	Similar	<b>Transaction hash.</b>

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	Art.	Sections	Art.	Sections		
						Provides definition.
R1	3	3	1	16	Similar	<b>New customer.</b> Provides definition. The Senate language states that a new customer is a consumer who has transacting for less than 96 hours while the House language provides for 72 hours
R1	3	4	1	17	Similar	<b>Existing customer.</b> Provides definition. The Senate language states an existing customer is consumer who has been a customer for more than 96 hours while the House language provides for more than 72 hours.
R1	3	5	1	18	Similar	<b>Virtual currency address.</b> Provides definition
R1	3	6	1	19	Same	<b>Virtual currency kiosk.</b> Provides definition
R2	3	8	1	20	Different (Staff recommends house language)	<b>Virtual currency operator.</b> Provides definition. House language cross-references licensee under chapter 58B, Senate language provides longer definition.
R2	3	9			Senate Only	<b>Virtual currency kiosk transaction.</b> Provides definition.
R2	3	7	1	21	Similar (Staff recommends house language)	<b>Virtual currency wallet.</b> Provides definition. House language uses present tense, Senate language uses continuous tense.
R2	3	10	1	22	Different	<b>Virtual Currency Kiosks.</b>

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	Art.	Sections	Art.	Sections		
R5	3	11			Senate Only	<b>Student Loan.</b> Amends the definition of student loan to mean an extension to credit.
R5	3	12			Senate Only	<b>Lender.</b> Provides definition.
R5	3	13			Senate Only	<b>Annual Report.</b> Requires student loan servicers to report to the commissioner.
R8	3	14			Senate Only	<b>Transfer of student loan.</b> Clarifies that once a student loan has been transferred, the new student loan servicer must provide benefits that student loans borrowers may not yet qualify for unless that benefit is no longer available under federal or state laws and regulations.
R8	3	15			Senate Only	<b>Income-driven repayment.</b> Requires student loan servicers to provide specific information on their website including a description of an IDR plans that are available and information on their policies and procedures that the student loan servicer uses to evaluate IDR requests.
R8	3	16			Senate Only	<b>Misleading borrowers.</b> Clarifies definition.
R9	3	17			Senate Only	<b>Misapplication of payments.</b> Clarifies definition.

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	Art.	Sections	Art.	Sections		
R9	3	18			Senate Only	<p><b>Incorrect information regarding student loans.</b></p> <p>Prohibits a student loan servicer from providing incorrect information related to forbearance. Prohibits a student loan servicer from suggesting to place a borrower in forbearance instead of an IDR plan, when the IDR plan would result in savings to the borrower and the borrower relies on this information.</p>
R9	3	19			Senate Only	<p><b>Property.</b></p> <p>Prohibits a student loan servicer from obtaining property by fraud or misrepresentation.</p>
R9	3	20			Senate Only	<p><b>Customer service.</b></p> <p>Prohibits student loan servicers from keeping borrower on hold during an individual call for more than two hours unless the student loan servicer provides the option to call the borrower back within 24 hours.</p>
R9	3	21			Senate Only	<p><b>Abusive acts or practices.</b></p> <p>Prohibits a student loan servicer from engaging in abusive acts or practices when servicing a student loan in Minnesota.</p> <p>Outlines what is considered an abusive act or practice in connection with servicing a student loan.</p>
R10	3	22			Senate Only	<p><b>Violations.</b></p> <p>States that a violation of this section is an unlawful practice under section 325D.44.</p>
R10	3	23			Senate Only	<p><b>Private right of action.</b></p> <p>Provides a private right of action for a borrower who suffers damage as a result of a student loan servicer to comply with this chapter.</p>

