

NMFAM Legislative Guide for SB 189

Reproductive Healthcare Coverage

NMFAM opposes SB 189 because it removes choice, shifts costs to families, weakens parental and religious protections, and mandates participation in controversial services without opt-out or accountability.

Included in This Guide

- **Simplified Breakdown of the Bill**pg. 2
 - A plain-language explanation of what SB 189 does, section by section, written to clearly explain how insurance mandates work and how costs are shifted to families — without legal or insurance jargon.
- **Messaging & Fact Tool (Helpful to Legislators)**.....pg. 5
 - Concise, defensible talking points paired with bill-based facts to help legislators explain how SB 189 affects families, premiums, parental authority, religious freedom, and consumer choice.
- **Likely Sponsor Arguments — & How to Respond (for Legislators)**.....pg. 9
 - A summary of the most common arguments made in support of SB 189, with clear, respectful responses grounded in the bill text and focused on families and accountability.
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 - Ready-to-use language for action alerts, social media posts, and constituent outreach to help families engage their legislators clearly and effectively.

SB 189 — SIMPLIFIED BREAKDOWN OF THE BILL

A Plain-Language Explanation for Legislators, Families, and Voters

SB 189 expands insurance mandates by requiring coverage — with no cost-sharing and no prior authorization — for abortion, contraception, gender-affirming care, and related services across nearly all health plans in New Mexico.

What SB 189 Does — In Simple Terms

SB 189 is a bill that tells insurance companies they must pay for abortion, birth control, and gender-transition medical care. The people who use these services are not asked to pay when they receive them. Instead, the cost is spread across everyone with insurance. This means families who may never use these services — and who may strongly disagree with them — still have to pay higher monthly insurance bills that help cover the cost for others. The bill also stops insurance companies from using common rules that help control costs, leading to fewer choices and less control for parents and faith-based families.

Section 1 – Preventive Benefits With No Cost Sharing

SB 189 requires group health plans to cover a wide range of preventive services with **no deductibles, copays, or coinsurance**, following federal preventive care guidelines.

What this means for families:

Insurance companies are required to absorb these costs, which are then passed on through **higher premiums for families and employers** — even for services families may not use or support.

Section 2 – Abortion Care With No Cost Sharing

SB 189 mandates that **all group health plans cover the full cost of abortion care**, eliminating all cost-sharing requirements.

What this means for families:

Families are required to financially participate in abortion coverage through their insurance plans, regardless of personal, moral, or religious convictions.

Section 3 – Pregnancy Special Enrollment Period

The bill creates a special enrollment period allowing uninsured individuals to enroll in health coverage **after becoming pregnant**, outside normal enrollment windows.

What this means for families:

While framed as access expansion, this change shifts additional costs into the insurance pool, contributing to premium increases for all insured families.

Section 4 – Mandatory Coverage for Gender-Affirming Care

SB 189 requires **full coverage of gender-affirming care**, defined broadly to include procedures, drugs, devices, and services — **with no cost sharing**.

What this means for families:

Parents, employers, and faith-based families lose meaningful control over insurance plans, while costs and ethical concerns are transferred to all policyholders.

Sections 5–6 – Expanded Contraception Mandates

The bill expands existing contraception mandates by:

- Eliminating cost-sharing
- Prohibiting prior authorization
- Requiring coverage for **12-month supplies**
- Covering over-the-counter contraception
- Removing quantity and usage limits

What this means for families:

Insurance plans are stripped of cost controls, increasing premiums and limiting flexibility for employers and families to choose plans aligned with their values.

Sections 7–9 – Public Assistance Program Expansion

SB 189 expands Medicaid and public assistance coverage to include:

- Abortion as a separately reimbursed service
- Gender-affirming care

- Unlimited family planning services
- Lactation support services

What this means for families:

Taxpayer dollars are directed toward expanded abortion and gender-affirming services at a time when New Mexico struggles to fund basic healthcare access, rural hospitals, and family-centered care.

Sections 10–25 – Mandates Across All Insurance Types

SB 189 applies these requirements to:

- Individual plans
- Group plans
- HMOs
- Nonprofit health plans
- Blanket and association plans

The bill removes cost-sharing, prior authorization, and utilization review across nearly all insurance markets.

What this means for families:

There are **no meaningful opt-outs**, limited religious exemptions, and no cost-containment mechanisms — leaving families with fewer choices and higher costs.

Bottom Line Summary

SB 189 mandates expansive insurance coverage for abortion, contraception, and gender-affirming care while eliminating cost controls, parental protections, and consumer choice.

The result is:

- Higher insurance premiums
- Reduced plan flexibility
- Forced participation in controversial services
- Increased taxpayer burden
- Erosion of parental and religious freedoms

SB 189 — Messaging & Fact Tool

Oppose SB 189

Insurance Mandates That Raise Costs, Remove Choice, and Force Participation

1. SB 189 Forces Families to Pay for Services They May Morally Oppose

SB 189 requires insurance plans to cover abortion and gender-affirming medical care with no out-of-pocket cost for the person using the service — shifting the financial burden to everyone else.

