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FISCAL IMPACT REPORT

BILL NUMBER: House Bill 209

SHORT TITLE: Firefighter No-Cost Cancer Screening

SPONSOR: Hernandez/Vincent/Reeb

LAST ORIGINAL
UPDATE: _____ **DATE:** 2/17/2026 **ANALYST:** Esquibel

ESTIMATED ADDITIONAL OPERATING BUDGET IMPACT*

(dollars in thousands)

Agency/Program	FY26	FY27	FY28	3 Year Total Cost	Recurring or Nonrecurring	Fund Affected
RHCA, NMPSIA	Choose an item.	Indeterminate but minimal	Indeterminate but minimal		Recurring	Plan benefits

Parentheses () indicate expenditure decreases.

*Amounts reflect most recent analysis of this legislation.

Sources of Information

LFC Files

Agency or Agencies Providing Analysis

Office of Superintendent of Insurance

Public Schools Insurance Authority

Retiree Health Care Authority

SUMMARY

Synopsis of House Bill 209

House Bill 209 (HB209) would amend the Health Care Purchasing Act to require coverage for preventive cancer screening for firefighters without cost sharing and in accordance with the latest guidelines issued by the International Association of Firefighters. The bill applies to members of fire departments that are part of, or administered by, the state or any political subdivision.

This bill does not contain an effective date and, as a result, would go into effect 90 days after the Legislature adjourns, which is May 20, 2026.

FISCAL IMPLICATIONS

RHCA and NMPSIA indicate if the bill is determined to apply to their beneficiary pools and not workers' compensation, additional analyses would be required to identify the affected population, assess utilization of cancer screenings, and evaluate the potential impact of diagnoses and treatment costs that may be incurred by group health plans.

SIGNIFICANT ISSUES

The New Mexico Public Schools Insurance Authority (NMPSIA) reports Some cancer screenings referenced by the bill are already covered at 100 percent as preventive services under U.S. Preventative Services Task Force (USPSTF) guidelines.

The New Mexico Retiree Health Care Authority (RHCA) states HB209 may raise implementation and coordination considerations related to the treatment of cancers identified through required screenings. While preventive cancer screenings would be covered under group health plans, subsequent diagnostic services and treatment would ordinarily be paid through the health plan unless a separate workers' compensation claim is filed and accepted establishing the condition as a compensable occupational disease. Determining whether and when costs should transition from group health coverage to workers' compensation would require additional administrative coordination among health plans, employers, and workers' compensation carriers. To the extent treatment costs are initially borne by self-insured group health plans, particularly pre-Medicare retiree plans funded by member premiums, such costs would be shared across the broader covered population. If occupational cancer claims are not promptly or consistently shifted to workers' compensation, this could contribute to increased claims experience and upward pressure on premiums for all members participating in self-insured plans

ADMINISTRATIVE IMPLICATIONS

If NMPSIA needed to implement this kind of occupation related coverage, this would require time to research to ensure complete understanding if the IAFF guidelines and the carrier benefit adjudication limits before a financial impact can be quantified.

TECHNICAL ISSUES

The New Mexico Retiree Health Care Authority reports the bill's language does not expressly refer to retired firefighters, former members, or retiree health plans. While the New Mexico Retiree Health Care Authority participates in the Health Care Purchasing Act, the bill does not clearly state legislative intent to extend this benefit to retired firefighters enrolled in retiree health plans administered under the Act. Absent clarifying statutory language or implementing guidance, application of this requirement to retired firefighters remains ambiguous and could require further legislative clarification.

OTHER SUBSTANTIVE ISSUES

NMPSIA states health insurance coverage plans are based on group coverage. Typically, the use of subgroups comes at additional fees to compensate for the increasingly complex billing, reporting, and enrollment costs. NMPSIA's current carrier systems lack the sophistication to assign unique member benefits to a defined subgroup of firefighters.