SENATE BILL

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

INTRODUCED BY

DISCUSSION DRAFT

AN ACT

RELATING TO VACCINATION; REQUIRING RULES FOR THE IMMUNIZATION OF CHILDREN ATTENDING CHILD CARE PROGRAMS AND PUBLIC, PRIVATE, HOME OR PAROCHIAL SCHOOLS TO BE BASED ON THE RECOMMENDATIONS OF THE DEPARTMENT OF HEALTH OR THE AMERICAN ACADEMY OF PEDIATRICS; REQUIRING THE DEPARTMENT OF HEALTH TO RECOMMEND IMMUNIZATIONS FOR ADULTS BASED ON GUIDANCE FROM THE AMERICAN ACADEMY OF FAMILY PHYSICIANS, THE AMERICAN COLLEGE OF OBSTETRICIANS AND GYNECOLOGISTS, THE AMERICAN COLLEGE OF PHYSICIANS OR THE DEPARTMENT OF HEALTH; REQUIRING VACCINES PURCHASED PURSUANT TO THE STATEWIDE VACCINE PURCHASING PROGRAM TO BE RECOMMENDED BY THE DEPARTMENT OF HEALTH; PROHIBITING CERTAIN HEALTH INSURANCE PLANS FROM IMPOSING COST-SHARING REQUIREMENTS ON IMMUNIZATIONS RECOMMENDED BY THE DEPARTMENT OF HEALTH; REPEALING AND REENACTING SECTIONS OF THE NMSA 1978; DECLARING AN EMERGENCY.

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

SECTION 1. Section 24-5-1 NMSA 1978 (being Laws 1959, Chapter 329, Section 1, as amended) is amended to read:

"24-5-1. IMMUNIZATION REGULATIONS.--

The public health division of the department of health shall, after consultation with the [state board of] public education department and the early childhood education and care department, promulgate rules [and regulations] governing the immunization against diseases deemed to be dangerous to the public health, to be required of children attending child care programs and public, private, home or parochial schools in the state. Rules promulgated pursuant to this subsection shall establish the immunizations required and the manner and frequency of their administration [shall conform to] in accordance with recommendations [of] from the [advisory committee on immunization practices of the United States] department of health [and human services and] or the American academy of pediatrics. The public health division shall supervise and secure the enforcement of the required immunization program.

B. The public health division of the department of health shall promulgate rules governing the immunization against diseases deemed to be dangerous to the public health, to be recommended for adults residing in the state. Rules promulgated pursuant to this subsection shall establish the

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immunizations recommended and the recommended manner and
frequency of their administration in accordance with guidance
from the American academy of family physicians, the American
college of obstetricians and gynecologists, the American
college of physicians or the department of health."

SECTION 2. Section 24-5-2 NMSA 1978 (being Laws 1959, Chapter 329, Section 2, as amended) is amended to read:

"24-5-2. UNLAWFUL TO ENROLL IN SCHOOL OR CHILD CARE PROGRAMS UNIMMUNIZED--UNLAWFUL TO REFUSE TO PERMIT IMMUNIZATION.--It is unlawful for any [student] child to enroll in school or a child care program unless [he] the child has been immunized as required under the rules [and regulations] of the public health [services] division of the department of health [and environment department] and can provide satisfactory evidence of such immunization; provided that, if [he] the child produces satisfactory evidence of having begun the process of immunization, [he] the child may enroll and attend school or the child care program as long as the immunization process is being accomplished in the prescribed manner. It is unlawful for any parent to refuse or neglect to have [his] the parent's child immunized, as required by this section, unless the child is properly exempted."

