

LFC Requester:	Eric Chenier
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AGENCY BILL ANALYSIS - 2025 REGULAR SESSION

WITHIN 24 HOURS OF BILL POSTING, UPLOAD ANALYSIS TO

AgencyAnalysis.nmlegis.gov and email to 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: 2/21/2025 *Check all that apply:*
Bill Number: HB 536 Original Correction
 Amendment Substitute

Sponsor: Representative Marianna Anaya **Agency Name and Code** Office of Superintendent of Insurance - 440
Short Title: Disclosure of Health Insurance Billing Info **Number:** _____
Person Writing Viara Ianakieva
Phone: (505) 827-4651 **Email** viara.ianakieva@osi.nm.gov

SECTION II: FISCAL IMPACT

APPROPRIATION (dollars in thousands)

Appropriation		Recurring or Nonrecurring	Fund Affected
FY25	FY26		
NA	NA	NA	NA

(Parenthesis () indicate expenditure decreases)

REVENUE (dollars in thousands)

Estimated Revenue			Recurring or Nonrecurring	Fund Affected
FY25	FY26	FY27		
NA	NA	NA	NA	NA

(Parenthesis () indicate revenue decreases)

ESTIMATED ADDITIONAL OPERATING BUDGET IMPACT (dollars in thousands)

	FY25	FY26	FY27	3 Year Total Cost	Recurring or Nonrecurring	Fund Affected
Total	N/A	Indeterminate	Indeterminate	Indeterminate	Indeterminate	Operating Fund

(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

House Bill 536 (HB536) provides new sections to the Health Care Purchasing Act, and to Articles 22, 23, 46 (Health Maintenance Organization Law) and 47 (Nonprofit health Care Plan Law) in the Insurance Code. The bill prohibits any sensitive health care services from being disclosed in any billing information, explanation of benefits, or summary of payments provided to a person enrolled in an individual or group plan. The bill describes “sensitive health care services” as any health care service that is of a particularly sensitive and personal nature, including: (1) reproductive or sexual health care services; (2) gender-affirming health care services; (3) behavioral health care services; or (4) health care services related to treating a victim of domestic violence.

There is no effective date on the bill so the effective date is June 20, 2025.

FISCAL IMPLICATIONS

Indeterminate

SIGNIFICANT ISSUES

There is no language in this legislation outlining enforcement expectations for Office of the Superintendent of Insurance staff. As a result, OSI is assuming that its main enforcement will be through complaints. An additional staffing appropriation may be needed if there is an expectation of active enforcement of this law.

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

None.

AMENDMENTS

None.

