

Spotlight on State: New Mexico

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See [New Mexico](#) page.

New Mexico has made strides in healthcare price transparency and cost control. After a legislative mandate was enacted to establish an all-payer claims database, the state began its implementation with budget allotted in the 2019-2020 fiscal year. In recent terms, New Mexico also passed the Surprise Billing Protection Act, which requires a provider to refund to the covered person the amount paid in excess of the in-network cost-sharing amount within forty-five calendar days of receipt of payment. The consumer protection applies to both emergency and non-emergency services.

To increase healthcare access and reduce costs, New Mexico has enacted robust telehealth coverage laws that requires reimbursement, cost-sharing, and coverage parity for telehealth services. Additionally, the legislature enacted legislation that ensures insurance coverage for individuals with pre-existing conditions, regardless of mandates under the Affordable Care Act. In 2021, the state transitioned from the federal ACA exchange and launched its own-state run marketplace, beWellNM. The new state-based exchange offers plans from five insurers, more options than provided in most of the other states.

The state also proposed several health system reform initiatives to promote affordable access to care in the state, including a Medicaid buy-in public option proposal. Additionally, the legislature introduced a bill to establish a global hospital budgets task force to study global hospital budgets to determine prospective changes in health care quality outcomes and spending within rural hospitals that elect to participate in the demonstration project.