

Any Willing Provider Amendment

The New Mexico Association of Health Underwriters is not in favor of the 'Any Willing Provider' amendment legislation as it does not control or reduce costs, improve access, nor increase the uninsured population. More specifically,

- Health plans must have the freedom to select and limit their providers in order to control costs and in fact are projecting a substantial increase in premium if this piece of legislation is passed.
- In today's environment, carriers are offering even more selective or smaller networks to let the employer decide whether the expanded network is worth the additional cost in premium.
- Most New Mexican's understand the advantages of using providers who have agreed to pre-determined discounts, as those contracts translate into lower out of pocket costs. They further understand that with open access plans, they are free to pay the additional cost to see a non-network provider.
- Presently in New Mexico there is a deficiency of providers, which creates a shortage of time available for patient care. Most providers are stretched with their current patient loads and are not seeking to contract with carriers for additional patients.
- Since the uninsured population is primarily looking for cost relief, an increase in premium would only compound the problem.

The proposed Any Willing Provider legislation does not appear to have any positive impact on the issues relevant to controlling health care costs while improving access and quality of care to New Mexicans.