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R12	3	25	1	12	Different	<p><b>Disclosure; reporting.</b> The senate language is a technical update to reference the subdivisions that provide for exemptions under this section.</p> <p>The house language strikes the requirement for bill of lading or shipping manifest to specifically state: “This fuel contains an oxygenate. Do not blend this fuel with ethanol or with other oxygenate.”</p>
R12	3	26			Senate Only	<p><b>Bulk delivery of premium grade gasoline; exemption.</b> Exempts bulk delivery of unleaded premium grade gasoline from the oxygenation requirement if it is only used in vehicles that qualify for an exemption, there is no more than one bulk fuel storage tank on the premises, and the bulk fuel delivery is 500 gallons or less.</p>
R13			1	13	House Only	<p><b>Conveyance, taxes paid before recording.</b> Adds documents evidencing termination of contract for deed to list of documents.</p> <p>Effective date. This section is effective the day following final enactment.</p>
R14				14	House Only	<p><b>Purchase of acquisition of record required.</b> Removes the requirement that the record scrap metal dealers create be permanent. Removes the requirement that, in order to purchase or acquire a detached catalytic converter, a scrap metal dealer must record the vehicle identification number or other unique marking that connects the catalytic converter to the vehicle from which it was taken.</p>
R16			1	15	House Only	<p><b>Prohibition on possessing catalytic converters; exception.</b> Provides that a used catalytic converter that is not attached to a motor vehicle may be possessed legally when it is marked with a number, bar code, sticker, or other unique marking in addition to being marked with a vehicle identification number.</p>



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R16	3	27			Senate Only (House language was passed off the floor as HF3526)	<b>Definitions.</b> Provides definitions for Restoration and mitigation services provider and tree trimmer.
R16	3	28			Senate Only (House language was passed off the floor as HF3526)	<b>Prices and rates.</b> Prohibits tree trimmers and restoration and mitigation service providers from charging excessive prices after a severe weather event.
R17	3	29			Senate Only (House language was passed off the floor as HF3526)	<b>Civil penalty.</b> Provides a civil penalty for a violation of this section.
R18	3	30			Senate Only (House language was passed off the floor as HF3526)	<b>Enforcement authority.</b> Allows for enforcement by the attorney general under section 8.31
R18	3	31	1	16	Same	<b>Flame resistant public assembly tents.</b> Exempts from the requirements of this section tents designed or manufactured for camping, backpacking, mountaineering, or children's play.
R18	3	32	1	17	Same	<b>Flame resistant tents.</b> Removes requirement that sleeping bags meet flame resistancy standards of the commissioner of public safety. Makes cross-reference update.
R18	3	33	1	18	Same	<b>Rules.</b> Makes technical and cross-reference changes.

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R19	3	34	1	19	Different	<p>The senate language includes language that prohibits a retailer from selling aerosol dusters containing DFE through same day pick up services or same day delivery services.</p> <p>The senate language allows for an office wholesaler to sell more than three cans of aerosol dusters containing DFE to a business they have a contract with.</p> <p>The senate language states that the labeling requirements only apply to aerosol dusters manufactured after May 31, 2025 and creates additional labeling requirements.</p>
R21			1	20	House Only	<p><b>Repairs.</b> Defines “repair” to mean work performed for a total price of more than \$100.</p>
R21			1	21	House Only	<p><b>Required notice to be displayed.</b> Requires retailers to conspicuously display a sign stating that the shop is required to provide a written estimate for repairs costing more than \$100 and that the final price cannot exceed the written estimate by more than ten percent.</p>
R21	1	35			Senate Only	<p>HF1989/SF2003, signed by governor, now Minnesota Laws, chapter 94 (2024).</p>
R25	1	36			Senate Only	<p><b>[325F.782] Definitions.</b> Provides definitions for minor and vapor product.</p>
R25	1	37			Senate Only	<p><b>[325F.7821] Prohibition on deceptive vapor products.</b> Prohibits a person from marketing, labeling, promoting, branding, advertising, or selling a vapor product by imitating a product that is not a vapor product.</p>
R26	1	38			Senate Only	<p><b>[325F.812] Cellular Telephone Cases.</b> Prohibits from purchasing, possessing, or selling a cell phone case that reasonably appears to be a firearm.</p>