Section 24-5A-1 NMSA 1978 (being Laws 2015, SECTION 3. Chapter 5, Section 1) is amended to read:

"24-5A-1. SHORT TITLE. -- [This act] Chapter 24, Article 5A .232474.2SA

NMSA 1978 may be cited as the "Vaccine Purchasi	ing Ac	ct"."
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SECTION 4. Section 24-5A-2 NMSA 1978 (being Laws 2015, Chapter 5, Section 2) is amended to read:

"24-5A-2. DEFINITIONS.--As used in the Vaccine Purchasing Act:

[A. "advisory committee on immunization practices" means the group of medical and public health experts that develops recommendations on how to use vaccines to control diseases in the United States, established under Section 222 of the federal Public Health Service Act;

- B. | A. "department" means the department of health;
- [G.] B. "fund" means the vaccine purchasing fund;

[Đ-] C. "group health plan" means an employee welfare benefit plan to the extent that the plan provides medical care to employees or their dependents under the <u>federal</u> Employee Retirement Income Security Act of 1974 directly or through insurance, reimbursement or other means;

[E.] D. "health insurance coverage" means benefits consisting of medical care provided directly or through insurance or reimbursement or other means under any hospital or medical service policy or certificate, hospital or medical service plan contract or health maintenance organization contract offered by a health insurance issuer;

[F.] $\underline{\text{E.}}$ "health insurer" means any entity subject to regulation by the office of superintendent [of insurance] .232474.2SA

1	that:
2	(1) provides or is authorized to provide
3	health insurance or health benefit plans;
4	(2) administers health insurance or health
5	benefit coverage; or
6	(3) otherwise provides a plan of health
7	insurance or health benefits;
8	[$rac{G_{ullet}}{F_{ullet}}$ "insured child" means a child under the age
9	of nineteen who is eligible to receive health insurance
10	coverage from a health insurer or medical care pursuant to a
11	group health plan;
12	$[H_{ullet}]$ G_{ullet} "office of superintendent" means the office
13	of superintendent of insurance;
14	$[\frac{H_{\bullet}}{H_{\bullet}}]$ "policy" means any contract of health
15	insurance between a health insurer and the insured and all
16	clauses, riders, endorsements and parts thereof;
17	$[rac{J_{ullet}}{I_{ullet}}]$ "provider" means an individual or
18	organization licensed, certified or otherwise authorized or
19	permitted by law to provide vaccinations to insured children;
20	and
21	[K.] J. "vaccines for children program" means the
22	federally funded program that provides vaccines at no cost to
23	eligible children pursuant to Section 1928 of the federal
24	Social Security Act."
25	SECTION 5. Section 24-5A-3 NMSA 1978 (being Laws 2015,

1	Chapter 5, Section 3) is amended to read:
2	"24-5A-3. STATEWIDE VACCINE PURCHASING PROGRAM
3	A. The department shall establish and administer a
4	statewide vaccine purchasing program to:
5	(1) expand access to childhood immunizations
6	recommended by the [advisory committee on immunization
7	practices] department pursuant to Section 24-5-1 NMSA 1978;
8	(2) maintain and improve immunization rates;
9	(3) facilitate the acquisition by providers of
10	vaccines for childhood immunizations recommended by the
11	[advisory committee on immunization practices] <u>department</u>
12	pursuant to Section 24-5-1 NMSA 1978; and
13	(4) leverage public and private funding and
14	resources for the purchase, storage and distribution of
15	vaccines for childhood immunizations recommended by the
16	[advisory committee on immunization practices] <u>department</u>
17	pursuant to Section 24-5-1 NMSA 1978.
18	B. The department shall:
19	(1) purchase vaccines for all children in New
20	Mexico, including children eligible for the vaccines for
21	children program and insured children;
22	(2) invoice each health insurer and group
23	health plan to reimburse the department for the cost of
24	vaccines provided directly or indirectly by the department to
25	such health insurer's or group health plan's insured children;
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- (3) maintain a list of registered providers who receive vaccines for insured children that are purchased by the state and provide such list to each health insurer and group health plan with every invoice;
- (4) report the failure of a health insurer to reimburse the department within thirty days of the date of the invoice to the office of superintendent;
- (5) report the failure of a health insurer or group health plan to reimburse the department within thirty days of the date of the invoice to the [office of the attorney general] state department of justice for collection; and
- (6) credit all receipts collected from health insurers and group health plans pursuant to the Vaccine Purchasing Act to the fund.
- C. No later than July 1, 2015 and July 1 of each year thereafter, the department shall estimate the amount to be expended annually by the department to purchase, store and distribute vaccines recommended by the [advisory committee on immunization practices] department pursuant to Section 24-5-1 NMSA 1978 to all insured children in the state, including a reserve of ten percent of the amount estimated.
- D. No later than September 1, 2015 and each quarter thereafter, the department shall invoice each health insurer and each group health plan for one-fourth of its proportionate share of the estimated amount and reserve pursuant to

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Subsection C of this section, calculated pursuant to Subsection B of Section [6 of the Vaccine Purchasing Act] 24-5A-6 NMSA 1978.

