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NM OFFICE OF SUPERINTENDENT OF INSURANCE
ISSUES WILDFIRE EMERGENCY ORDER

Santa Fe, NM – In response to the horrific fires the state is experiencing, the New Mexico Superintendent of Insurance has issued an Emergency Order to assure affected individuals in these counties continue to have access to needed health care services and are able to maintain their insurance coverage during this period of displacement and uncertainty. The order covers the counties for which Governor Michelle Lujan Grisham has declared an emergency.

“New Mexicans whose lives have been disrupted by these terrible wildfires still need access to health care services, and need assurances that their health, homes and livelihoods remain protected by the insurance coverage they purchased,” said Superintendent of Insurance Russell Toal. “I am issuing this Emergency Order to remove administrative and financial barriers to health care, and to ensure that health and property insurance policies remain in force despite a person’s temporary inability to pay premiums,” Superintendent Toal said.

Among its provisions, the Emergency Order requires health insurers to refill prescriptions early, cover out-of-network services, waive cost-sharing requirements, and cover replacements of essential medical supplies and equipment that had to be left behind due to evacuations. Additionally, the Emergency Order places a moratorium on health and property insurance cancellations in the affected counties for 90 days and requires insurance carriers to make provisions for policyholders to arrange to pay the premiums retroactively. “No one fleeing for their lives should have to worry about things like this,” Superintendent Toal said.

The complete Emergency Order is posted on the website of the New Mexico Office of Superintendent of Insurance at https://edocket.osi.state.nm.us/api/documents/5762-002

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