

STATE OF NEW MEXICO
OFFICE OF SUPERINTENDENT OF INSURANCE

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NEW MEXICO
OFFICE OF SUPERINTENDENT
OF INSURANCE

BULLETIN 2019-013

August 1, 2019

This Bulletin supersedes and replaces Bulletin 2016-010.

TO: ALL INSURANCE CARRIERS OFFERING INDIVIDUAL AND GROUP LIMITED BENEFITS PLANS AND SPECIFIED DISEASE PLANS (“EXCEPTED BENEFIT PLANS”) – EXCLUDING DISABILITY PLANS

RE: MANDATORY EXCEPTED BENEFIT PLANS DISCLOSURE

THE FOLLOWING BULLETIN is issued pursuant to Sections 59A-2-8 and 59A-2-10 NMSA 1978 and 13.1.2.1 *et seq.* NMAC.

The purpose of this Bulletin is to notify all involved parties that the New Mexico Office of Superintendent of Insurance (“OSI”) requires health insurance carriers to disclose to consumers that limited benefits plans and specified disease plans (“excepted benefit plans”) are not major medical health benefits plans or disability-only plans.

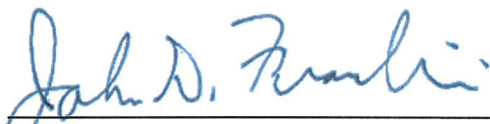
Issuers of excepted benefit plans shall include the following notice in at least 14-point bold type at the top of all applications and policies or certificates issued or renewed after the issue date of this Bulletin.

NOTICE TO CONSUMER: This is a limited benefits health plan. The benefits provided are supplemental to, and not a substitute for, major medical coverage, even in combination with other limited benefits plans. To apply for an individual or small-group major medical plan, please visit the website of the New Mexico Health Insurance Exchange at www.bewellnm.com or call 1-833-862-3935 (TTY: 711).

Any person aggrieved by a bulletin may request a hearing before the Superintendent in accordance with Section 59A-4-15 NMSA 1978.

If you have questions regarding this Bulletin, please contact the Life and Health Product Filing Bureau at (505) 827-4601 or LHRFF.osi@state.nm.us.

DONE AND ORDERED this 1st day of August 2019.



JOHN G. FRANCHINI
Superintendent of Insurance