The department may update its estimated amount to be expended annually and its reserve to take into account increases or decreases in the cost of vaccines or the costs of additional vaccines that the department determines should be included in the statewide vaccine purchasing program and adjust the amount invoiced to each health insurer and group health plan the following quarter."

SECTION 6. Section 24-5A-5 NMSA 1978 (being Laws 2015, Chapter 5, Section 5) is amended to read:

"24-5A-5. AUTHORIZED USES OF THE VACCINE PURCHASING FUND. --

- The fund shall be used for the purchase, storage and distribution of vaccines, as recommended by the [advisory committee on immunization practices] department pursuant to Section 24-5-1 NMSA 1978, for insured children who are not eligible for the vaccines for children program.
- В. The department shall credit any balance remaining in the fund at the end of the fiscal year toward the department's purchase of vaccines the following year; provided that the department maintains a reserve of ten percent of the amount estimated to be expended in the following year.
 - C. The fund shall not be used:

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1	(1) for the purchase, storage and distribution
2	of vaccines for children who are eligible for the vaccines for
3	children program;
4	(2) for administrative expenses associated
5	with the statewide vaccine purchasing program; or
6	(3) to pass through a federally negotiated
7	discount pursuant to 42 U.S.C. 1396s."
8	SECTION 7. Section 59A-18-16.2 NMSA 1978 (being Laws
9	2011, Chapter 144, Section 12, as amended) is amended to read:
10	"59A-18-16.2. HEALTH INSURANCE OR HEALTH PLAN FORM AND
11	RATE FILINGSSUPERINTENDENTRULEMAKINGCOMPLIANCE WITH
12	FEDERAL LAW
13	A. A small group health plan and a health insurance
14	issuer or multiple employer welfare arrangement offering a
15	small group or individual health insurance plan that provides
16	benefits other than excepted benefits shall:
17	(1) provide the essential health benefits
18	defined by the superintendent under Subsection B of this
19	section;
20	(2) limit cost sharing for such coverage in
21	accordance with Subsection D of this section; and
22	(3) provide coverage without cost sharing for
23	preventive benefits in accordance with Subsection E of this
24	section.
25	B. The superintendent shall define by rule the

1	essential health benefits package to include at least the
2	following general categories and the items and services covered
3	within the categories:
4	(1) ambulatory patient services;
5	(2) emergency services;
6	(3) hospitalization;
7	(4) maternity and newborn care;
8	(5) mental health and substance use disorder
9	services, including behavioral health treatment;
10	(6) prescription drugs;
11	(7) rehabilitative and habilitative services
12	and devices;
13	(8) laboratory services;
14	(9) preventive and wellness services and
15	chronic disease management; and
16	(10) pediatric services, including oral and
17	vision care.
18	C. In defining the essential health benefits
19	pursuant to Subsection B of this section, the superintendent
20	shall:
21	(1) ensure that such essential health benefits
22	reflect an appropriate balance among the categories described
23	in that subsection, so that benefits are not unduly weighted
24	toward any category;
25	(2) not make coverage decisions, determine
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reimbursement rates, establish incentive programs or design benefits in ways that discriminate against individuals because of their age, disability or expected length of life;

