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SENATE BILL 278

57TH LEGISLATURE - STATE OF NEW MEXICO - FIRST SESSION, 2025

INTRODUCED BY
Martin Hickey

AN ACT

RELATING TO INSURANCE; AMENDING THE HEALTH CARE PURCHASING ACT,
THE PUBLIC ASSISTANCE ACT AND SECTIONS OF THE NEW MEXICO
INSURANCE CODE TO PROHIBIT COST SHARING FOR CORONARY ARTERY
CALCIUM SCREENING; BROADENING ELIGIBILITY FOR CORONARY ARTERY
CALCIUM SCREENING.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF NEW MEXICO:

SECTION 1. Section 13-7-24 NMSA 1978 (being Laws 2020,
Chapter 79, Section 1) is amended to read:

"13-7-24. [~~HEART~~] CORONARY ARTERY CALCIUM [~~SCAN~~]
SCREENING COVERAGE.--

A. Group health coverage, including any form of
self-insurance, offered, issued or renewed under the Health
Care Purchasing Act shall provide coverage for eligible

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1 insureds to receive a [~~heart~~] coronary artery calcium [~~scan~~]
2 screening.

3 B. Coverage provided pursuant to this section
4 shall:

5 (1) be limited to the provision of a [~~heart~~]
6 coronary artery calcium [~~scan~~] screening to an eligible insured
7 at the discretion of a health care provider to be used as a
8 clinical management tool;

9 (2) be provided every [~~five~~] four years if an
10 eligible insured has previously received a [~~heart~~] coronary
11 artery calcium score of zero; [~~and~~]

12 (3) not be required for future [~~heart~~]
13 coronary artery calcium [~~scans~~] screenings if an eligible
14 insured receives a [~~heart~~] coronary artery calcium score
15 greater than zero; and

16 (4) not impose cost sharing on eligible
17 insureds.

18 C. [~~At its discretion or as required by law~~] An
19 insurer [~~may~~] shall offer [~~or refuse~~] coverage for further
20 cardiac testing or procedures for eligible insureds based upon
21 the results of a [~~heart~~] coronary artery calcium [~~scan~~]
22 screening.

23 D. The provisions of this section shall not apply
24 to short-term travel, accident-only or limited or specified-
25 disease policies, plans or certificates of health insurance.

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1 E. As used in this section:

2 [~~(1) "eligible insured" means an insured who:~~

3 ~~(a) is a person between the ages of~~
4 ~~forty-five and sixty-five; and~~

5 ~~(b) has an intermediate risk of~~
6 ~~developing coronary heart disease as determined by a health~~
7 ~~care provider based upon a score calculated from an evidence-~~
8 ~~based algorithm widely used in the medical community to assess~~
9 ~~a person's ten-year cardiovascular disease risk, including a~~
10 ~~score calculated using a pooled cohort equation;~~

11 ~~(2) "health care provider" means a physician,~~
12 ~~physician assistant, nurse practitioner or other health care~~
13 ~~professional authorized to furnish health care services within~~
14 ~~the scope of the professional's license; and~~

15 ~~(3) "heart] (1) "coronary artery calcium~~
16 ~~[scan] screening" means a computed tomography scan measuring~~
17 ~~coronary artery calcium for atherosclerosis and abnormal artery~~
18 ~~structure and function;~~

19 ~~(2) "cost sharing" means deductibles,~~
20 ~~copayments or coinsurance; and~~

21 ~~(3) "health care provider" means a physician,~~
22 ~~physician assistant, nurse practitioner or other health care~~
23 ~~professional authorized to furnish health care services within~~
24 ~~the scope of the professional's license."~~

25 SECTION 2. Section 27-2-12.31 NMSA 1978 (being Laws 2020,
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1 Chapter 79, Section 2) is amended to read:

2 "27-2-12.31. [~~HEART~~] CORONARY ARTERY CALCIUM [~~SCAN~~]
3 SCREENING COVERAGE.--

4 A. In accordance with federal law, the secretary
5 shall adopt and promulgate rules that provide medical
6 assistance coverage for eligible enrollees to receive a [~~heart~~]
7 coronary artery calcium [~~scan~~] screening.