Facts to Support

- The bill eliminates cost-sharing for abortion and gender-affirming care
- Individuals who use these services pay nothing at the time of care
- Costs are spread across all policyholders through higher premiums
- Families who never use — and may oppose — these services still pay

Fact Check: How SB 189 Shifts Costs

SB 189 requires insurers to fully cover abortion and gender-affirming care with no out-of-pocket cost to the person using the service. Because the bill applies broadly and provides no opt-out for families, the cost is spread across all policyholders through higher insurance premiums.

Legislative Takeaway

SB 189 removes choice and forces families to financially support services that violate deeply held moral and religious beliefs.

2. SB 189 Raises Insurance Costs for Families and Employers

When insurers are prohibited from using cost controls, premiums rise — especially for working families and small businesses.

Facts to Support

- SB 189 bans deductibles, copays, and coinsurance for covered services
- The bill eliminates prior authorization and utilization review
- Insurance costs do not disappear — they are redistributed
- Employers pass higher premium costs to families through wages or benefits

Legislative Takeaway

This bill makes insurance more expensive for everyone, even those who never use the mandated services.

3. SB 189 Eliminates Common-Sense Cost Controls

Insurance rules exist to manage costs, ensure medical necessity, and keep coverage affordable.

Facts to Support

- SB 189 removes prior authorization requirements
- It eliminates quantity and usage limits
- It restricts insurers' ability to manage high-cost services
- There are no affordability or cost-impact safeguards in the bill

Legislative Takeaway

Removing oversight drives up costs and reduces accountability in the healthcare system.

4. SB 189 Undermines Parental Rights and Family Authority

The bill expands coverage for gender-affirming care without strengthening parental involvement or consent protections.

Facts to Support

- "Gender-affirming care" is defined broadly in statute
- Coverage applies across public and private insurance plans
- The bill does not add new parental notification or consent safeguards
- Parents have fewer tools to guide medical decisions tied to family values

Legislative Takeaway

Parents lose influence while institutions gain control over sensitive medical decisions.

5. SB 189 Weakens Religious Freedom Protections

Faith-based families and employers are left with limited ability to opt out of coverage mandates.

Facts to Support

- Religious exemptions are narrow and inconsistent
- Many group plans and employees are still subject to mandates
- Families cannot opt out of paying premiums that fund these services
- Faith-based objections are overridden by blanket mandates

Legislative Takeaway

Religious freedom is reduced when families are forced to financially participate against conscience.

6. SB 189 Expands Taxpayer-Funded Abortion and Gender Care

The bill significantly expands what Medicaid and public assistance programs must cover.

Facts to Support

- Medicaid must cover abortion as a separately reimbursed service
- Gender-affirming care is required under public assistance programs
- There are no cost-sharing requirements for recipients
- No new funding source is identified

Legislative Takeaway

Taxpayers are required to fund controversial medical services while core healthcare needs remain underfunded.

7. SB 189 Reduces Insurance Choice and Flexibility

Mandates make it harder for insurers to offer diverse plans that meet different family needs.

Facts to Support

- Nearly all plan types are affected — individual, group, HMO, nonprofit
- Insurers lose flexibility to design affordable or values-aligned plans
- Families have fewer coverage options
- One-size-fits-all healthcare replaces consumer choice

Legislative Takeaway

Families should be able to choose plans that reflect their needs and values — SB 189 removes that option.

8. SB 189 Prioritizes Ideology Over Accountability

The bill expands mandates without requiring cost analysis, outcome reporting, or legislative review.

Facts to Support

- No requirement to study long-term premium impact
- No affordability benchmarks
- No legislative oversight once mandates are in place
- No protection for families harmed by rising costs

Legislative Takeaway

Policy should balance access with responsibility — SB 189 does not.

Closing Message for Legislators

SB 189 does not make healthcare free — it **forces families to pay**, removes parental authority, weakens religious freedom, and raises costs for everyone.

New Mexico families deserve **choice, transparency, and accountability** — not mandates that shift costs and silence conscience.

Quick One-Line Floor & Media Responses

- “This bill forces families to pay for services they may never use and deeply oppose.”
- “SB 189 raises insurance costs by banning basic cost controls.”
- “Healthcare access should not come at the expense of parental rights and religious freedom.”
- “The cost doesn’t disappear — it gets passed on to families.”

SB 189—Likely Sponsor Arguments & How to Respond

Prepared for legislators opposing SB 189

Argument 1: “SB 189 makes healthcare more affordable.”

Response

SB 189 does not make healthcare affordable — it **shifts who pays**. The people who use certain services pay nothing at the time of care, but families who never use — and may strongly oppose — those services still pay through higher monthly insurance premiums.

Key Point

Free at the point of service does not mean free for families.

Argument 2: “Insurance should cover comprehensive reproductive and gender care.”

Response

SB 189 goes beyond access and into **mandated participation**. It requires nearly all insurance plans to cover abortion and gender-affirming care with no meaningful opt-out for families, employers, or faith-based organizations.

Key Point

Access should not require forcing families to financially support services that violate their values.

Argument 3: “This bill removes barriers to medically necessary care.”