- (3) take into account the health care needs of diverse segments of the population, including women, children, persons with disabilities and other groups;
- (4) ensure that health benefits established as essential not be subject to denial to individuals against their wishes on the basis of the individual's age or expected length of life or of the individual's present or predicted disability, degree of medical dependency or quality of life;
- (5) provide that if a plan is offered through the New Mexico health insurance exchange, another health insurance plan offered through the New Mexico health insurance exchange shall not fail to be treated as a qualified health plan solely because the plan does not offer coverage of benefits offered through the standalone plan that are otherwise required; and
- (6) periodically update the essential health benefits under Subsection B of this section to address any gaps in access to coverage or changes in the evidence base identified by the superintendent.
- D. A group health plan and a health insurance issuer offering a group or individual health insurance plan shall not establish a restricted lifetime or annual limit on

the dollar value of benefits for any participant or beneficiary with respect to benefits that are essential health benefits, as determined by the superintendent. The provisions of this subsection shall not be construed to prevent a group health plan or health insurance plan from placing annual or lifetime per-beneficiary limits on specific covered benefits that are not essential health benefits, to the extent that these limits are otherwise permitted under federal or state law.

- E. The superintendent shall adopt and promulgate rules specifying the maximum cost-sharing amounts for which an insured may be held liable for payment of covered benefits under any health insurance plan that provides benefits other than excepted benefits, including deductibles, coinsurance, copayments or similar charge, and any other expenditure required of an insured individual with respect to essential health benefits covered under the plan, but not including premiums, balance billing amounts for non-network providers or spending for non-covered services.
- F. Any rules that the office of superintendent of insurance intends to adopt and promulgate pursuant to this section shall be adopted no later than the first day of February of the year prior to the first plan year for which the rules would be effective.
- G. A group health plan and a health insurance issuer offering a group or individual health insurance plan .232474.2SA

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that provides benefits other than excepted benefits shall provide coverage for and shall not impose any cost-sharing requirements for:

- items or services that have in effect a rating of "A" or "B" in the current recommendations of the United States preventive services task force;
- (2) immunizations that have in effect a recommendation from the [advisory committee on immunization practices of the federal centers for disease control and prevention | department of health, with respect to the insured for which immunization is considered;
- (3) with respect to infants, children and adolescents, preventive care and screenings provided for in the comprehensive guidelines supported by the health resources and services administration of the United States department of health and human services; and
- (4) with respect to women, additional preventive care and screenings to those described in Paragraph (1) of this subsection, as provided for in comprehensive guidelines supported by the health resources and services administration of the United States department of health and human services.
- Η. The provisions of Subsection G of this section shall not be construed to prohibit a health insurance plan or health insurance issuer from providing coverage for services in .232474.2SA

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addition to those recommended by the United States preventive services task force or to deny coverage for services that are not described in this section. The superintendent shall establish by rule a minimum interval between the date on which a recommendation described in Paragraphs (1) and (2) of Subsection G of this section or a guideline under Paragraph (3) of Subsection G of this section is issued and the plan year with respect to which the requirement described in Subsection G of this section is effective with respect to the service described in such recommendation or guideline; provided that the interval shall not be less than one year from the date the federal recommendation or guideline is published.

- I. If a health insurance plan is offered as a qualified health plan through the New Mexico health insurance exchange, the insurer offering the qualified health plan shall also offer that plan through the health insurance exchange as a plan that restricts enrollment to individuals who, as of the beginning of a plan year, have not attained the age of twenty-one years.
 - J. The superintendent shall adopt rules:
- (1) to define terms used regarding forms, rates, reviews and blocks of business that an insurer or health care plan submits in filing matters;
- (2) to govern any additional filing requirements the superintendent deems appropriate;