8 B. Medical assistance coverage provided pursuant to
9 this section shall:

10 (1) be limited to the provision of a [~~heart~~]
11 coronary artery calcium [~~scan~~] screening to an eligible
12 enrollee at the discretion of a health care provider to be used
13 as a clinical management tool;

14 (2) be provided every [~~five~~] four years if an
15 eligible enrollee has previously received a [~~heart~~] coronary
16 artery calcium score of zero; [~~and~~]

17 (3) not be required for future [~~heart~~]
18 coronary artery calcium [~~scans~~] screenings if an eligible
19 enrollee receives a [~~heart~~] coronary artery calcium score
20 greater than zero; and

21 (4) not impose cost sharing on eligible
22 enrollees.

23 [~~C. At its discretion or as required by law, a~~
24 ~~managed care organization providing medical assistance may~~
25 ~~offer or refuse coverage for further cardiac testing or~~

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1 ~~procedures for eligible enrollees based upon the results of a~~
2 ~~heart artery calcium scan.~~

3 ~~D.]~~ C. The provisions of this section shall not
4 apply to short-term travel, accident-only or limited or
5 specified-disease policies, plans or certificates of health
6 insurance.

7 ~~[E.]~~ D. As used in this section:

8 ~~[(1) "eligible enrollee" means an enrollee~~
9 ~~who:~~

10 ~~(a) is a person between the ages of~~
11 ~~forty-five and sixty-five; and~~

12 ~~(b) has an intermediate risk of~~
13 ~~developing coronary heart disease as determined by a health~~
14 ~~care provider based upon a score calculated from an evidence-~~
15 ~~based algorithm widely used in the medical community to assess~~
16 ~~a person's ten-year cardiovascular disease risk, including a~~
17 ~~score calculated using a pooled cohort equation;~~

18 ~~(2) "health care provider" means a physician,~~
19 ~~physician assistant, nurse practitioner or other health care~~
20 ~~professional authorized to furnish health care services within~~
21 ~~the scope of the professional's license; and~~

22 ~~(3) "heart]~~ (1) "coronary artery calcium
23 [scan] screening" means a computed tomography scan measuring
24 coronary artery calcium for atherosclerosis and abnormal artery
25 structure and function;

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1 (2) "cost sharing" means deductibles,
2 copayments or coinsurance; and

3 (3) "health care provider" means a physician,
4 physician assistant, nurse practitioner or other health care
5 professional authorized to furnish health care services within
6 the scope of the professional's license."

7 SECTION 3. Section 59A-23-7.16 NMSA 1978 (being Laws
8 2020, Chapter 79, Section 3) is amended to read:

9 "59A-23-7.16. [HEART] CORONARY ARTERY CALCIUM [SCAN]
10 SCREENING COVERAGE.--

11 A. A group health plan, other than a small group
12 health plan or a blanket health insurance policy or contract
13 that is delivered, issued for delivery or renewed in this state
14 shall provide coverage for eligible insureds to receive a
15 [~~heart~~] coronary artery calcium [~~scan~~] screening.

16 B. Coverage provided pursuant to this section
17 shall:

18 (1) be limited to the provision of a [~~heart~~]
19 coronary artery calcium [~~scan~~] screening to an eligible insured
20 at the discretion of a health care provider to be used as a
21 clinical management tool;

22 (2) be provided every [~~five~~] four years if an
23 eligible insured has previously received a [~~heart~~] coronary
24 artery calcium score of zero; [~~and~~]

25 (3) not be required for future [~~heart~~]

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1 coronary artery calcium [~~scans~~] screenings if an eligible
2 insured receives a [~~heart~~] coronary artery calcium score
3 greater than zero; and

4 (4) not impose cost sharing on eligible
5 insureds.