**Comparison Summary of Senate File 4097 (S4097-2) / House File 4077 (UES4097-1)**

Revisor Page	SENATE		HOUSE		Comparison	Summary
	Art.	Sections	Art.	Sections		
						Provides for enforcement by the attorney general under section 8.31.
R26	1	39			Senate Only	<p><b>Right of cancellation</b> Amends section 325G.24 to provide a person the right to unilaterally cancel a club membership.</p> <p>Clubs are required to accept notice of cancellation or termination given through various means.</p>
R27	1	40			Senate Only	<p><b>Form and content.</b> Describes the form of the memberships required disclosures related to a person’s right to cancel, terminate, and provide notice.</p>
R28	1	41			Senate Only	<p><b>[325G.38] Handheld Electronic Devices; Disclosures.</b> Requires a retail establishment to provide certain disclosures on handheld devices.</p>
R29		42			Senate Only	<p><b>[325G.56] Definitions.</b> Provides definitions for automatic renewal, clear and conspicuous, consumer, continuous service, indefinite subscription agreement, offer terms, and seller.</p>
R30		43			Senate Only	<p><b>[325G.57] Requirements for Automatic Renewal or Continuous Service.</b></p> <p>A seller must disclose the offer terms to consumers before the consumer accepts the offer. Once the consumer has accepted the offer, the seller must provide a confirmation to the consumer. The confirmation must include: (1) offer terms; (2) if the offer includes a free trial, information related to the free trial; and (3) options to terminate the indefinite subscription agreement.</p> <p>If there is a material change in the terms, the seller must inform the consumer of the change before the change is implemented. The notice must provide information on how to terminate the agreement.</p>

Comparison Summary of Senate File 4097 (S4097-2) / House File 4077 (UES4097-1)

Revisor Page	SENATE		HOUSE		Comparison	Summary
	Art.	Sections	Art.	Sections		
						<p>If an indefinite agreement includes a free trial lasting more than 30 days, the seller must notify the consumer of the consumer’s option to cancel the free trial at the end of the trial period to avoid paying for goods and services between five to 30 days before the end of the trial period.</p> <p>The seller must give the consumer written notice of an automatic renewal between five to 30 days before the contract renews for another term.</p> <p>The seller must give the consumer written notice of continuous service at intervals that are reasonable to the goods or services provide. The written notice must not be less than once per year.</p>
R31	1	44			Senate Only	<p><b>[325G.58] Prohibited Conduct.</b></p> <p>A seller must not charge a consumer before the indefinite period agreement has been authorized by the seller and consumer and made effective. The seller may not require that the consumer allow the seller the chance to match any offer the consumer has received from a different seller. When a seller receives notice of cancellation or termination, a seller must not engage in abusive tactics or make offers upon notice.</p>
R32	1	45			Senate Only	<p><b>[325G.59] Consumer’s right to terminate.</b></p> <p>A consumer may terminate an indefinite subscription agreement subject to automatic renewal at any time by following the procedure set forth in the confirmation. The termination is effective at the end of the term in which notice of termination is provided by the consumer.</p> <p>A consumer may terminate an indefinite subscription agreement subject to continuous service at any time by following the procedure set forth in the confirmation. The termination is effective immediately.</p> <p>If the seller fails to provide the necessary disclosures or notices as required, the consumer may terminate at any time at no cost to the consumer.</p>

Comparison Summary of Senate File 4097 (S4097-2) / House File 4077 (UES4097-1)

Revisor Page	SENATE		HOUSE		Comparison	Summary
	Art.	Sections	Art.	Sections		
R32	1	46			Senate Only	<b>[325G.60] Termination election required.</b> A website must include a termination election on the website.
R33	1	47			Senate Only	<b>[325G.61] Unconditional gifts.</b> If the seller sends a good to a consumer under an indefinite subscription agreement without first obtaining the consumer’s consent to the agreement and to receive the good, the good is an unconditional gift.
R33	1	48			Senate Only	<b>[325G.62] Exemption.</b> Provides several exemptions to sections 325G56 to 325G.61.
R33			1	22	House Only	<b>Citation.</b> Provides a short title for the act, which is codified in its own new chapter of Minnesota Statutes.
R34			1	23	House Only	<b>Definitions.</b> Defines key terms for this chapter. Importantly, “account holder” is any social media account holder, while “user” just refers to an account holder in Minnesota. The scope of “social media platform” is set largely within the definition in this section.
R36			1	24	House Only	<b>Scope; exclusions.</b> Subjects a social media platform to this chapter if it is active in Minnesota and meets the threshold in paragraph (a). Paragraph (b) specifies how a social media platform may determine whether an account holder is a Minnesota-based user.
R37			1	25	House Only	<b>Requirements for social media platforms.</b> Imposes new prohibitions and requirements on social media platforms.  <b>Subd. 1. Content optimization.</b> Requires a platform to provide a user interface that allows users to indicate what content they do or do not want, and the algorithm must respect those preferences.