1	(3) to provide notice of hearings and the
2	grounds on which the hearings have been requested;
3	(4) to meet criteria for review in accordance
4	with federal law; and
5	(5) that the superintendent deems appropriate
6	to carry out the provisions of Chapter 59A, Article 18 NMSA
7	1978.
8	K. Except as provided by state or federal rule or
9	law, nothing in this section shall be construed to prohibit a
10	health insurance carrier from appropriately using reasonable
11	health care cost management techniques.
12	L. As used in this section, "excepted benefits"
13	means benefits furnished pursuant to the following:
14	(l) coverage-only accident or disability
15	income insurance;
16	(2) coverage issued as a supplement to
17	liability insurance;
18	(3) liability insurance;
19	(4) workers' compensation or similar
20	insurance;
21	(5) automobile medical payment insurance;
22	(6) credit-only insurance;
23	(7) coverage for on-site medical clinics;
24	(8) other similar insurance coverage specified
25	in regulations under which benefits for medical care are
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1	secondary or incidental to other benefits;
2	(9) the following benefits if offered
3	separately:
4	(a) limited scope dental or vision
5	benefits;
6	(b) benefits for long-term care, nursing
7	home care, home health care, community-based care or any
8	combination of those benefits; and
9	(c) other similar limited benefits
10	specified in regulations;
11	(10) the following benefits, offered as
12	independent noncoordinated benefits:
13	(a) coverage only for a specified
14	disease or illness; or
15	(b) hospital indemnity or other fixed
16	indemnity insurance; and
17	(11) the following benefits if offered as a
18	separate insurance policy:
19	(a) medicare supplemental health
20	insurance as defined pursuant to Section 1882(g)(1) of the
21	<u>federal</u> Social Security Act; and
22	(b) coverage supplemental to the
23	coverage provided pursuant to Chapter 55 of Title 10 USCA and
24	similar supplemental coverage provided to coverage pursuant to
25	a group health plan."

SECTION 8. Section 24-5-1 NMSA 1978 (being Laws 1959, Chapter 329, Section 1, as amended by Section 1 of this act) is repealed and a new Section 24-5-1 NMSA 1978 is enacted to read:

"24-5-1. [NEW MATERIAL] IMMUNIZATION REGULATIONS.--The public health division of the department of health shall, after consultation with the public education department, promulgate rules governing the immunization against diseases deemed to be dangerous to the public health, to be required of children attending public, private, home or parochial schools in the state. The immunizations required and the manner and frequency of their administration shall conform to recommendations of the advisory committee on immunization practices of the United States department of health and human services and the American academy of pediatrics. The public health division shall supervise and secure the enforcement of the required immunization program."

SECTION 9. Section 24-5-2 NMSA 1978 (being Laws 1959, Chapter 329, Section 2, as amended by Section 2 of this act) is repealed and a new Section 24-5-2 NMSA 1978 is enacted to read:

"24-5-2. [NEW MATERIAL] UNLAWFUL TO ENROLL IN SCHOOL UNIMMUNIZED--UNLAWFUL TO REFUSE TO PERMIT IMMUNIZATION.--It is unlawful for any student to enroll in school unless the student has been immunized as required under the rules of the public health division of the department of health and can provide satisfactory evidence of such immunization; provided that, if

the student produces satisfactory evidence of having begun the process of immunization, the student may enroll and attend school as long as the immunization process is being accomplished in the prescribed manner. It is unlawful for any parent to refuse or neglect to have the parent's child immunized, as required by this section, unless the child is properly exempted."

SECTION 10. Section 24-5A-2 NMSA 1978 (being Laws 2015, Chapter 5, Section 2, as amended by Section 4 of this act) is repealed and a new Section 24-5A-2 NMSA 1978 is enacted to read:

"24-5A-2. [<u>NEW MATERIAL</u>] DEFINITIONS.--As used in the Vaccine Purchasing Act:

A. "advisory committee on immunization practices" means the group of medical and public health experts that develops recommendations on how to use vaccines to control diseases in the United States, established under Section 222 of the federal Public Health Service Act;

- B. "department" means the department of health;
- C. "fund" means the vaccine purchasing fund;
- D. "group health plan" means an employee welfare benefit plan to the extent that the plan provides medical care to employees or their dependents under the federal Employee Retirement Income Security Act of 1974 directly or through insurance, reimbursement or other means;

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1	E. "health insurance coverage" means benefits
2	consisting of medical care provided directly or through
3	insurance or reimbursement or other means under any hospital or
4	medical service policy or certificate, hospital or medical
5	service plan contract or health maintenance organization
6	contract offered by a health insurance issuer;
7	F. "health insurer" means any entity subject to
8	regulation by the office of superintendent that:
9	(l) provides or is authorized to provide
10	health insurance or health benefit plans;