6 [~~C. At its discretion or as required by law, an~~
7 ~~insurer may offer or refuse coverage for further cardiac~~
8 ~~testing or procedures for eligible insureds based upon the~~
9 ~~results of a heart artery calcium scan.~~

10 ~~D.]~~ C. The provisions of this section do not apply
11 to short-term travel, accident-only or limited or specified-
12 disease policies, plans or certificates of health insurance.

13 [~~E.]~~ D. As used in this section:

14 [~~(1) "eligible insured" means an insured who:~~

15 ~~(a) is a person between the ages of~~
16 ~~forty-five and sixty-five; and~~

17 ~~(b) has an intermediate risk of~~
18 ~~developing coronary heart disease as determined by a health~~
19 ~~care provider based upon a score calculated from an evidence-~~
20 ~~based algorithm widely used in the medical community to assess~~
21 ~~a person's ten-year cardiovascular disease risk, including a~~
22 ~~score calculated using a pooled cohort equation;~~

23 ~~(2) "health care provider" means a physician,~~
24 ~~physician assistant, nurse practitioner or other health care~~
25 ~~professional authorized to furnish health care services within~~

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1 ~~the scope of the professional's license; and~~

2 ~~(3) "heart]~~ (1) "coronary artery calcium
3 [scan] screening" means a computed tomography scan measuring
4 coronary artery calcium for atherosclerosis and abnormal artery
5 structure and function;

6 (2) "cost sharing" means deductibles,
7 copayments or coinsurance; and

8 (3) "health care provider" means a physician,
9 physician assistant, nurse practitioner or other health care
10 professional authorized to furnish health care services within
11 the scope of the professional's license."

12 SECTION 4. Section 59A-46-50.5 NMSA 1978 (being Laws
13 2020, Chapter 79, Section 4) is amended to read:

14 "59A-46-50.5. [HEART] CORONARY ARTERY CALCIUM [SCAN]
15 SCREENING COVERAGE.--

16 A. A group health maintenance organization
17 contract, other than a small group health maintenance
18 organization contract, that is delivered, issued for delivery
19 or renewed in this state shall provide coverage for eligible
20 enrollees to receive a [heart] coronary artery calcium [scan]
21 screening.

22 B. Coverage provided pursuant to this section
23 shall:

24 (1) be limited to the provision of a [heart]
25 coronary artery calcium [scan] screening to an eligible

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1 enrollee at the discretion of a health care provider to be used
2 as a clinical management tool;

3 (2) be provided every ~~[five]~~ four years if an
4 eligible enrollee has previously received a ~~[heart]~~ coronary
5 artery calcium score of zero; ~~[and]~~

6 (3) not be required for future ~~[heart]~~
7 coronary artery calcium ~~[scans]~~ screenings if an eligible
8 enrollee receives a ~~[heart]~~ coronary artery calcium score
9 greater than zero; and

10 (4) not impose cost sharing on eligible
11 enrollees.

12 ~~[C. At its discretion or as required by law, a~~
13 ~~carrier may offer or refuse coverage for further cardiac~~
14 ~~testing or procedures for eligible enrollees based upon the~~
15 ~~results of a heart artery calcium scan.~~

16 ~~D.]~~ C. The provisions of this section do not apply
17 to short-term travel, accident-only or limited or specified-
18 disease policies, plans or certificates of health insurance.

