| LFC Requester: | Allegra Hernandez |
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| LI C Itequester. | inegra mermanaez |

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)

| | Date Prepared: Bill Number: | February 2, SB 120 | , 2025 | Check all that apply: Original X Correction Amendment Substitute | | | |
|-----------------|----------------------------------|-----------------------|---|--|----------|----------|--|
| Sponsor: | Senators Hickey and Steinborn | | Agency Name and Code University of New Mexico-952 Number: | | | | |
| Short Title: | No Behavioral H Sharing | ealth Cost | Person Writing Kelly O'l Phone: 5056595702 Email ke | | | | |
| | N II: FISCAL IMP | | | 2 02 02 7 2 7 0 2 | | | |
| | Appropr | PPROPRIA | ATION (doll | ars in thous | <u> </u> | Fund | |
| | FY25 | | FY26 | | 9 | Affected | |
| | FY25 | FY | 726 | or Nonre | curring | | |
| | FY25 | FY | Z26 | or Nonre | curring | | |
| | | | 226 | or Nonre | curring | | |
| (Parenthesi | FY25 s () indicate expenditure | decreases) | | or Nonre | | | |
| (Parenthesi | s () indicate expenditure | decreases) | J E (dollars) | | | Affected | |

(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 | | | | | | |

(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:

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