- (2) administers health insurance or health benefit coverage; or
- (3) otherwise provides a plan of health insurance or health benefits;
- G. "insured child" means a child under the age of nineteen who is eligible to receive health insurance coverage from a health insurer or medical care pursuant to a group health plan;
- H. "office of superintendent" means the office of superintendent of insurance;
- I. "policy" means any contract of health insurance
 between a health insurer and the insured and all clauses,
 riders, endorsements and parts thereof;
- J. "provider" means an individual or organization licensed, certified or otherwise authorized or permitted by law .232474.2SA

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4	eligible children pursuant to Section 1928 of the federal
5	Social Security Act."
6	SECTION 11. Section 24-5A-3 NMSA 1978 (being Laws 2015,
7	Chapter 5, Section 3, as amended by Section 5 of this act) is
8	repealed and a new Section 24-5A-3 NMSA 1978 is enacted to
9	read:
10	"24-5A-3. [NEW MATERIAL] STATEWIDE VACCINE PURCHASING
11	PROGRAM
12	A. The department shall establish and administer a
13	statewide vaccine purchasing program to:
14	(1) expand access to childhood immunizations
15	recommended by the advisory committee on immunization
16	practices;
17	(2) maintain and improve immunization rates;
18	(3) facilitate the acquisition by providers o
19	vaccines for childhood immunizations recommended by the
20	advisory committee on immunization practices; and
21	(4) leverage public and private funding and
22	resources for the purchase, storage and distribution of
23	vaccines for childhood immunizations recommended by the
24	advisory committee on immunization practices.
25	B. The department shall:

to provide vaccinations to insured children; and

"vaccines for children program" means the

by providers of

federally funded program that provides vaccines at no cost to

1	(1) purchase vaccines for all children in New
2	Mexico, including children eligible for the vaccines for
3	children program and insured children;
4	(2) invoice each health insurer and group
5	health plan to reimburse the department for the cost of
6	vaccines provided directly or indirectly by the department to

(3) maintain a list of registered providers who receive vaccines for insured children that are purchased by the state and provide such list to each health insurer and group health plan with every invoice;

such health insurer's or group health plan's insured children;

- (4) report the failure of a health insurer to reimburse the department within thirty days of the date of the invoice to the office of superintendent;
- (5) report the failure of a health insurer or group health plan to reimburse the department within thirty days of the date of the invoice to the state department of justice for collection; and
- (6) credit all receipts collected from health insurers and group health plans pursuant to the Vaccine Purchasing Act to the fund.
- C. No later than July 1, 2015 and July 1 of each year thereafter, the department shall estimate the amount to be expended annually by the department to purchase, store and distribute vaccines recommended by the advisory committee on

immunization practices to all insured children in the state, including a reserve of ten percent of the amount estimated.

- D. No later than September 1, 2015 and each quarter thereafter, the department shall invoice each health insurer and each group health plan for one-fourth of its proportionate share of the estimated amount and reserve pursuant to Subsection C of this section, calculated pursuant to Subsection B of Section 24-5A-6 NMSA 1978.
- E. The department may update its estimated amount to be expended annually and its reserve to take into account increases or decreases in the cost of vaccines or the costs of additional vaccines that the department determines should be included in the statewide vaccine purchasing program and adjust the amount invoiced to each health insurer and group health plan the following quarter."

SECTION 12. Section 24-5A-5 NMSA 1978 (being Laws 2015, Chapter 5, Section 5, as amended by Section 6 of this act) is repealed and a new Section 24-5A-5 NMSA 1978 is enacted to read:

- "24-5A-5. [NEW MATERIAL] AUTHORIZED USES OF THE VACCINE PURCHASING FUND.--
- A. The fund shall be used for the purchase, storage and distribution of vaccines, as recommended by the advisory committee on immunization practices, for insured children who are not eligible for the vaccines for children program.

- B. The department shall credit any balance remaining in the fund at the end of the fiscal year toward the department's purchase of vaccines the following year; provided that the department maintains a reserve of ten percent of the amount estimated to be expended in the following year.
 - C. The fund shall not be used:
- (1) for the purchase, storage and distribution of vaccines for children who are eligible for the vaccines for children program;
- (2) for administrative expenses associated with the statewide vaccine purchasing program; or
- (3) to pass through a federally negotiated discount pursuant to 42 U.S.C. 1396s."

