

1 SENATE BILL 278

2 **57TH LEGISLATURE - STATE OF NEW MEXICO - FIRST SESSION, 2025**

3 INTRODUCED BY

4 Martin Hickey

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9  
10 AN ACT

11 RELATING TO INSURANCE; AMENDING THE HEALTH CARE PURCHASING ACT,  
12 THE PUBLIC ASSISTANCE ACT AND SECTIONS OF THE NEW MEXICO  
13 INSURANCE CODE TO PROHIBIT COST SHARING FOR CORONARY ARTERY  
14 CALCIUM SCREENING; BROADENING ELIGIBILITY FOR CORONARY ARTERY  
15 CALCIUM SCREENING.

16  
17 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF NEW MEXICO:

18 SECTION 1. Section 13-7-24 NMSA 1978 (being Laws 2020,  
19 Chapter 79, Section 1) is amended to read:

20 "13-7-24. [~~HEART~~] CORONARY ARTERY CALCIUM [~~SCAN~~]  
21 SCREENING COVERAGE.--

22 A. Group health coverage, including any form of  
23 self-insurance, offered, issued or renewed under the Health  
24 Care Purchasing Act shall provide coverage for eligible  
25 insureds to receive a [~~heart~~] coronary artery calcium [~~scan~~]

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1 screening.

2 B. Coverage provided pursuant to this section  
3 shall:

4 (1) be limited to the provision of a [~~heart~~]  
5 coronary artery calcium [~~scan~~] screening to an eligible insured  
6 at the discretion of a health care provider to be used as a  
7 clinical management tool;

8 (2) be provided every [~~five~~] four years if an  
9 eligible insured has previously received a [~~heart~~] coronary  
10 artery calcium score of zero; [~~and~~]

11 (3) not be required for future [~~heart~~]  
12 coronary artery calcium [~~scans~~] screenings if an eligible  
13 insured receives a [~~heart~~] coronary artery calcium score  
14 greater than zero; and

15 (4) not impose cost sharing on eligible  
16 insureds.

17 C. [~~At its discretion or as required by law~~] An  
18 insurer [~~may~~] shall offer [~~or refuse~~] coverage for further  
19 cardiac testing or procedures for eligible insureds based upon  
20 the results of a [~~heart~~] coronary artery calcium [~~scan~~]  
21 screening.

22 D. The provisions of this section shall not apply  
23 to short-term travel, accident-only or limited or specified-  
24 disease policies, plans or certificates of health insurance.

25 E. As used in this section:

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1 "27-2-12.31. [~~HEART~~] CORONARY ARTERY CALCIUM [~~SCAN~~]  
2 SCREENING COVERAGE.--

3 A. In accordance with federal law, the secretary  
4 shall adopt and promulgate rules that provide medical  
5 assistance coverage for eligible enrollees to receive a [~~heart~~]  
6 coronary artery calcium [~~scan~~] screening.

7 B. Medical assistance coverage provided pursuant to  
8 this section shall:

9 (1) be limited to the provision of a [~~heart~~]  
10 coronary artery calcium [~~scan~~] screening to an eligible  
11 enrollee at the discretion of a health care provider to be used  
12 as a clinical management tool;

13 (2) be provided every [~~five~~] four years if an  
14 eligible enrollee has previously received a [~~heart~~] coronary  
15 artery calcium score of zero; [~~and~~]

16 (3) not be required for future [~~heart~~]  
17 coronary artery calcium [~~scans~~] screenings if an eligible  
18 enrollee receives a [~~heart~~] coronary artery calcium score  
19 greater than zero; and

20 (4) not impose cost sharing on eligible  
21 enrollees.

22 ~~[C. At its discretion or as required by law, a~~  
23 ~~managed care organization providing medical assistance may~~  
24 ~~offer or refuse coverage for further cardiac testing or~~  
25 ~~procedures for eligible enrollees based upon the results of a~~

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1 ~~heart artery calcium scan.~~

2 ~~D.]~~ C. The provisions of this section shall not  
3 apply to short-term travel, accident-only or limited or  
4 specified-disease policies, plans or certificates of health  
5 insurance.

6 ~~[E.]~~ D. As used in this section:

7 ~~{(1) "eligible enrollee" means an enrollee~~  
8 ~~who:~~

9 ~~(a) is a person between the ages of~~  
10 ~~forty-five and sixty-five; and~~

11 ~~(b) has an intermediate risk of~~  
12 ~~developing coronary heart disease as determined by a health~~  
13 ~~care provider based upon a score calculated from an evidence-~~  
14 ~~based algorithm widely used in the medical community to assess~~  
15 ~~a person's ten-year cardiovascular disease risk, including a~~  
16 ~~score calculated using a pooled cohort equation;~~

17 ~~(2) "health care provider" means a physician,~~  
18 ~~physician assistant, nurse practitioner or other health care~~  
19 ~~professional authorized to furnish health care services within~~  
20 ~~the scope of the professional's license; and~~

21 ~~(3) "heart]~~ (1) "coronary artery calcium  
22 [scan] screening" means a computed tomography scan measuring  
23 coronary artery calcium for atherosclerosis and abnormal artery  
24 structure and function;

25 (2) "cost sharing" means deductibles,

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1 copayments or coinsurance; and

2 (3) "health care provider" means a physician,  
3 physician assistant, nurse practitioner or other health care  
4 professional authorized to furnish health care services within  
5 the scope of the professional's license."

