

SENATE TAX, BUSINESS AND TRANSPORTATION
COMMITTEE SUBSTITUTE FOR
SENATE BILL 278

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

AN ACT

RELATING TO INSURANCE; AMENDING THE HEALTH CARE PURCHASING ACT,
THE PUBLIC ASSISTANCE ACT AND SECTIONS OF THE NEW MEXICO
INSURANCE CODE TO PROHIBIT COST SHARING FOR CORONARY ARTERY
CALCIUM SCREENING; BROADENING ELIGIBILITY FOR CORONARY ARTERY
CALCIUM SCREENING; EXCLUDING CERTAIN PLANS.

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

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

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

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

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underscored material = new
[bracketed material] = delete

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 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 over the age of forty-nine.

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

21 ~~D.]~~ C. The provisions of this section shall not
22 apply to short-term travel, accident-only or limited or
23 specified-disease policies, plans or certificates of health
24 insurance, catastrophic plans as defined under 42 USCA Section
25 18022(e) or high-deductible health plans with health savings

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1 accounts until a covered person's deductible has been met,
 2 unless otherwise permitted by federal law.

3 [E.] D. As used in this section:

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

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

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

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

17 ~~(3)~~ (1) "coronary artery calcium
 18 [scan] screening" means a computed tomography scan measuring
 19 coronary artery calcium for atherosclerosis and abnormal artery
 20 structure and function;

21 (2) "cost sharing" means deductibles,
 22 copayments or coinsurance; and

23 (3) "health care provider" means a physician,
 24 physician assistant, nurse practitioner or other health care
 25 professional authorized to furnish health care services within

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1 the scope of the professional's license."

2 SECTION 2. Section 27-2-12.31 NMSA 1978 (being Laws 2020,
3 Chapter 79, Section 2) is amended to read:

4 "27-2-12.31. [~~HEART~~] CORONARY ARTERY CALCIUM [~~SCAN~~]
5 SCREENING COVERAGE.--

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

10 B. Medical assistance coverage provided pursuant to
11 this section shall:

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

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

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

23 (4) not impose cost sharing on eligible
24 enrollees over the age of forty-nine.

25 [~~C. At its discretion or as required by law, a~~

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1 ~~managed care organization providing medical assistance may~~
 2 ~~offer or refuse coverage for further cardiac testing or~~
 3 ~~procedures for eligible enrollees based upon the results of a~~
 4 ~~heart artery calcium scan.~~

5 ~~D.]~~ C. The provisions of this section shall not
 6 apply to short-term travel, accident-only or limited or
 7 specified-disease policies, plans or certificates of health
 8 insurance, catastrophic plans as defined under 42 USCA Section
 9 18022(e) or high-deductible health plans with health savings
 10 accounts until a covered person's deductible has been met,
 11 unless otherwise permitted by federal law.

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

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

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

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

23 ~~(2) "health care provider" means a physician,~~
 24 ~~physician assistant, nurse practitioner or other health care~~
 25 ~~professional authorized to furnish health care services within~~

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1 ~~the scope of the professional's license; and~~

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

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

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

12 SECTION 3. Section 59A-23-7.16 NMSA 1978 (being Laws
13 2020, Chapter 79, Section 3) is amended to read:

14 "59A-23-7.16. [~~HEART~~] CORONARY ARTERY CALCIUM [SCAN]
15 SCREENING COVERAGE.--

16 A. A group health plan, other than a small group
17 health plan or a blanket health insurance policy or contract
18 that is delivered, issued for delivery or renewed in this state
19 shall provide coverage for eligible insureds to receive a
20 [~~heart~~] coronary artery calcium [scan] 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 insured
25 at the discretion of a health care provider to be used as a

1 clinical management tool;

2 (2) be provided every five years if an
3 eligible insured 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 insured receives a ~~[heart]~~ coronary artery calcium score
8 greater than zero; and

9 (4) not impose cost sharing on eligible
10 insureds over the age of forty-nine.

11 ~~[G. At its discretion or as required by law, an~~
12 ~~insurer may offer or refuse coverage for further cardiac~~
13 ~~testing or procedures for eligible insureds 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 catastrophic plans as defined under 42 USCA Section 18022(e) or
19 high-deductible health plans with health savings accounts until
20 a covered person's deductible has been met, unless otherwise
21 permitted by federal law.

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

23 ~~[(1) "eligible insured" means an insured who:~~
24 ~~(a) is a person between the ages of~~
25 ~~forty-five and sixty-five; and~~

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1 contract, other than a small group health maintenance
 2 organization contract, that is delivered, issued for delivery
 3 or renewed in this state shall provide coverage for eligible
 4 enrollees to receive a [~~heart~~] coronary artery calcium [~~scan~~]
 5 screening.

6 B. Coverage provided pursuant to this section
 7 shall:

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

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

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

19 (4) not impose cost sharing on eligible
 20 enrollees over the age of forty-nine.

21 [~~G. At its discretion or as required by law, a~~
 22 ~~carrier may offer or refuse coverage for further cardiac~~
 23 ~~testing or procedures for eligible enrollees based upon the~~
 24 ~~results of a heart artery calcium scan.~~

25 ~~D.]~~ C. The provisions of this section do not apply

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1 to short-term travel, accident-only or limited or specified-
2 disease policies, plans or certificates of health insurance,
3 catastrophic plans as defined under 42 USCA Section 18022(e) or
4 high-deductible health plans with health savings accounts until
5 a covered person's deductible has been met, unless otherwise
6 permitted by federal law.

7 [E.] D. As used in this section:

8 [~~(1)~~ "eligible enrollee" means an enrollee
9 who:

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

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

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

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

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

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

7 SECTION 5. Section 59A-47-45.7 NMSA 1978 (being Laws
8 2020, Chapter 79, Section 5) is amended to read:

9 "59A-47-45.7. [~~HEART~~] CORONARY ARTERY CALCIUM [SCAN]
10 SCREENING COVERAGE.--

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

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

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

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

25 (3) not be required for future [~~heart~~]

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underscoring material = new
[bracketed material] = delete

1 coronary artery calcium [~~scans~~] screenings if an eligible
2 subscriber receives a [~~heart~~] coronary artery calcium score
3 greater than zero; and

4 (4) not impose cost sharing on eligible
5 subscribers over the age of forty-nine.

6 [~~C. At its discretion or as required by law, a~~
7 ~~health care plan may offer or refuse coverage for further~~
8 ~~cardiac testing or procedures for eligible subscribers based~~
9 ~~upon the results of a heart artery calcium scan.~~

10 ~~D.]~~ C. The provisions of this section do not apply
11 to short-term travel, accident-only or limited or specified-
12 disease policies, plans or certificates of health insurance,
13 catastrophic plans as defined under 42 USCA Section 18022(e) or
14 high-deductible health plans with health savings accounts until
15 a covered person's deductible has been met, unless otherwise
16 permitted by federal law.

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

18 [~~(1) "eligible subscriber" means a subscriber~~
19 ~~who:~~

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

22 ~~(b) has an intermediate risk of~~
23 ~~developing coronary heart disease as determined by a health~~
24 ~~care provider based upon a score calculated from an evidence-~~
25 ~~based algorithm widely used in the medical community to assess~~

1 ~~a person's ten-year cardiovascular disease risk, including a~~
 2 ~~score calculated using a pooled cohort equation;~~

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

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

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

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

17 **SECTION 6. APPLICABILITY.**--The provisions of this act are
 18 applicable to group health insurance policies, health care
 19 plans or certificates of health insurance that are delivered,
 20 issued for delivery or renewed in this state on or after
 21 January 1, 2026.