

LFC Requester:

Allegra Hernandez

**AGENCY BILL ANALYSIS - 2025 REGULAR SESSION****WITHIN 24 HOURS OF BILL POSTING, UPLOAD ANALYSIS TO****[AgencyAnalysis.nmlegis.gov](https://agencyanalysis.nmlegis.gov) and email to [billanalysis@dfa.nm.gov](mailto: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:** March 4, 2025*Check all that apply:***Bill Number:** SB 120 SHPAC SubOriginal ☐ Correction ☐Amendment ☐ Substitute ☒**Agency Name****and Code**University of New Mexico-952**Number:****Sponsor:** Sens. Hickey and Steinborn**Short** No Behavioral Health Cost**Person Writing** Kelly O'Donnell**Title:** Sharing**Phone:** 5056595702 **Email** kodonnell@unm.edu**SECTION II: FISCAL IMPACT****APPROPRIATION (dollars in thousands)**

Appropriation		Recurring or Nonrecurring	Fund Affected
FY25	FY26		

(Parenthesis ( ) indicate expenditure decreases)

**REVENUE (dollars in thousands)**

Estimated Revenue			Recurring or Nonrecurring	Fund Affected
FY25	FY26	FY27		

(Parenthesis ( ) indicate revenue decreases)

**ESTIMATED ADDITIONAL OPERATING BUDGET IMPACT (dollars in thousands)**

	FY25	FY26	FY27	3 Year Total Cost	Recurring or Nonrecurring	Fund Affected
<b>Total</b>						

(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 of substitute**

The SHPAC substitute for SB 120 adds outpatient therapy, emergency department visits, urgent care visits for the treatment, habilitation, prevention and identification of mental illnesses, substance abuse disorders and trauma spectrum disorders to the definition of “behavioral health”.

The substitute also exempts from the bill’s provisions “excepted benefit plans as provided under the Short-Term Health Plan and Excepted Benefit Act; catastrophic plans as defined under 42 USCA Section 18022(e) or high-deductible health plans with health savings accounts until an enrollee's deductible has been met, unless otherwise permitted by federal law.”

##### **Synopsis:**

SB 120 makes permanent the prohibition on cost sharing for behavioral health services under both the New Mexico Insurance Code and the Health Care Purchasing Act that is currently set to expire on January 1, 2027

#### **FISCAL IMPLICATIONS**

#### **SIGNIFICANT ISSUES**

This legislation has the potential to increase access to behavioral healthcare and reduce the potential for medical debt. However, it does not address the most significant barrier, which is the scarcity of providers, particularly in rural New Mexico.

SB 120 would make permanent a law that is currently in effect and with which UNM is already complying.

#### **PERFORMANCE IMPLICATIONS**

#### **ADMINISTRATIVE IMPLICATIONS**

#### **CONFLICT, DUPLICATION, COMPANIONSHIP, RELATIONSHIP**

#### **TECHNICAL ISSUES**

#### **OTHER SUBSTANTIVE ISSUES**

#### **ALTERNATIVES**

#### **WHAT WILL BE THE CONSEQUENCES OF NOT ENACTING THIS BILL**

#### **AMENDMENTS**