

NOTICE OF PROPOSED RULEMAKING

The OSI eDocket Number for this rulemaking is: 2025-0171

NOTICE IS HEREBY GIVEN that the Office of Superintendent of Insurance (OSI or Superintendent) will hold a public hearing in person, via video conference, and via telephone conference regarding a repeal and replace of 13.10.27 NMAC, Uniform Definitions and Standardized Methodologies for Calculating the Medical Loss Ratio. **The hearing in this rulemaking will commence on Tuesday, January 13, 2026, at 10:00 a.m., MDT.**

PURPOSE OF THE PROPOSED RULE: The purpose of this rulemaking is to: **1)** clarify the objective of the rule; **2)** update the text of the rule to reflect updated data gathering requests to carriers from OSI; and **3)** amend and update the definitions section of the rule.

STATUTORY AUTHORITY: Sections 14-4-1 *et seq.*, NMSA 1978, State Rules Act, and Sections 59A-2-8, 59A-2-9, 59A-22-50, and 59A-23C-10 NMSA 1978.

TO ATTEND THE HEARING IN PERSON: Office of Superintendent of Insurance - 1120 Paseo de Peralta, (PERA Building), 4th Floor Hearing Room, Santa Fe, NM 87501

PLEASE NOTE: The entrance to the PERA Building is on the ground floor. All guests must sign in with the ground floor receptionist, then each guest will be escorted to the 4th Floor Hearing Room. Please give yourself extra time to check in before 10:00 a.m.

TO ATTEND THE HEARING BY ELECTRONIC VIDEO CONFERENCE VIA MS TEAMS MEETING:

Meeting ID: 252 973 864 971 57 - Passcode: Bj9EH9WV

Please copy the link below into your browser to get to the video conference meeting

https://teams.microsoft.com/l/meetup-join/19%3ameeting_ZDMxNDQyMjMtMWVNi00OTZiLTk5OWUtZWMyYTJiMjg2Nzc3%40thread.v2/0?context=%7b%22Id%22%3a%2204aa6bf4-d436-426f-bfa4-04b7a70e60ff%22%2c%22Oid%22%3a%22b76166d2-adf5-4b1b-b66b-732b2019af27%22%7d

TO ATTEND THE HEARING DIAL BY PHONE:

+1 505-312-4308,,474983462# United States, Albuquerque - Phone conference ID: 474 983 462#

PUBLIC COMMENT: The Superintendent designates Dr. Monica Snowden, as the hearing officer for this hearing. Oral comments will be accepted at the public hearing from members of the public and other interested parties in person or via electronic video conference. Copies of the Notice of Proposed Rulemaking and proposed rule are available by electronic download from the OSI eDocket: <https://edocket.osi.state.nm.us/home>, you must login or register to get access if you are not already registered. You may also request copies if the Notice of Proposed Rulemaking and proposed rule by emailing Gloria Regensberg at: gloria.regensberg@osi.nm.gov or by phone at: 505-500-9079, email communication is preferred. To view all filings in OSI's rulemaking information, please visit the **OSI website** at: <https://www.osi.state.nm.us/en/legal-information/rulemaking/>, the OSI rulemaking record is filed on the eDocket (**please follow the instructions on the web page for using the eDocket, there is no charge for using the eDocket, to find this rulemaking use the following eDocket Number: 2025-0171**), or on the Sunshine Portal at: https://statenm.my.salesforce-sites.com/public/SSP_RuleHearingSearchPublic (from the "Agency" drop down menu, select "Office of Superintendent of Insurance")

Written comments will be accepted through 4:00 p.m. on Thursday, January 8, 2026. Responses to written comments or to oral comments delivered at the hearing will be accepted through 4:00 p.m. on Wednesday,

January 14, 2026. All comments shall be filed electronically through the OSI eDocket. Please copy the following link into your browser to get to the eDocket: <https://edocket.osi.state.nm.us/home>, you must login or register to get access. **To find this rulemaking use the following Docket Number: 2025-0171.**

Written comments may be sent via U. S. mail to:

**OSI Records and Docketing
NM Office of Superintendent of Insurance
P.O. Box 1689, Santa Fe, NM 87504-1689**

Written comments must be received by OSI and stamped as accepted between the hours of 8:00 a.m. and 4:00 p.m. Monday through Friday except on state holidays. The Superintendent will consider all oral comments and will review and consider all timely submitted written comments and written responses. For help submitting a filing, please send an email to: osi-docketfiling@state.nm.us. **The docket number and title below must be indicated on all written comments submitted to the OSI:**

Docket Number: 2025-0171

**IN THE MATTER OF REPEAL AND REPLACE OF 13.10.27 NMAC, UNIFORM DEFINITIONS AND
STANDARIZED METHODOLOGIES FOR CALCULTING THE MEDICAL LOSS RATIO**

SPECIAL NEEDS: Any person with a disability requiring special assistance to participate in the hearing should contact Andrea Padilla, at 505-531-7171 no later than ten (10) business days prior to the hearing.