

# NM Office of Superintendent of Insurance 2022 Report

Julie Weinberg  
Director, Life and Health Division  
NM Office of Superintendent of Insurance  
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# Topics for Today

- ▶ OSI/Life and Health Division
- ▶ Rulemaking
- ▶ No BH Cost-Sharing
- ▶ Health Care Affordability Fund
- ▶ Qualified Health Plans
- ▶ Compliance
- ▶ Qualified Health Plans (QHPs)
- ▶ Rulemaking

# Life and Health Division

- ▶ 3 Bureaus
  - ▶ Life and Health Product Filing Bureau
    - ▶ Viara Ianakieva - Chief
  - ▶ Managed Care Policy Bureau
    - ▶ Paige Duhamel - Chief
  - ▶ Coverage Affordability Bureau
    - ▶ Colin Baillio - Chief

## Life and Health Division

- ▶ Life and Health Product Filing Bureau
  - ▶ Reviews health insurance product filings, including rates
  - ▶ Certifies Qualified Health Plans
    - ▶ Works closely with the New Mexico Health Insurance Exchange (beWellnm)
    - ▶ Reviewed 4073 filings in SFY 2022
  - ▶ Reviews advertising
  - ▶ Reviews life insurance products

## Life and Health Division

- ▶ Managed Care Policy Bureau
  - ▶ Reviews compliance filings
    - ▶ Network adequacy, utilization management, member grievance
  - ▶ Vaccine Purchasing Act
  - ▶ PBM oversight
  - ▶ Mental Health Parity Act (MHPAEA)

# Life and Health Division

- ▶ Coverage Affordability Bureau
  - ▶ Health Care Affordability Fund
    - ▶ Small Business
    - ▶ BeWellNm Health Plans
    - ▶ Non-eligible Health Coverage
  - ▶ Other Affordability Initiatives
    - ▶ Rate setting innovations
  - ▶ Health economist

# Rulemaking

- ▶ Prescription Benefit Managers (PBM) 13.10.30
  - ▶ Effective 3/1/2022
  - ▶ Requires licensing and annual reporting, pricing transparency
- ▶ Prior Authorization 13.10.31
  - ▶ Effective 1/1/2022
  - ▶ Strengthens requirements for electronic processes, timely responses, and general transparency; Amendment in promulgation process to require “gold-carding”, proposed to go into effect 1/1/2023
- ▶ Excepted Benefits 13.10.34 -
  - ▶ Effective 7/1/2023
- ▶ Multiple Employer Welfare Arrangements (MEWA)
  - ▶ Still in promulgation process

# Rulemaking

- ▶ Planned for 2023
  - ▶ Network Adequacy
  - ▶ Utilization Management
  - ▶ Advertising
  - ▶ Member Grievance
  - ▶ Third Party Administrator
  - ▶ Provider Credentialing

## No Cost-Sharing for Behavioral Health Services

- ▶ Went into effect 1/1/2022
- ▶ Applies to all fully-insured health plans and all state employee and public school employee health plans
- ▶ Very few complaints

# 2022 Initiatives

- ▶ QHP Certification
  - ▶ Improved rate setting process
    - ▶ Better rates
  - ▶ More standardized language in policy documents
    - ▶ Improved clarity of policy provisions
      - ▶ Prior authorization provisions
      - ▶ Contraceptive and PrEP benefits

# 2022 Initiatives

- ▶ Compliance Review
  - ▶ Issued Improved Guidance
    - ▶ Better insight into carriers' provider networks
    - ▶ Better insight in carriers' utilization management plans and practices
- ▶ PBM Oversight
  - ▶ Implementing new regulations to improve oversight of PBMs' practices
- ▶ Vaccine Purchasing Act
  - ▶ Implementing new regulations and processes to better monitor compliance
- ▶ MHPAEA
  - ▶ CCIIO Grant to better understand how to evaluate carrier compliance with the MHPAEA

# 2022 Initiatives

- ▶ Health Care Affordability Fund
  - ▶ Small Business Affordability
    - ▶ Effective 7/1/2022
    - ▶ Premiums reduced by 10% using HCAF funding.
  - ▶ NMHIX Affordability
    - ▶ Effective 1/1/2023 (available to enroll in now during the annual OEP)
    - ▶ Combined with the continued ARPA subsidies through the Inflation Reduction Act, many plans have \$0 premiums and extremely low out-of-pocket costs

# Questions?

## Contact info:

[julie.weinberg@osi.nm.gov](mailto:julie.weinberg@osi.nm.gov)

[viara.ianakieva@osi.nm.gov](mailto:viara.ianakieva@osi.nm.gov)

[paige.duhamel@osi.nm.gov](mailto:paige.duhamel@osi.nm.gov)

[colin.baillio@osi.nm.gov](mailto:colin.baillio@osi.nm.gov)

