

LFC Requestor: Harry Rommel

2026 LEGISLATIVE SESSION
AGENCY BILL ANALYSIS

Section I: General

Chamber: Senate
Number: 15

Category: Bill
Type: Introduced

Date (of THIS analysis): 01/22/2026
Sponsor(s): Linda Trujillo and Peter Wirth
Short Title: Mandatory Health Care

Reviewing Agency: Agency 665 - Department of Health
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Section II: Fiscal Impact

APPROPRIATION (dollars in thousands)

Appropriation Contained		Recurring or Nonrecurring	Fund Affected
FY 26	FY 27		
\$ 0.00	\$ 0.00	N/A	N/A

REVENUE (dollars in thousands)

Estimated Revenue			Recurring or Nonrecurring	Fund Affected
FY 26	FY 27	FY 28		
\$ N/A	\$ 0.00	\$ 0.00	N/A	N/A

ESTIMATED ADDITIONAL OPERATING BUDGET IMPACT (dollars in thousands)

	FY 26	FY 27	FY 28	3 Year Total Cost	Recurring or Non-recurring	Fund Affected
Total	\$ 0.0	\$	\$ 0.00	\$ 0.00	N/A	N/A

		0.00				
	No fiscal impact					

Section III: Relationship to other legislation

Duplicates: None

Conflicts with: None

Companion to: None

Relates to: None

Duplicates/Relates to an Appropriation in the General Appropriation Act: None

Section IV: Narrative

1. BILL SUMMARY

a) Synopsis

Senate Bill 15 (SB 15) changes sections of the Health Care Purchasing Act, The New Mexico Insurance Code, The Health Maintenance Organization Law, and the Nonprofit Health Care Plan law to provide that health coverage carriers shall cover all types of health care providers working within their legal scopes of practice.

Is this an amendment or substitution? Yes No

Is there an emergency clause? Yes No

b) Significant Issues

The passage of SB 15 could result in increased insurance coverage of services offered by health care providers. A provider is broadly defined as “a person who is licensed, certified or otherwise authorized to provide services relating to physical or behavioral health care”.

With insurance companies regulated by the state no longer permitted to exclude any type of provider, a broader range of services might be covered by health insurance. These are not specified in the bill but could include counseling, acupuncture, chiropractic, aromatherapy, cranio-sacral therapy, massage therapy, naturopathic and naprapathic medicine, nutrition and dietetics, art therapy, lactation consulting, peer support work and others. The language of the bill states that a practitioner can be “otherwise authorized” which opens the door to a very broad range of types of practitioners to be covered, provided they can demonstrate some kind of licensure.

New Mexico has a high prevalence of mental illness, and insurance coverage of a broader range of providers could improve behavioral health outcomes. However, this benefit could

well be offset by an increase in insurance premiums due to the costs to insurance companies of being mandated to provide these options for clients.

2. PERFORMANCE IMPLICATIONS

- Does this bill impact the current delivery of NMDOH services or operations?
 Yes No

If yes, describe how.

- Is this proposal related to the NMDOH Strategic Plan? Yes No

Goal 1: We expand equitable access to services for all New Mexicans

Goal 2: We ensure safety in New Mexico healthcare environments

Goal 3: We improve health status for all New Mexicans

Goal 4: We support each other by promoting an environment of mutual respect, trust, open communication, and needed resources for staff to serve New Mexicans and to grow and reach their professional goals

3. FISCAL IMPLICATIONS

- If there is an appropriation, is it included in the Executive Budget Request?
 Yes No N/A
- If there is an appropriation, is it included in the LFC Budget Request?
 Yes No N/A
- Does this bill have a fiscal impact on NMDOH? Yes No

4. ADMINISTRATIVE IMPLICATIONS

Will this bill have an administrative impact on NMDOH? Yes No

5. DUPLICATION, CONFLICT, COMPANIONSHIP OR RELATIONSHIP

None

6. TECHNICAL ISSUES

Are there technical issues with the bill? Yes No

7. LEGAL/REGULATORY ISSUES (OTHER SUBSTANTIVE ISSUES)

- Will administrative rules need to be updated or new rules written? Yes No
- Have there been changes in federal/state/local laws and regulations that make this legislation necessary (or unnecessary)? Yes No
- Does this bill conflict with federal grant requirements or associated regulations?
 Yes No
- Are there any legal problems or conflicts with existing laws, regulations, policies, or programs? Yes No

8. DISPARITIES ISSUES

None

9. HEALTH IMPACT(S)

This bill could improve health outcomes by improving access to a range of providers.

10. ALTERNATIVES

None.

11. WHAT WILL BE THE CONSEQUENCES OF NOT ENACTING THIS BILL?

If this bill does not pass, insurers will not be mandated to include all types of licensed providers in coverage.

12. AMENDMENTS

None