



Duplicates/Conflicts with/Companion to/Relates to:  
Duplicates/Relates to Appropriation in the General Appropriation Act

### **SECTION III: NARRATIVE**

#### **BILL SUMMARY**

##### **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. UNM Hospital currently does not collect any copays or other cost sharing from patients for these services and we do not see this impacting the hospital. The burden for covering any cost sharing would be on the insurance companies or health plans, not on the healthcare providers.

#### **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**