6 SECTION 3. Section 59A-23-7.16 NMSA 1978 (being Laws  
7 2020, Chapter 79, Section 3) is amended to read:

8 "59A-23-7.16. [~~HEART~~] CORONARY ARTERY CALCIUM [SCAN]  
9 SCREENING COVERAGE.--

10 A. A group health plan, other than a small group  
11 health plan or a blanket health insurance policy or contract  
12 that is delivered, issued for delivery or renewed in this state  
13 shall provide coverage for eligible insureds to receive a  
14 [~~heart~~] coronary artery calcium [~~scan~~] screening.

15 B. Coverage provided pursuant to this section  
16 shall:

17 (1) be limited to the provision of a [~~heart~~]  
18 coronary artery calcium [~~scan~~] screening to an eligible insured  
19 at the discretion of a health care provider to be used as a  
20 clinical management tool;

21 (2) be provided every [~~five~~] four years if an  
22 eligible insured has previously received a [~~heart~~] coronary  
23 artery calcium score of zero; [~~and~~]

24 (3) not be required for future [~~heart~~]  
25 coronary artery calcium [~~scans~~] screenings if an eligible

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1 insured receives a [~~heart~~] coronary artery calcium score  
2 greater than zero; and

3 (4) not impose cost sharing on eligible  
4 insureds.

5 [~~G. At its discretion or as required by law, an~~  
6 ~~insurer may offer or refuse coverage for further cardiac~~  
7 ~~testing or procedures for eligible insureds based upon the~~  
8 ~~results of a heart artery calcium scan.~~

9 ~~D.]~~ C. The provisions of this section do not apply  
10 to short-term travel, accident-only or limited or specified-  
11 disease policies, plans or certificates of health insurance.

12 [~~E.]~~ D. As used in this section:

13 [~~(1) "eligible insured" means an insured who:~~

14 ~~(a) is a person between the ages of~~  
15 ~~forty-five and sixty-five; and~~

16 ~~(b) has an intermediate risk of~~  
17 ~~developing coronary heart disease as determined by a health~~  
18 ~~care provider based upon a score calculated from an evidence-~~  
19 ~~based algorithm widely used in the medical community to assess~~  
20 ~~a person's ten-year cardiovascular disease risk, including a~~  
21 ~~score calculated using a pooled cohort equation;~~

22 ~~(2) "health care provider" means a physician,~~  
23 ~~physician assistant, nurse practitioner or other health care~~  
24 ~~professional authorized to furnish health care services within~~  
25 ~~the scope of the professional's license; and~~

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1                   ~~(3)~~ ~~heart~~] (1) coronary artery calcium  
2 ~~scan~~] screening" means a computed tomography scan measuring  
3 coronary artery calcium for atherosclerosis and abnormal artery  
4 structure and function;

5                   (2) cost sharing" means deductibles,  
6 copayments or coinsurance; and

7                   (3) health care provider" means a physician,  
8 physician assistant, nurse practitioner or other health care  
9 professional authorized to furnish health care services within  
10 the scope of the professional's license."

11                   SECTION 4. Section 59A-46-50.5 NMSA 1978 (being Laws  
12 2020, Chapter 79, Section 4) is amended to read:

13                   "59A-46-50.5. ~~HEART~~] CORONARY ARTERY CALCIUM ~~SCAN~~  
14 SCREENING COVERAGE.--

15                   A. A group health maintenance organization  
16 contract, other than a small group health maintenance  
17 organization contract, that is delivered, issued for delivery  
18 or renewed in this state shall provide coverage for eligible  
19 enrollees to receive a ~~heart~~] coronary artery calcium ~~scan~~  
20 screening.

21                   B. Coverage provided pursuant to this section  
22 shall:

23                   (1) be limited to the provision of a ~~heart~~  
24 coronary artery calcium ~~scan~~] screening to an eligible  
25 enrollee at the discretion of a health care provider to be used

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1 as a clinical management tool;

2 (2) be provided every [~~five~~] four years if an  
3 eligible enrollee has previously received a [~~heart~~] coronary  
4 artery calcium score of zero; [~~and~~]

5 (3) not be required for future [~~heart~~]  
6 coronary artery calcium [~~scans~~] screenings if an eligible  
7 enrollee receives a [~~heart~~] coronary artery calcium score  
8 greater than zero; and

9 (4) not impose cost sharing on eligible  
10 enrollees.

