



Patrick Sandoval
Executive Director

Martha Quintana
Deputy Director

NEW MEXICO PUBLIC SCHOOLS INSURANCE AUTHORITY

Office of Executive Director

410 Old Taos Highway
Santa Fe, New Mexico 87501
1-800-548-3724 or 505-988-2736
505-983-8670 (fax)

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June 26, 2025

RE: AFFECT ON NMPSIA AND ITS MEMBERS FOR THE WILDFIRE EMERGENCY ORDER IN GRANT COUNTY, NEW MEXICO DUE TO THE TROUT FIRE

Effective June 17, 2025, the Emergency Order (EO) assures affected individuals in the area continue to have access to needed health care services and are able to maintain their insurance coverage during this period of displacement and uncertainty. Below is a summary to address the compliance of item #9 and how the Emergency Wildfire Order will affect NMPSIA and its members.

NMPSIA's contracted carriers will be providing the following support to members who have been displaced and need assistance in Grant County. Members in the noted areas will be provided with the following support until the duration of the Governor's Wildfire Order expires. This Wildfire Emergency Order shall remain in effect until Executive Order 2025-235 is modified or rescinded by the Governor.

9.A. 1-9:

NMPSIA:

- Provide a grace period for payment of insurance premiums to affected participating employer members and offer a payment plan of no less than six (6) months if unable to pay the delinquency after the 90-day grace period;
- Postpone cancellations and non-renewals;

Medical Services until EO is rescinded:

- Waive member cost sharing and deductibles;
- Permit one hearing aid replacement during the pendency of this Order, waiving frequency limits;
- Permit replacement of covered disposable medical supplies and durable medical equipment (DME) during the duration of this Order. Frequency limits are waived; and
- Waive additional fees, charges, referrals, eligibility and prior authorization requirements for medically necessary services, whether emergent or not. This applies to benefits and services obtained from both in-network and out-of-network providers.

Prescription Services until EO is rescinded:

- Waive member early-refill time limits on active prescriptions and allow replacement of lost or damaged medication.

Dental Services until EO is rescinded:

- Permit one replacement for dentures or other prosthodontic devices during the pendency of this Order, waiving frequency limits.

Vision Services until EO is rescinded:

- Permit one eyeglass or contact lens replacement, waiving frequency limits.

NMPSIA Request of Life and Disability until EO is rescinded:

- Although LTD and life insurance are not outlined in this order, we would like to request that, during the Emergency Order and any subsequent extensions, claim filing deadlines and supportive documentation requirements be extended for any affected members.

9.B: NMPSIA insurers/carriers shall extend providers' requirements for claims submissions and for additional information relating to claims until the EO is rescinded.

9.C: NMPSIA insurers/carriers shall fully reimburse out-of-network providers at usual, customary, and reasonable rate or at an agreed upon rate outlined in §13.10.22.8(E) NMAC. Where such information is unavailable, insurers shall use the Surprise Billing rate outlined in NMSA 1978, Section 59A-57A-13.

Member Requests for Assistance:

All member requests for assistance must begin with completion of a simple webform at this link: <https://nmpsia.com/natural-disaster-aid.html> on the NMPSIA website at: <https://nmpsia.com/>.

The Member will be asked to provide minimal information, agree, and attest to the terms. After the information is submitted the Member will be contacted by an Erisa and/or NMPSIA representative to verify eligibility. After eligibility is verified and the request is approved, each respective NMPSIA carrier will be notified via email to proceed to assist the member as provided by the Emergency Order.