Comparison Summary of Senate File 4097 (S4097-2) / House File 4077 (UES4097-1)

Revisor Page	SENATE		HOUSE		Comparison	Summary
	Art.	Sections	Art.	Sections		
						<p>A platform is specifically prohibited from pushing content to users that does not align with users' preferences simply to maximize users' time and engagement on the platform.</p> <p><b>Subd. 2. Account interaction limits.</b> Requires platforms to set limits for “new account holders” or highly active account holders to limit their impact on Minnesota-based users. Discourse on platforms can be distorted or dominated by a small minority of account holders. Frequently, these account holders may have recently created “burner” accounts, and they are often some of the most active account holders on a platform.</p> <p><b>Subd. 3. Default privacy settings.</b> Requires specific default privacy settings for users. Generally, these default settings focus on keeping user-generated content within a user’s chosen social network. Also prohibits the platform from allowing user-generated content to be scraped and utilized by generative artificial intelligence, without a user’s consent. Specifies that a user may opt to change these default settings.</p> <p><b>Subd. 4. Option for heightened protection.</b> Requires platforms to allow users to easily opt into a set of specified heightened protections. These heightened protections include prohibiting platforms from using features (e.g., infinite content feeds, auto-play of next videos, etc.) that encourage increased use, and prohibiting visual counts of “likes,” etc., on user-generated content.</p> <p>Provides that users can opt-in to these on a specific platform or change a setting on a device (i.e., their phone or tablet) so that they will automatically be opted-in to these heightened protections across all platforms on the device. Also provides that any device with parental controls enabled will automatically be opted-into heightened protections.</p> <p><b>Subd. 5. Transparency requirements.</b> In paragraph (a), requires platforms to post certain information about how their algorithms operate, how they enact the requirements in this bill, information about product experiments on users, and other relevant data on platform use. Also, in paragraph (b), requires platforms to provide users an explanation for each piece of recommended content for why the algorithm is promoting it to them.</p>

**Comparison Summary of Senate File 4097 (S4097-2) / House File 4077 (UES4097-1)**

Revisor Page	SENATE		HOUSE		Comparison	Summary
	Art.	Sections	Art.	Sections		
R40			1	26	House Only	<b>Enforcement.</b> A private right of action is not authorized. Provides for attorney general enforcement under section 8.31.
R40			1	27	House Only	<b>Severability.</b> Specifies that the rest of the chapter is not affected if a court holds a certain provision invalid.
R40	3	49	2	15	Similar (technical differences)	<b>[332.3352] Waiver of licensing and registration.</b> Allows the commissioner to waive licensing and registration under this chapter for certain collection agencies.
R40	3	50-57	2	39-46	Same	<b>Coerced debt.</b> These sections make clarifying changes to laws concerning coerced debt.
R43			2	47-51	House Only	<b>Medical debt collection.</b> These sections regulate the collection of medical debt.
R47 R58			1	28-30, 31-69	House Only	<b>Contract for deed.</b> These sections make changes to existing contract for deed and transfer law and create a new chapter regulating contract for deeds, specifically issues relating to disclosures, churning, balloon payments, and termination by vendors.
R51	3	58			Senate Only	<b>[513.80] Residential real estate service agreements; unfair service agreements.</b> Describes what would be considered an unfair service agreement. Prohibits the recording of an unfair service agreement. States that an unfair service agreement is unenforceable. Prohibits solicitation related to unfair service agreements. Provides for enforcement by the attorney general and certain remedies.

