



Northern NM Human Resources Association

BRINGING CLARITY TO EMPLOYEE BENEFITS



The Agenda

- The 2020 NM Legislative 30-Day Session
 - What passed
 - What didn't pass
- What's on the horizon for healthcare
- The Ultimate RFP (Request For Proposal)

*2020 Legislature – What **Passed***

March 11, 2020 is Pocket Veto Deadline

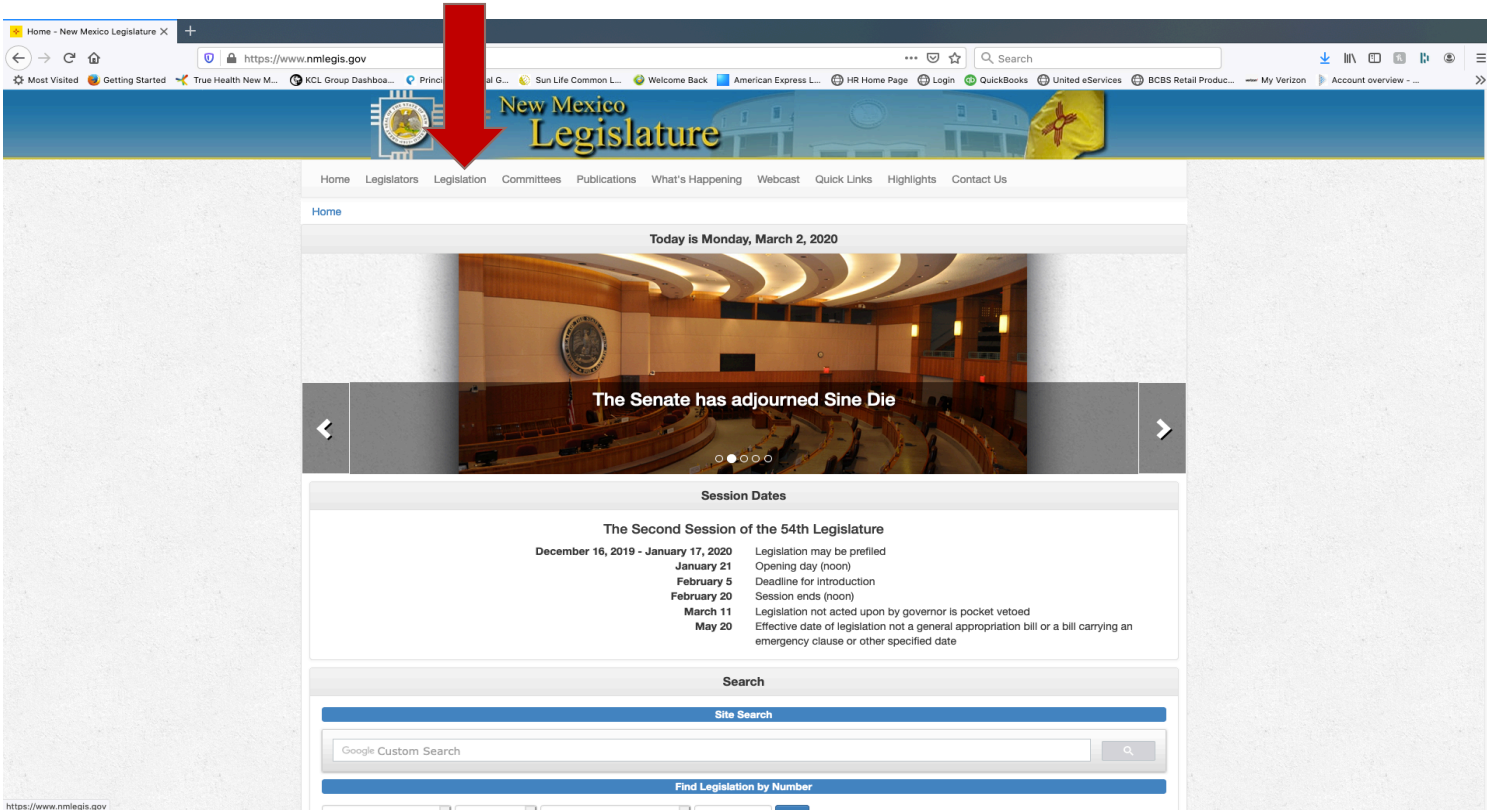
- HB21 – Prohibit NDA for Sexual Harassment Cases
- HB22 – Clarification of Military Leave
- HB25 – Pregnant Worker Accommodation
- HB44 – NM Work and Save Act **(signed)**
- HB100 – NM Health Insurance Exchange Changes
- HB126 – Coverage for Health Artery Calcium Scan
- HB292 – Rx Cost Sharing
- SB1 – Wholesale Rx Importation Act