SECTION 13. Section 59A-18-16.2 NMSA 1978 (being Laws 2011, Chapter 144, Section 12, as amended by Section 7 of this act) is repealed and a new Section 59A-18-16.2 NMSA 1978 is enacted to read:

"59A-18-16.2. [NEW MATERIAL] HEALTH INSURANCE OR HEALTH
PLAN FORM AND RATE FILINGS--SUPERINTENDENT--RULEMAKING-COMPLIANCE WITH FEDERAL LAW.--

- A. A small group health plan and a health insurance issuer or multiple employer welfare arrangement offering a small group or individual health insurance plan that provides benefits other than excepted benefits shall:
- (1) provide the essential health benefits .232474.2SA

1	defined by the superintendent under Subsection B of this			
2	section;			
3	(2) limit cost sharing for such coverage in			
4	accordance with Subsection D of this section; and			
5	(3) provide coverage without cost sharing for			
6	preventive benefits in accordance with Subsection E of this			
7	section.			
8	B. The superintendent shall define by rule the			
9	essential health benefits package to include at least the			
10	following general categories and the items and services covered			
11	within the categories:			
12	(1) ambulatory patient services;			
13	(2) emergency services;			
14	(3) hospitalization;			
15	(4) maternity and newborn care;			
16	(5) mental health and substance use disorder			
17	services, including behavioral health treatment;			
18	(6) prescription drugs;			
19	(7) rehabilitative and habilitative services			
20	and devices;			
21	(8) laboratory services;			
22	(9) preventive and wellness services and			
23	chronic disease management; and			
24	(10) pediatric services, including oral and			
25	vision care.			
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- C. In defining the essential health benefits pursuant to Subsection B of this section, the superintendent shall:
- (1) ensure that such essential health benefits reflect an appropriate balance among the categories described in that subsection, so that benefits are not unduly weighted toward any category;
- (2) not make coverage decisions, determine reimbursement rates, establish incentive programs or design benefits in ways that discriminate against individuals because of their age, disability or expected length of life;
- (3) take into account the health care needs of diverse segments of the population, including women, children, persons with disabilities and other groups;
- (4) ensure that health benefits established as essential not be subject to denial to individuals against their wishes on the basis of the individual's age or expected length of life or of the individual's present or predicted disability, degree of medical dependency or quality of life;
- (5) provide that if a plan is offered through the New Mexico health insurance exchange, another health insurance plan offered through the New Mexico health insurance exchange shall not fail to be treated as a qualified health plan solely because the plan does not offer coverage of benefits offered through the standalone plan that are otherwise

required; and

(6) periodically update the essential health benefits under Subsection B of this section to address any gaps in access to coverage or changes in the evidence base identified by the superintendent.

- D. A group health plan and a health insurance issuer offering a group or individual health insurance plan shall not establish a restricted lifetime or annual limit on the dollar value of benefits for any participant or beneficiary with respect to benefits that are essential health benefits, as determined by the superintendent. The provisions of this subsection shall not be construed to prevent a group health plan or health insurance plan from placing annual or lifetime per-beneficiary limits on specific covered benefits that are not essential health benefits, to the extent that these limits are otherwise permitted under federal or state law.
- E. The superintendent shall adopt and promulgate rules specifying the maximum cost-sharing amounts for which an insured may be held liable for payment of covered benefits under any health insurance plan that provides benefits other than excepted benefits, including deductibles, coinsurance, copayments or similar charge, and any other expenditure required of an insured individual with respect to essential health benefits covered under the plan, but not including premiums, balance billing amounts for non-network providers or

spending for non-covered services.

