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AN ACT

RELATING TO HEALTH COVERAGE; ENACTING SECTIONS OF THE HEALTH CARE PURCHASING ACT, THE NEW MEXICO INSURANCE CODE, THE HEALTH MAINTENANCE ORGANIZATION LAW AND THE NONPROFIT HEALTH CARE PLAN LAW TO ESTABLISH LIMITS ON COST SHARING AND COINSURANCE FOR CHIROPRACTIC PHYSICIAN SERVICES.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF NEW MEXICO:

SECTION 1. A new section of the Health Care Purchasing Act is enacted to read:

"CHIROPRACTIC PHYSICIAN SERVICES--LIMITS ON COST SHARING AND COINSURANCE.--

A. Group health coverage, including any form of self-insurance, offered, issued or renewed under the Health Care Purchasing Act that offers coverage of the services of a chiropractic physician shall not impose a copayment or coinsurance on those chiropractic physician services that exceeds the copayment or coinsurance imposed for primary care services.

B. As used in this section, "primary care services" means the first level of basic or general health care for a person's health needs, including diagnostic and treatment services, initiation of referrals for other health care services and maintenance of the continuity of care when appropriate."

1           SECTION 2. A new section of Chapter 59A, Article 22

2 NMSA 1978 is enacted to read:

3           "CHIROPRACTIC PHYSICIAN SERVICES--LIMITS ON COST SHARING  
4 AND COINSURANCE.--

5           A. An individual or group health insurance policy,  
6 health care plan or certificate of health insurance that is  
7 delivered, issued for delivery or renewed in this state that  
8 offers coverage of the services of a chiropractic physician  
9 shall not impose a copayment or coinsurance on those  
10 chiropractic physician services that exceeds the copayment or  
11 coinsurance imposed for primary care services.

12           B. As used in this section, "primary care  
13 services" means the first level of basic or general health  
14 care for a person's health needs, including diagnostic and  
15 treatment services, initiation of referrals for other health  
16 care services and maintenance of the continuity of care when  
17 appropriate.

18           C. The provisions of this section do not apply to  
19 short-term travel, accident-only or limited or specified-  
20 disease policies."

21           SECTION 3. A new section of Chapter 59A, Article 23

22 NMSA 1978 is enacted to read:

23           "CHIROPRACTIC PHYSICIAN SERVICES--LIMITS ON COST SHARING  
24 AND COINSURANCE.--

25           A. A group or blanket health insurance policy,

1 health care plan or certificate of health insurance that is  
2 delivered, issued for delivery or renewed in this state that  
3 offers coverage of the services of a chiropractic physician  
4 shall not impose a copayment or coinsurance on those  
5 chiropractic physician services that exceeds the copayment or  
6 coinsurance imposed for primary care services.

7 B. As used in this section, "primary care  
8 services" means the first level of basic or general health  
9 care for a person's health needs, including diagnostic and  
10 treatment services, initiation of referrals for other health  
11 care services and maintenance of the continuity of care when  
12 appropriate.

13 C. The provisions of this section do not apply to  
14 short-term travel, accident-only or limited or specified-  
15 disease policies."

16 SECTION 4. A new section of the Health Maintenance  
17 Organization Law is enacted to read:

18 "CHIROPRACTIC PHYSICIAN SERVICES--LIMITS ON COST SHARING  
19 AND COINSURANCE.--

20 A. An individual or group health maintenance  
21 contract that is delivered, issued for delivery or renewed in  
22 this state that offers coverage of the services of a  
23 chiropractic physician shall not impose a copayment or  
24 coinsurance on those chiropractic physician services that  
25 exceeds the copayment or coinsurance imposed for primary care

1 services.

2 B. As used in this section, "primary care  
3 services" means the first level of basic or general health  
4 care for a person's health needs, including diagnostic and  
5 treatment services, initiation of referrals for other health  
6 care services and maintenance of the continuity of care when  
7 appropriate.

8 C. The provisions of this section do not apply to  
9 short-term travel, accident-only or limited or specified-  
10 disease policies."

11 SECTION 5. A new section of the Nonprofit Health Care  
12 Plan Law is enacted to read:

13 "CHIROPRACTIC PHYSICIAN SERVICES--LIMITS ON COST SHARING  
14 AND COINSURANCE.--

15 A. An individual or group health care plan that is  
16 delivered, issued for delivery or renewed in this state that  
17 offers coverage of the services of a chiropractic physician  
18 shall not impose a copayment or coinsurance on those  
19 chiropractic physician services that exceeds the copayment or  
20 coinsurance imposed for primary care services.

21 B. As used in this section, "primary care  
22 services" means the first level of basic or general health  
23 care for a person's health needs, including diagnostic and  
24 treatment services, initiation of referrals for other health  
25 care services and maintenance of the continuity of care when

1 appropriate.

2 C. The provisions of this section do not apply to  
3 short-term travel, accident-only or limited or specified-  
4 disease policies."

5 SECTION 6. EFFECTIVE DATE.--The effective date of the  
6 provisions of this act is January 1, 2024. \_\_\_\_\_

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