

LFC Requester:

Henry Jacobs

AGENCY BILL ANALYSIS - 2026 REGULAR SESSION

WITHIN 24 HOURS OF BILL POSTING, UPLOAD ANALYSIS TO

AgencyAnalysis.nmlegis.gov and email to billanalysis@dfa.nm.gov*(Analysis must be uploaded as a PDF)***SECTION I: GENERAL INFORMATION***{Indicate if analysis is on an original bill, amendment, substitute or a correction of a previous bill}*Date Prepared: 01-12-2026

Check all that apply:

Bill Number: HB195CSOriginal Correction Amendment Substitute Sponsor: Szczepanski/AnayaCOLLECTION OF MEDICAL
MALPRACTICEShort
Title: JUDGEMENTSAgency Name
and Code

Number:

Person Writing

Office of Superintendent of
Insurance-440Stephen ThiesEmail Stephen.Thies@osi.nPhone: 505-470-7366 : m.gov**SECTION II: FISCAL IMPACT****APPROPRIATION (dollars in thousands)**

Appropriation		Recurring or Nonrecurring	Fund Affected
FY26	FY27		

REVENUE (dollars in thousands)

Estimated Revenue			Recurring or Nonrecurring	Fund Affected
FY26	FY27	FY28		

(Parenthesis () indicate revenue decreases)

ESTIMATED ADDITIONAL OPERATING BUDGET IMPACT (dollars in thousands)

	FY26	FY27	FY28	3 Year Total Cost	Recurring or Nonrecurring	Fund Affected
Total						

(Parenthesis () Indicate Expenditure Decreases)

Duplicates/Conflicts with/Companion to/Relates to:
Duplicates/Relates to Appropriation in the General Appropriation Act

SECTION III: NARRATIVE

BILL SUMMARY

Synopsis:

HB195CS would prohibit a plaintiff from collecting or attempting to collect a medical malpractice judgment from the personal income and assets of certain health care providers.

The committee substitute's protections would benefit "independent providers" when the court finds that the provider has either 1) maintained qualification under the Medical Malpractice Act (NMSA 1978, § 41-5-5 (2023)), or alternatively, 2) maintained an insurance policy with a policy limit on recovery of at least one million dollars (\$1,000,000) per occurrence.

"Independent provider" is defined by the committee substitute as "a natural person who is a licensed physician, chiropractic physician, podiatric physician, certified registered nurse anesthetist, physician assistant, certified nurse practitioner, certified clinical nurse specialist or certified nurse-midwife."

HB195CS modifies HB195 as introduced by removing portions of the bill that would have allowed the trial court to reduce or nullify damage awards as a method of discouraging frivolous allegations, and modifies the requisite amount of insurance an independent provider must maintain if the provider is not otherwise a qualified health care provider under the Medical Malpractice Act.

FISCAL IMPLICATIONS

No direct fiscal impact on the Patient's Compensation Fund.

SIGNIFICANT ISSUES

None identified.

PERFORMANCE IMPLICATIONS

No direct performance implications on the Patient's Compensation Fund.

ADMINISTRATIVE IMPLICATIONS

No direct administrative implications on the Patient's Compensation Fund.

CONFLICT, DUPLICATION, COMPANIONSHIP, RELATIONSHIP

None identified.

TECHNICAL ISSUES

None identified.

OTHER SUBSTANTIVE ISSUES

None identified.

ALTERNATIVES

None proposed.

WHAT WILL BE THE CONSEQUENCES OF NOT ENACTING THIS BILL

Status quo.

AMENDMENTS

None proposed.