- F. Any rules that the office of superintendent of insurance intends to adopt and promulgate pursuant to this section shall be adopted no later than the first day of February of the year prior to the first plan year for which the rules would be effective.
- G. A group health plan and a health insurance issuer offering a group or individual health insurance plan that provides benefits other than excepted benefits shall provide coverage for and shall not impose any cost-sharing requirements for:
- (1) items or services that have in effect a rating of "A" or "B" in the current recommendations of the United States preventive services task force;
- (2) immunizations that have in effect a recommendation from the advisory committee on immunization practices of the federal centers for disease control and prevention, with respect to the insured for which immunization is considered;
- (3) with respect to infants, children and adolescents, preventive care and screenings provided for in the comprehensive guidelines supported by the health resources and services administration of the United States department of health and human services; and
 - (4) with respect to women, additional

preventive care and screenings to those described in Paragraph (1) of this subsection, as provided for in comprehensive guidelines supported by the health resources and services administration of the United States department of health and human services.

- H. The provisions of Subsection G of this section shall not be construed to prohibit a health insurance plan or health insurance issuer from providing coverage for services in addition to those recommended by the United States preventive services task force or to deny coverage for services that are not described in this section. The superintendent shall establish by rule a minimum interval between the date on which a recommendation described in Paragraphs (1) and (2) of Subsection G of this section or a guideline under Paragraph (3) of Subsection G of this section is issued and the plan year with respect to which the requirement described in Subsection G of this section is effective with respect to the service described in such recommendation or guideline; provided that the interval shall not be less than one year from the date the federal recommendation or guideline is published.
- I. If a health insurance plan is offered as a qualified health plan through the New Mexico health insurance exchange, the insurer offering the qualified health plan shall also offer that plan through the health insurance exchange as a plan that restricts enrollment to individuals who, as of the

1	beginning of a plan year, have not attained the age of twenty-			
2	one years.			
3	J. The superintendent shall adopt rules:			
4	(1) to define terms used regarding forms,			
5	rates, reviews and blocks of business that an insurer or health			
6	care plan submits in filing matters;			
7	(2) to govern any additional filing			
8	requirements the superintendent deems appropriate;			
9	(3) to provide notice of hearings and the			
10	grounds on which the hearings have been requested;			
11	(4) to meet criteria for review in accordance			
12	with federal law; and			
13	(5) that the superintendent deems appropriate			
14	to carry out the provisions of Chapter 59A, Article 18 NMSA			
15	1978.			
16	K. Except as provided by state or federal rule or			
17	law, nothing in this section shall be construed to prohibit a			
18	health insurance carrier from appropriately using reasonable			
19	health care cost management techniques.			
20	L. As used in this section, "excepted benefits"			
21	means benefits furnished pursuant to the following:			
22	(1) coverage-only accident or disability			
23	income insurance;			
24	(2) coverage issued as a supplement to			
25	liability insurance;			
	.232474.2SA			

1	(3) liability insurance;				
2	(4) workers' compensation or similar				
3	insurance;				
4	(5) automobile medical payment insurance;				
5	(6) credit-only insurance;				
6	(7) coverage for on-site medical clinics;				
7	(8) other similar insurance coverage specified				
8	in regulations under which benefits for medical care are				
9	secondary or incidental to other benefits;				
10	(9) the following benefits if offered				
11	separately:				
12	(a) limited scope dental or vision				
13	benefits;				
14	(b) benefits for long-term care, nursing				
15	home care, home health care, community-based care or any				
16	combination of those benefits; and				
17	(c) other similar limited benefits				
18	specified in regulations;				
19	(10) the following benefits, offered as				
20	independent noncoordinated benefits:				
21	(a) coverage only for a specified				
22	disease or illness; or				
23	(b) hospital indemnity or other fixed				
24	indemnity insurance; and				
25	(ll) the following benefits if offered as a				
	.232474.2SA				

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(a) medicare supplemental health insurance as defined pursuant to Section 1882(g)(1) of the federal Social Security Act; and

(b) coverage supplemental to the coverage provided pursuant to Chapter 55 of Title 10 USCA and similar supplemental coverage provided to coverage pursuant to a group health plan."

SECTION 14. DELAYED EFFECTIVE DATE.--The provisions of Sections 8 through 13 of this act are effective July 1, 2026.

SECTION 15. EMERGENCY.--It is necessary for the public peace, health and safety that this act take effect immediately.

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