19 ~~[E.]~~ D. As used in this section:

20 ~~[(1) "eligible enrollee" means an enrollee~~
21 ~~who:~~

22 ~~(a) is a person between the ages of~~
23 ~~forty-five and sixty-five; and~~

24 ~~(b) has an intermediate risk of~~
25 ~~developing coronary heart disease as determined by a health~~

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1 ~~care provider based upon a score calculated from an evidence-~~
2 ~~based algorithm widely used in the medical community to assess~~
3 ~~a person's ten-year cardiovascular disease risk, including a~~
4 ~~score calculated using a pooled cohort equation;~~

5 ~~(2) "health care provider" means a physician,~~
6 ~~physician assistant, nurse practitioner or other health care~~
7 ~~professional authorized to furnish health care services within~~
8 ~~the scope of the professional's license; and~~

9 ~~(3) heart] (1) "coronary artery calcium~~
10 ~~[scan] screening" means a computed tomography scan measuring~~
11 ~~coronary artery calcium for atherosclerosis and abnormal artery~~
12 ~~structure and function;~~

13 ~~(2) "cost sharing" means deductibles,~~
14 ~~copayments or coinsurance; and~~

15 ~~(3) "health care provider" means a physician,~~
16 ~~physician assistant, nurse practitioner or other health care~~
17 ~~professional authorized to furnish health care services within~~
18 ~~the scope of the professional's license."~~

19 SECTION 5. Section 59A-47-45.7 NMSA 1978 (being Laws
20 2020, Chapter 79, Section 5) is amended to read:

21 "59A-47-45.7. [HEART] CORONARY ARTERY CALCIUM [SCAN]
22 SCREENING COVERAGE.--

23 A. A group health care plan, other than a small
24 group health care plan, that is delivered, issued for delivery
25 or renewed in this state shall provide coverage for eligible

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1 subscribers to receive a [~~heart~~] coronary artery calcium [~~scan~~]
2 screening.

3 B. Coverage provided pursuant to this section
4 shall:

5 (1) be limited to the provision of a [~~heart~~]
6 coronary artery calcium [~~scan~~] screening to an eligible
7 subscriber at the discretion of a health care provider to be
8 used as a clinical management tool;

9 (2) be provided every [~~five~~] four years if an
10 eligible subscriber has previously received a [~~heart~~] coronary
11 artery calcium score of zero; [~~and~~]

12 (3) not be required for future [~~heart~~]
13 coronary artery calcium [~~scans~~] screenings if an eligible
14 subscriber receives a [~~heart~~] coronary artery calcium score
15 greater than zero; and

16 (4) not impose cost sharing on eligible
17 subscribers.

18 ~~[C. At its discretion or as required by law, a~~
19 ~~health care plan may offer or refuse coverage for further~~
20 ~~cardiac testing or procedures for eligible subscribers based~~
21 ~~upon the results of a heart artery calcium scan.~~

22 ~~D.]~~ C. The provisions of this section do not apply
23 to short-term travel, accident-only or limited or specified-
24 disease policies, plans or certificates of health insurance.

25 ~~[E.]~~ D. As used in this section:

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1 [~~(1)~~ "eligible subscriber" means a subscriber
2 who:

3 ~~(a) is a person between the ages of
4 forty-five and sixty-five; and~~

5 ~~(b) has an intermediate risk of
6 developing coronary heart disease as determined by a health
7 care provider based upon a score calculated from an evidence-
8 based algorithm widely used in the medical community to assess
9 a person's ten-year cardiovascular disease risk, including a
10 score calculated using a pooled cohort equation;~~

11 ~~(2) "health care provider" means a physician,
12 physician assistant, nurse practitioner or other health care
13 professional authorized to furnish health care services within
14 the scope of the professional's license; and~~

15 ~~(3) "heart~~] (1) "coronary artery calcium
16 [scan] screening" means a computed tomography scan measuring
17 coronary artery calcium for atherosclerosis and abnormal artery
18 structure and function;

19 (2) "cost sharing" means deductibles,
20 copayments or coinsurance; and

21 (3) "health care provider" means a physician,
22 physician assistant, nurse practitioner or other health care
23 professional authorized to furnish health care services within
24 the scope of the professional's license."

25 SECTION 6. APPLICABILITY.--The provisions of this act are
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1 applicable to group health insurance policies, health care
2 plans or certificates of health insurance that are delivered,
3 issued for delivery or renewed in this state on or after
4 January 1, 2026.

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