1919 University Ave. W., Suite #500, Saint Paul, MN 55104
1-866-554-5381 | TTY: 1-877-434-7598 | aarp.org/mn | mn@aarp.org

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AARP Written Testimony on SF 4365
Senate Commerce and Consumer Protection Committee
April 16, 2026

Dear Chair Klein and Committee Members,

On behalf of AARP's 620,000 members and all older Minnesotans, we appreciate the opportunity to provide comments on the Senate Commerce and Consumer Protection Committee omnibus bill (SF 4365, A4-DE). AARP Minnesota appreciates the Committee's inclusion of several key consumer protections in the bill and urges the inclusion of three additional provisions noted below.

AARP respectfully urges the following amendments to the omnibus Senate Commerce and Consumer Protection bill:

- **Article 6, Section 2** – Recommendation: Add language from SF 4020 (A2) (Wiklund)

  AARP supports allowing current Medicare supplemental insurance ("Medigap") policyholders to have a guaranteed-issue right to switch to an equivalent plan with different carrier. This is an important, narrow consumer protection to promote consumer choice and affordability from an effective monopoly that has been adopted in various ways by states including Missouri, Nevada, and Oklahoma. This amendment was considered by the Committee on March 17, 2026.

- **Article 6, Section 2** – Recommendation: Add language from SF 4184 (Boldon)

  AARP has expressed significant concerns with changes made in 2025 that make Minnesota an outlier as the only state with a state-imposed age limit on guaranteed-issue rights and mandatory lifetime financial penalties paid to insurers within our Medicare supplemental insurance ("Medigap") laws. AARP urges the Committee to amend SF 4365 with language from SF 4184 to repeal these harmful changes from 2025.

- **New section** – Recommendation: Add language from SF 4687 (Rest)

AARP supports addition of language from SF 4687 to ensure financial sustainability and fairness within the Consumer Protection Restitution Account, a bipartisan success story from last legislative session that is already helping consumer fraud victims in Minnesota. The Committee considered SF 4687 on March 27, 2026.

AARP supports the following provisions within the A4 amendment:

- **Article 6, Section 2** – AARP supports the inclusion of language from SF 4020 (Wiklund) to ensure a very narrow group of Minnesotans with discontinued Extended Basic Medicare Supplemental Insurance ("Medigap") plans can purchase equivalent coverage with a new carrier both into the future and retroactively for those who recently lost coverage through no fault of their own.

- **Article 7, Sections 1, 2, 15** – AARP supports the inclusion of language to prohibit cryptocurrency kiosks. Thank you for hearing the experiences of law enforcement and stories of fraud victims during the Committee's March 10, 2026, hearing on SF 3868 (Hemmingsen-Jaeger). The language from HF 3642 included in the A4 amendment ensures certain consumer protections, namely the existing refund process, remain in effect after the prohibition takes effect.

Thank you for your careful consideration of these recommendations and for your inclusion of meaningful consumer protections that will positively impact many older Minnesotans. For further discussion, please contact AARP Minnesota State Advocacy Director, Thomas Elness, at telness@aarp.org.



Cathy McLeer, State Director
AARP Minnesota