

LFC Requester:

Eric Chenier

**AGENCY BILL ANALYSIS - 2025 REGULAR SESSION**

**WITHIN 24 HOURS OF BILL POSTING, UPLOAD ANALYSIS TO**  
[AgencyAnalysis.nmlegis.gov](https://www.nmlegis.gov/AgencyAnalysis) 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:** 3/17/2025*Check all that apply:***Bill Number:** SB278Original ☐ Correction ☐Amendment ☐ Substitute ☒**Agency Name  
and Code****Sponsor:** Senator Martin Hickey**Number:** Office of Superintendent of Insurance - 440**Short** Coronary Artery Calcium**Person Writing** Viara Ianakieva**Title:** Screening Insurance**Phone:** 505-508-9073 **Email** Viara.ianakieva@osi.nm.gov**SECTION II: FISCAL IMPACT****APPROPRIATION (dollars in thousands)**

Appropriation		Recurring or Nonrecurring	Fund Affected
FY25	FY26		
N/A	N/A	N/A	N/A

(Parenthesis ( ) indicate expenditure decreases)

**REVENUE (dollars in thousands)**

Estimated Revenue			Recurring or Nonrecurring	Fund Affected
FY25	FY26	FY27		
N/A	N/A	N/A	N/A	N/A

(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: None.

Duplicates/Relates to Appropriation in the General Appropriation Act

### **SECTION III: NARRATIVE**

#### **BILL SUMMARY**

Senate Bill 278 (SB278) amends the Health Care Purchasing Act, the Public Assistance Act and the Insurance Code to eliminate cost sharing for coronary artery calcium screening for covered members in a health care plan. SB278 expands the eligibility requirements for screening.

The Committee Substitute for SB278 reverts the coverage requirement to every five years and eliminates the cost sharing for individuals over 49 years of age. The Committee Substitute also clarifies that the cost-sharing elimination does not apply to high deductible plans until the deductible has been met.

#### **FISCAL IMPLICATIONS**

The proposed legislation does not create a new coverage mandate, and as such, does not trigger any possible cost defrayal for the statute under the Affordable Care Act.

#### **SIGNIFICANT ISSUES**

None.

#### **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**

Coronary artery calcium screening for individuals over the age of 49 will be subject to cost-sharing.

#### **AMENDMENTS**

None.