**Comparison Summary of Senate File 4097 (S4097-2) / House File 4077 (UES4097-1)**

Revisor Page	SENATE		HOUSE		Comparison	Summary
	Art.	Sections	Art.	Sections		
R53 R78			2	52-68, 76-87, 43	House Only	<b>Attachment, garnishment, and bankruptcy exemptions.</b> These sections make changes to objects, amounts, attachment systems, and forms relating to liens, garnishment, and bankruptcy exemptions.
R75			2	69-75		<b>Court fee waiver.</b> These sections make a technical change, substituting the term “court fee waiver” for “in forma pauperis.”
R91			2	44	House Only	<b>Repealer.</b> Repealers relating to various house only provisions.
R91	3	59	2	89	Different	<b>Repealer.</b> Repealers relating to house only, senate only, and same provisions.
R92	3	60			Senate Only	<b>Effective dates.</b> Provides effective dates for specific sections.

Revisor Page	SENATE		HOUSE		Comparison	Summary
	Art.	Sections	Art.	Sections		

**SENATE Art. 4 / HOUSE Art. 5: Liquor**

R1	4	1			Senate Only	<b>Hotel.</b>
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Comparison Summary of Senate File 4097 (S4097-2) / House File 4077 (UES4097-1)

Revisor Page	SENATE		HOUSE		Comparison	Summary
	Art.	Sections	Art.	Sections		
						Amends the definition of hotel to include 15 rooms.
R1			5	1	House Only	<b>Cities.</b> Allows cities to issue an on-sale malt liquor license to a resort.
R2	4	2	5	2	Same	<b>Special provision; city of Minneapolis.</b> Expands the current city authority to issue on-sale intoxicating liquor licenses to the park board (or their concessions or catering contractors) for three city parks to all park board premises, and specifically allows the city to do so notwithstanding the Sunday on-sale seating capacity restrictions.
R4			5	3	House Only	<b>Counties.</b> Allows counties to issue an on-sale malt liquor license to a resort.
R5	4	3			Senate Only	<b>Transfers of Wine.</b> Allows the holder of an off-sale intoxicating liquor license to transfer wine from one licensed premise to another.
R5	4	4	5	4	Same	<b>City of St. Paul; license authorized.</b> Amends the authority for the city of St. Paul to issue a license to the Thai Cultural Council of Minnesota for sales at the Minnesota Songkran Festival to allow issuance of the license to the council's concessionaire.
R6	4	5	5	7	Same	<b>Sports and event center license; Eagan.</b> Authorizes the city of Eagan to issue up to three on-sale intoxicating liquor licenses for a multiuse sports and event center in the city. The license could be issued for a premises that is not compact and contiguous, for sales on all days of the week.

**Comparison Summary of Senate File 4097 (S4097-2) / House File 4077 (UES4097-1)**

Revisor Page	SENATE		HOUSE		Comparison	Summary
	Art.	Sections	Art.	Sections		
R6	4	6	5	5	Similar	<p><b>Special liquor law; city of Litchfield.</b> Allows the city of Litchfield to issue an on-sale wine or malt liquor license for town ball games played at a ballpark on school grounds, notwithstanding the prohibition on possession of alcoholic beverages on those grounds.</p> <p>House language requires approval of the local school board before this section takes effect.</p>
R6	4	7	5	6	Similar	<p><b>Special liquor law; city of Watkins.</b> Allows the city of Watkins to issue an on-sale wine or malt liquor license for town ball games played at a ballpark on school grounds, notwithstanding the prohibition on possession of alcoholic beverages on those grounds.</p> <p>House language requires approval of the local school board before this section takes effect.</p>
R6	4	8			Senate Only	<p><b>Special liquor law; city of Rochester.</b> Allows the city of Rochester to issue an on-sale wine license and an on-sale malt liquor license for soccer fields, stadiums, and complex's.</p>

Revisor Page	SENATE		HOUSE		Comparison	Summary
	Art.	Sections	Art.	Sections		

**HOUSE Art. 4: Telecommunications Policy**

R1			4	1	House Only	<b>Prohibited practices.</b>
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Comparison Summary of Senate File 4097 (S4097-2) / House File 4077 (UES4097-1)