11 [~~C. At its discretion or as required by law, a~~  
12 ~~carrier may offer or refuse coverage for further cardiac~~  
13 ~~testing or procedures for eligible enrollees based upon the~~  
14 ~~results of a heart artery calcium scan.~~

15 ~~D.]~~ C. The provisions of this section do not apply  
16 to short-term travel, accident-only or limited or specified-  
17 disease policies, plans or certificates of health insurance.

18 [~~E.]~~ D. As used in this section:

19 [~~(1) "eligible enrollee" means an enrollee~~  
20 who:

21 (a) ~~is a person between the ages of~~  
22 ~~forty-five and sixty-five; and~~

23 (b) ~~has an intermediate risk of~~  
24 ~~developing coronary heart disease as determined by a health~~  
25 ~~care provider based upon a score calculated from an evidence-~~

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1 ~~based algorithm widely used in the medical community to assess~~  
2 ~~a person's ten-year cardiovascular disease risk, including a~~  
3 ~~score calculated using a pooled cohort equation;~~

4 ~~(2) "health care provider" means a physician,~~  
5 ~~physician assistant, nurse practitioner or other health care~~  
6 ~~professional authorized to furnish health care services within~~  
7 ~~the scope of the professional's license; and~~

8 ~~(3) heart] (1) "coronary artery calcium~~  
9 ~~[scan] screening" means a computed tomography scan measuring~~  
10 ~~coronary artery calcium for atherosclerosis and abnormal artery~~  
11 ~~structure and function;~~

12 ~~(2) "cost sharing" means deductibles,~~  
13 ~~copayments or coinsurance; and~~

14 ~~(3) "health care provider" means a physician,~~  
15 ~~physician assistant, nurse practitioner or other health care~~  
16 ~~professional authorized to furnish health care services within~~  
17 ~~the scope of the professional's license."~~

18 SECTION 5. Section 59A-47-45.7 NMSA 1978 (being Laws  
19 2020, Chapter 79, Section 5) is amended to read:

20 "59A-47-45.7. [HEART] CORONARY ARTERY CALCIUM [SCAN]  
21 SCREENING COVERAGE.--

22 A. A group health care plan, other than a small  
23 group health care plan, that is delivered, issued for delivery  
24 or renewed in this state shall provide coverage for eligible  
25 subscribers to receive a [heart] coronary artery calcium [scan]

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1 screening.

2 B. Coverage provided pursuant to this section  
3 shall:

4 (1) be limited to the provision of a [~~heart~~]  
5 coronary artery calcium [~~scan~~] screening to an eligible  
6 subscriber at the discretion of a health care provider to be  
7 used as a clinical management tool;

8 (2) be provided every [~~five~~] four years if an  
9 eligible subscriber has previously received a [~~heart~~] coronary  
10 artery calcium score of zero; [~~and~~]

11 (3) not be required for future [~~heart~~]  
12 coronary artery calcium [~~scans~~] screenings if an eligible  
13 subscriber receives a [~~heart~~] coronary artery calcium score  
14 greater than zero; and

15 (4) not impose cost sharing on eligible  
16 subscribers.

17 [~~G. At its discretion or as required by law, a~~  
18 ~~health care plan may offer or refuse coverage for further~~  
19 ~~cardiac testing or procedures for eligible subscribers based~~  
20 ~~upon the results of a heart artery calcium scan.~~

21 ~~D.]~~ C. The provisions of this section do not apply  
22 to short-term travel, accident-only or limited or specified-  
23 disease policies, plans or certificates of health insurance.

24 [~~E.]~~ D. As used in this section:

25 [~~(1) "eligible subscriber" means a subscriber~~

1 who:

2 ~~(a) is a person between the ages of~~  
3 ~~forty-five and sixty-five; and~~

4 ~~(b) has an intermediate risk of~~  
5 ~~developing coronary heart disease as determined by a health~~  
6 ~~care provider based upon a score calculated from an evidence-~~  
7 ~~based algorithm widely used in the medical community to assess~~  
8 ~~a person's ten-year cardiovascular disease risk, including a~~  
9 ~~score calculated using a pooled cohort equation;~~

10 ~~(2) "health care provider" means a physician,~~  
11 ~~physician assistant, nurse practitioner or other health care~~  
12 ~~professional authorized to furnish health care services within~~  
13 ~~the scope of the professional's license; and~~

14 ~~(3) "heart] (1) "coronary artery calcium~~  
15 ~~[scan] screening" means a computed tomography scan measuring~~  
16 ~~coronary artery calcium for atherosclerosis and abnormal artery~~  
17 ~~structure and function;~~

18 ~~(2) "cost sharing" means deductibles,~~  
19 ~~copayments or coinsurance; and~~

20 ~~(3) "health care provider" means a physician,~~  
21 ~~physician assistant, nurse practitioner or other health care~~  
22 ~~professional authorized to furnish health care services within~~  
23 ~~the scope of the professional's license."~~

24 SECTION 6. APPLICABILITY.--The provisions of this act are  
25 applicable to group health insurance policies, health care

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1 plans or certificates of health insurance that are delivered,  
2 issued for delivery or renewed in this state on or after  
3 January 1, 2026.

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