*2020 Legislature – What **Didn't** Passed*

- HB16 – Paid Family Medical Leave Act
- HB82 – Increase Minimum Wage Act
- HB160 – Cannabis Regulation Act
- HB278 – Health Insurance Premium Tax & New HC Fund
- HB291 – Long Term Care Insurance Premium Tax Credit
- HB325 – Criminal Records Considered for Employment
- HB334 – Cannabis Research Act
- SB39 – Tax Deduction for Durable Medical Equipment

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The screenshot shows the homepage of the New Mexico Legislature website. A red arrow points from the URL www.nmlegis.gov to the website's header. The header features the New Mexico state seal and the text "New Mexico Legislature". Below the header is a navigation menu with links: Home, Legislators, Legislation, Committees, Publications, What's Happening, Webcast, Quick Links, Highlights, and Contact Us. The main content area displays the date "Today is Monday, March 2, 2020" and a large image of the Senate chamber with the text "The Senate has adjourned Sine Die". Below this is a "Session Dates" section for "The Second Session of the 54th Legislature", listing dates from December 16, 2019, to May 20, 2020, and corresponding legislative events. At the bottom, there is a "Search" section with a "Site Search" bar and a "Find Legislation by Number" section.

Home - New Mexico Legislature X

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Home

Today is Monday, March 2, 2020

The Senate has adjourned Sine Die

Session Dates

The Second Session of the 54th Legislature

Date	Event
December 16, 2019 - January 17, 2020	Legislation may be prefilled
January 21	Opening day (noon)
February 5	Deadline for introduction
February 20	Session ends (noon)
March 11	Legislation not acted upon by governor is pocket vetoed
May 20	Effective date of legislation not a general appropriation bill or a bill carrying an emergency clause or other specified date

Search

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Legislation by Number - New 1/ X

https://www.nmlegis.gov/Legislation/BillFinder/Number

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Session
2020 Regular

Chamber
House

Type
Bill

Number
22

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https://www.nmlegis.gov/Legislation/Legislation?Chamber=H&LegType=B&LegNo=22&year=20

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2020 Regular Session - HB 22

HB 22

Title
CLARIFY MILITARY LEAVE

Sponsor
Dayan Hochman-Vigil
Candy Spence Ezzell
Greg Nilbert

Current Location
Passed

Text
Introduced (PDF) 10/16/19 Introduced (HTML) 10/16/19

1 Sponsors
2 Votes
3 Analysis
4 Committee Reports & Amendments
5 Floor Amendments
6 Actions
7 Gov. Vetoes

ActionText: HPREF [2] HLMVC/HSEIC-HLMVC [3] DP-HSEIC [5] DP [6] PASSED/H (65-0) [9] SPAC-SPAC [12] DP - PASSED/S (38-0)
Key to Abbreviations
Legislative Days with Corresponding Calendar Days

Sent to HPREF - Referrals: HPREF

Legislative Day: 2
Calendar Day: 01/23/2020
Sent to HLMVC - Referrals: HLMVC/HSEIC

Legislative Day: 3
Calendar Day: 01/29/2020
HLMVC: Reported by committee with Do Pass recommendation

Legislative Day: 5

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Legislation - New Mexico Legis... X HB0022 - HB0022.pdf X

https://www.nmlegis.gov/Sessions/20 Regular/bills/house/HB0022.pdf

1 HOUSE BILL 22

2 54TH LEGISLATURE - STATE OF NEW MEXICO - SECOND SESSION, 2020

3 INTRODUCED BY

4 Dayan Hochman-Vigil and Candy Spence Ezzell and Greg Nibert

5

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10 AN ACT

11 RELATING TO MILITARY AFFAIRS; SPECIFYING WHAT CONSTITUTES

12 MILITARY LEAVE AND WHO MAY AUTHORIZE MILITARY LEAVE FOR MEMBERS

13 OF THE CIVIL AIR PATROL.

14

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

16 SECTION 1. Section 20-7-5 NMSA 1978 (being Laws 1987,

17 Chapter 318, Section 51) is amended to read:

18 "20-7-5. MILITARY LEAVE.--Members of the civil air patrol

19 shall be permitted military leave pursuant to Section 20-4-7

20 NMSA 1978 not to exceed fifteen working days per year for

21 (search and rescue missions) official duties as assigned by the

22 director of the civil air patrol division of the department of

23 military affairs or an incident commander of an active

24 mission."