Response

SB 189 removes not only barriers, but **basic safeguards**. Prior authorization and utilization review exist to ensure medical necessity, protect patients, and control costs. Eliminating them increases spending without improving accountability or outcomes.

Key Point

Oversight protects families — removing it raises costs and risk.

Argument 4: “SB 189 supports parents and patients making private healthcare decisions.”

Response

SB 189 expands coverage for gender-affirming care **without strengthening parental consent or involvement protections**. Parents lose influence while institutions gain authority over sensitive medical decisions involving children.

Key Point

True support for families includes parental rights, not just expanded coverage.

Argument 5: “Religious exemptions already exist.”

Response

Existing exemptions are **narrow, inconsistent, and incomplete**. Most families and employees of faith-based organizations are still required to participate financially through premiums, even if they never use the services.

Key Point

Being forced to pay is still participation.

Argument 6: “SB 189 is about health equity.”

Response

Equity should not mean **one group receives services at no cost while others are required to pay against conscience**. SB 189 redistributes costs without consent, transparency, or choice.

Key Point

Equity should not come at the expense of fairness and freedom.

Argument 7: “This bill will improve public health outcomes.”

Response

SB 189 includes **no requirement to track outcomes, affordability, or long-term impacts** on families, insurance markets, or taxpayers. Expanding mandates without measuring consequences is not responsible policy.

Key Point

Good intentions are not a substitute for accountability.

Argument 8: “Insurance companies can absorb the cost.”

Response

Insurance companies do not absorb costs — **families do**. Premiums rise, wages stagnate, benefits shrink, and small employers are forced to cut coverage options.

Key Point

Every mandate becomes a family expense.

Argument 9: “SB 189 aligns New Mexico with progressive healthcare standards.”

Response

Leadership should be measured by outcomes, not ideology. New Mexico already struggles with healthcare access, rural provider shortages, and affordability. SB 189 prioritizes controversial mandates instead of strengthening core family healthcare.

Key Point

Families need affordability and access — not political statements.

Argument 10: “If families don’t want these services, they don’t have to use them.”

Response

Families may not use the services — but **they are still required to pay for them**. SB 189 removes the ability to choose plans that align with personal values.

Key Point

Choice disappears when participation is mandatory.

Closing Guidance for Legislators

When responding to SB 189 supporters, keep the focus on:

- Families
- Cost-of-living pressures
- Parental rights
- Religious freedom
- Accountability
- Choice

Suggested framing line:

“Healthcare access should never require families to surrender their values, pay against conscience, or lose control over their insurance choices.”

Messaging for CTA & Socials

● CALL TO ACTION CONTENT

SB 189

Protect Families • Preserve Choice • Defend Parental & Religious Freedom

Primary Action Page CTA

Headline

 Protect New Mexico Families — Oppose SB 189

Action Page Description

SB 189 requires insurance plans to fully cover abortion and gender-affirming medical care with no out-of-pocket cost to the person using the service. Because the bill applies broadly and provides no opt-out for families, the cost is spread across all policyholders through higher insurance premiums.

The bill removes common cost controls, limits parental authority, weakens religious freedom protections, and reduces insurance choice for families and employers across New Mexico.

Healthcare access should not require families to pay against conscience or lose control over their insurance options.

Action Instruction

 Tell your legislator to OPPOSE SB 189.

Stand for families. Stand for choice. Stand for accountability.

Primary Button Options

 Oppose SB 189

 Protect NM Families

 Defend Parental Rights

 Protect Religious Freedom

 Contact Your Legislator Now

SOCIAL MEDIA CTA OPTIONS

Option 1: Clear & Defensible (Best Overall Use)

 Action Alert: Oppose SB 189

SB 189 requires insurers to fully cover abortion and gender-affirming care with no cost to the person using the service — and no opt-out for families. The cost is spread across all policyholders through higher premiums.

 Tell legislators to OPPOSE SB 189.

Option 2: Family & Cost-of-Living Focus

New Mexico families are already feeling the squeeze.

SB 189 raises insurance costs, removes basic safeguards, and forces families to pay for services they may never use or support.

 Speak up. Oppose SB 189 today.

Option 3: Parental Rights Focus

Parents deserve a voice in healthcare decisions.

SB 189 expands coverage for sensitive medical procedures without strengthening parental consent or family protections.

 Defend parental rights. Oppose SB 189.

Option 4: Religious Freedom Angle

Faith-based families should not be forced to pay against conscience.

SB 189 provides no meaningful opt-out and spreads the cost of controversial services across all policyholders.

 Protect religious freedom. Oppose SB 189.

Option 5: Short & Punchy (Great for Graphics/Reels)

SB 189 =

- ✗ Higher premiums
- ✗ Fewer choices
- ✗ Less parental control

👉 Oppose SB 189.

Option 6: Comment-to-Engage CTA

SB 189 shifts costs to families and removes choice.

💬 Comment “OPPOSE SB 189”

👉 Then click the link to contact your legislator today.

Suggested Hashtags (Optional)

#OpposeSB189 #ProtectNMFamilies
#ParentalRights #ReligiousFreedom
#HealthcareChoice #FamiliesFirstNM