Revisor Page	SENATE		HOUSE		Comparison	Summary
	Art.	Sections	Art.	Sections		
						Prohibits a telephone company or telecommunications carrier, in respect to services regulated by the commissioner, to refuse to provide a prorated refund of payment made in advance by a customer if a service is cancelled.
R1			4	2	House Only	<p><b>[237.185] Missed repair appointments; credit.</b></p> <p>Specifies that a local exchange carrier who fails to appear at a customer’s home at the time of a scheduled appointment for a repair must provide an immediate \$25 credit to the customer if:</p> <ul style="list-style-type: none"> <li>▪ the customer notified the carrier that the customer’s compromised health requires continued access to emergency services;</li> <li>▪ the carrier notified the customer less than 24 hours in advance that rescheduling was necessary; and</li> <li>▪ the carrier is required to notify customers annually of this provision.</li> </ul>
R2			4	3	House Only	<p><b>[237.19] Municipal telecommunications services.</b></p> <p>Strikes language requiring authorization by 65 percent or more of voters in a municipal election to allow a municipality to construct and operate a telephone exchange within municipal borders, or to purchase an existing exchange.</p>
R2			4	4	House Only	<p><b>[325F.6945] Internet service providers; prohibited actions.</b></p> <p><b>Subd. 1. Definitions.</b> Adds definitions.</p> <p><b>Subd. 2. Prohibited actions.</b> Prohibits an Internet service provider from several actions, including blocking lawful content; impairing or degrading traffic based on content, application, or service; favoring some traffic over other traffic in exchange for a benefit; unreasonably interfering with a customer’s ability to access Internet service or content; and engaging in deceptive marketing.</p> <p><b>Subd. 3. Exceptions.</b> Exempts software or applications sponsored by federal, state or Tribal government when the provider allows an advantage to customers for free or improved access.</p>

**Comparison Summary of Senate File 4097 (S4097-2) / House File 4077 (UES4097-1)**

Revisor Page	SENATE		HOUSE		Comparison	Summary
	Art.	Sections	Art.	Sections		
						<p><b>Subd. 4. Other laws.</b> Provides that this section does not supersede a provider’s obligation to address needs of emergency communications, law, enforcement, or public safety.</p> <p><b>Subd. 5. Enforcement.</b> Provides that a violation of subdivision 2 is enforceable by the commissioner of commerce under section 45.027.</p> <p>Effective date. This section is effective January 1, 2025.</p>
R5			4	5	House Only	<p><b>Improvement authorized.</b></p> <p>Allows the council of a municipality to improve, construct, extend, and maintain facilities for Internet access if certain criteria are met and actions are taken.</p>

Revisor Page	SENATE		HOUSE		Comparison	Summary
	Art.	Sections	Art.	Sections		

**SENATE Art. 5: Medical Supplement Implementation Delay**

R1	5	1			Senate Only	Amends an effective date from last years session law related to the medical supplement implementation delay.
R1	5	2			Senate Only	Amends an effective date from last years session law related to the medical supplement implementation delay.
R1	5	3			Senate Only	Amends an effective date from last years session law related to the medical supplement implementation delay.

**Comparison Summary of Senate File 4097 (S4097-2) / House File 4077 (UES4097-1)**

Revisor Page	SENATE		HOUSE		Comparison	Summary
	Art.	Sections	Art.	Sections		
R1	5	4			Senate Only	Amends an effective date from last years session law related to the medical supplement implementation delay.
R1	5	5			Senate Only	Amends an effective date from last years session law related to the medical supplement implementation delay.
R1	5	6			Senate Only	Amends an effective date from last years session law related to the medical supplement implementation delay.
R1	5	7			Senate Only	Amends an effective date from last years session law related to the medical supplement implementation delay.
R1	5	8			Senate Only	Amends an effective date from last years session law related to the medical supplement implementation delay.
R1	5	9			Senate Only	Amends an effective date from last years session law related to the medical supplement implementation delay.

## Comparison Summary of Senate File 4097 (S4097-2) / House File 4077 (UES4097-1)

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