

STATE OF NEW MEXICO OFFICE OF SUPERINTENDENT OF INSURANCE

SUPERINTENDENT OF INSURANCE



DEPUTY SUPERINTENDENT

Alice T. Kane

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Superintendent of Insurance Issues Emergency Order to Provide Enhanced Insurance Protections for New Mexicans Impacted by Wildfires

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Santa Fe, NM – Pursuant to Governor Lujan Grisham’s Executive Order in response to the devastating Salt Fire and South Fork Fire impacting Lincoln County and the Mescalero Apache Reservation, the New Mexico Office of Superintendent of Insurance (OSI) issued an Emergency Order to provide enhanced insurance protections and support for policyholders in fire-impacted areas over the next 120 days.

“The entire OSI team is thinking about the communities affected by these horrible wildfires,” said Superintendent of Insurance Alice T. Kane. “Evacuees should first and foremost focus on keeping themselves and their families safe. Our hope is that the protections give these communities one less thing to worry about as they navigate the devastating impacts of the wildfires.”

The Order requires health insurers to provide grace periods for premium payments, refill prescriptions early, cover out-of-network services, waive patient cost-sharing and prior authorizations, and cover replacements of essential medical supplies and equipment that were left behind due to evacuations. These emergency protections are intended to remove financial burdens and administrative hurdles to medically-necessary services.

The Order also requires property insurers, including those offering homeowners and automobile policies, to provide grace periods for premium payment and claims submission, waive deductibles, postpone cancellations and non-renewals, and suspend late payment fees. Most homeowners policies cover “Additional Living Expenses” (ALEs), such as hotels, meals, and other necessities for displaced policyholders. OSI’s order requires policies that cover ALEs to promptly issue an advanced payment of \$5,000 to policyholders impacted by the wildfires.

OSI stands ready to serve New Mexicans when the time comes to resolve insurance issues. The agency’s emergency hotline number for the Salt Fire and South Fork Fire is 1-833-485-1336. For more information visit <https://www.osi.nm.us/pages/misc/nmwildfires>.