

LFC Requester:

Kelly Klunt

AGENCY BILL ANALYSIS - 2026 REGULAR SESSION

WITHIN 24 HOURS OF BILL POSTING, UPLOAD ANALYSIS TO
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(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: 2/2/26 **Bill Number:** HB259 **Original** **Amendment** **Substitute**

Short Title: OPTIONAL ACTUARIAL REVIEWS OF PROPOSED LEGISLATION CHANGING INSURANCE COVERAGE

Sponsor: Rep. Eleanor Chavez and Rep. Elaine Sena Cortez

Name and Code Number: HCA 630

Person Writing: JoLou Trujillo-Ottino

Phone: 505-795-3464 **Email:** jolou.trujillo-ottino@hca.nm.gov

SECTION II: FISCAL IMPACT

APPROPRIATION (dollars in thousands)

Appropriation		Recurring or Nonrecurring	Fund Affected
FY26	FY27		
\$0.0	\$0.0	NA	NA

(Parenthesis () indicate expenditure decreases)

REVENUE (dollars in thousands)

Estimated Revenue			Recurring or Nonrecurring	Fund Affected
FY26	FY27	FY28		
\$0.0	\$0.9	\$0.0	NA	NA

(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	\$0.0	\$0.0	\$0.0	\$0.0	NA	NA

(Parenthesis () Indicate Expenditure Decreases)

SECTION III: NARRATIVE **BILL SUMMARY**

Synopsis: House Bill 259 establishes an optional process for actuarial review of proposed legislation that would modify health insurance coverage or compliance requirements. The bill authorizes the Legislative Finance Committee (LFC), subject to appropriation, to contract with qualified actuarial experts to conduct actuarial analyses of health-related legislative proposals prior to the regular legislative session. Requests for actuarial review are limited to two members of the House majority party, two members of the House minority party, two members of the Senate majority party, and two members of the Senate minority party, with requests required to be submitted by October 1 to be eligible for review in the following session.

The bill specifies minimum content requirements for actuarial reviews, including analysis of affected populations, utilization changes, impacts on premiums and consumer cost sharing, long-term health care cost effects, potential health benefits, and impacts on state spending under the Health Care Purchasing Act and the Public Assistance Act. The LFC is required to publish an annual report summarizing completed actuarial reviews by January 1 of each year. An appropriation of \$100,000 is included for fiscal year 2027. HB 259 does not mandate actuarial review for all health-related legislation or limit legislative authority, but instead provides an optional, standardized tool to inform policymaking through independent, data-driven analysis.

FISCAL IMPLICATIONS

None

SIGNIFICANT ISSUES

State Health Benefits - The appropriation amount for performing 8 actuarial reviews may not be sufficient to conduct several studies. The contractual costs for the scope-of-work requirements would reflect an hourly rate. For example, a simple analytical review requiring 1-hour could cost between \$215 and \$450, with the lower end of the range reflecting work performed by an ‘actuarial analyst’ and the higher-end reflecting work performed by a ‘senior-level actuary.’ An estimate of \$359 per hour would reflect work performed by a mid-level ‘actuarial consultant.’ Based on the appropriation amount, procuring a mid-level consultant would reimburse 278 hours of actuarial analysis, providing for an average of 35 hours of work per legislative proposal under study.

PERFORMANCE IMPLICATIONS

None

ADMINISTRATIVE IMPLICATIONS

None

CONFLICT, DUPLICATION, COMPANIONSHIP, RELATIONSHIP

None

TECHNICAL ISSUES

None

OTHER SUBSTANTIVE ISSUES

None

ALTERNATIVES

None

WHAT WILL BE THE CONSEQUENCES OF NOT ENACTING THIS BILL

Status Quo

AMENDMENTS

None