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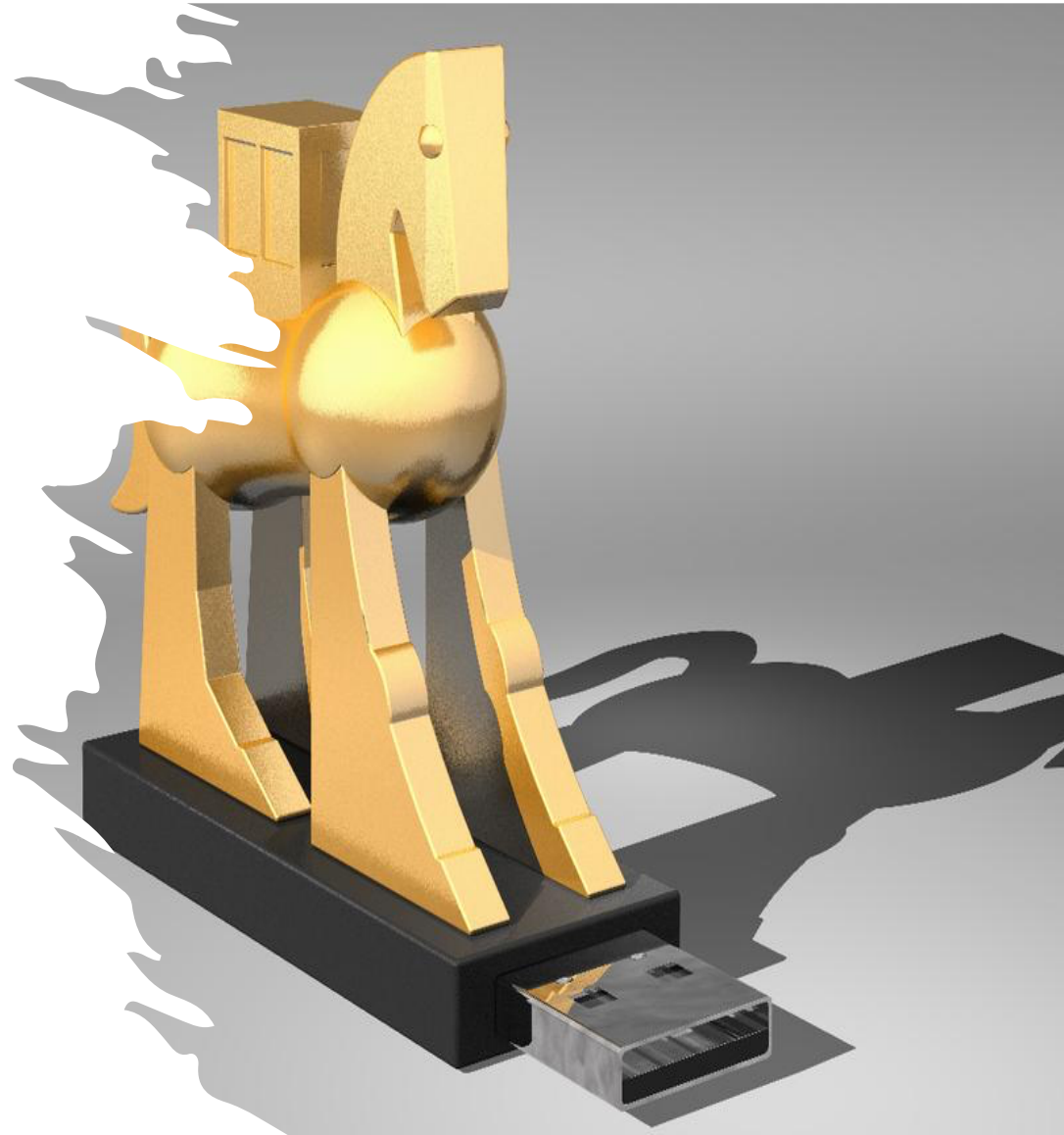
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HB 100 (passed) The Trojan Horse?

- B.O.D. POWERS INCREASED
- STANDARDIZED HEALTH PLANS
- NEW SOFTWARE
- NEW REPORTING
- INSURANCE PRODUCER DEFINED
- INSURANCE PRODUCER INCLUDED
- REFUSED TO BE UNDER AUDIT ACT
- ASSESSMENTS TO INSURANCE
- NO REINSURANCE FUND



HB278 (defeated)

3.25% Health Insurance Premium Tax

- Monopoly Money
- Generated \approx \$100 Million
- No Sunset to the tax
- Compounded Accumulation
- No specific details on how the money was to be used by Human Services Department
- Sold the committees on...
 - "It's a wash"
 - "Benefits Children"
 - "Benefits Healthcare Delivery"



So, What's on the Horizon for National Healthcare?

- **IF THE ACA Goes Away...**

- Individual Mandate is Illegal
- Severability of the Law does not withstand the Supreme Court in 2021
- Medicaid Expansion would end for 11.4 million people
- Public Exchange changes would be defunded and subsidies for 9.2 million people would end (AVG subsidy = \$525 - \$615/mo)
- \$874 million would be defunded for Opioid addiction
- 133 million Americans would become exposed to pre-existing conditions
- Unlimited benefits, mandated benefits, mental health, maternity coverage are all up for grabs
- 60 million on Medicare would see price increases and plan changes
- Dependents up to age 26 would lose their coverage under parents' plan
- \$50 Billion defunded for the uninsured
- Menu labels for 1,000+ calories would be eliminated
- Plus, a whole lot more loss for practitioners and facilities



So, What's on the Horizon for National Healthcare?

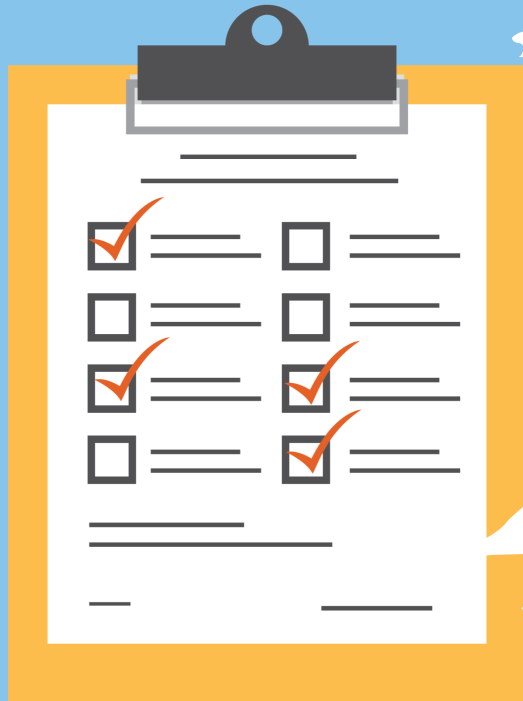
- Medicare for All?
 - New Payroll Taxes
 - Medical Practitioners Global Budgets – Medicare Reimbursement Rates
 - Hospitals & Facilities Global Budgets – Medicare Reimbursement Rates
 - Certificate of Need for Facilities
 - Rationing by age and productivity to society
 - Social class structure would not improve because those who have the cash will be better served by the medical community
 - Technology and Discovery through Research and Development will be curtailed for budget reasons



So, What's on the Horizon for New Mexico Healthcare?

- Health Security Act?
 - New Payroll Taxes
 - New Premium Structure
 - Medical Practitioners Global Budgets – Doctors will balance bill
 - Hospitals & Facilities Global Budgets – patients will be balance billed
 - Certificate of Need for Facilities
 - Rationing by age and productivity to society
 - Social class structure would not improve because those who have the cash will be better served by the medical community
 - Self-funding will become the norm to stay away from state-run insurance





The Ultimate R.F.P.

- Effective Dates of all plans
- Business Legal Name
- # of Years in business
- S.I.C. Code
- Owners
- Divisions or Subsidiaries
- Other Locations
- Corporate Headquarters
- Business Entity Type

The Ultimate R.F.P.

- Federal Tax ID
- # Employees on Payroll for all locations and all subsidiaries
- # Eligible employees (FTE defined)
- # Part Time employees for Voluntary Benefits
- Payroll deduction periods
- Language needs
- Administrative Contact Name, Title, Email, Phone
- Census Data



The Ultimate R.F.P.

- Measurement Period
- Stability Period
- Administrative Period
- Probationary Period
- New Hire Enrollment Rules (by class)
- Eligible Dependents
- Compensatory Benefits:
 - Vacation
 - PTO
 - Sick Leave
 - Medical Leave of Absence
 - Employee Shared Bank
- Benefit Plan Descriptions: medical, dental, vision, life, ad&d, disability, voluntary





The Ultimate R.F.P.

- 26+ employees = minimum loss ratio reporting for medical
- Universal Medical Appraisals and/or disclosure statement
- 50+ employees (ALE) = at least 2 years of experience reporting for medical
- 100+ employees = at least 2 years of experience reporting for dental & disability insurance
- Demographic enrollment reports
- Shock claim reports
- Top 25 pharmaceutical reports
- Account-based programs
- Compliance TPA's

My R.F.P. Submittal to the Insurers and TPA's are very detailed for...



Plan Design =
Employer and
Employee Desires



Plan Pricing =
Employer and
Employee Needs



Enrollment =
Minimal Disruption



Communication
Materials = All
Learning Types



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