The New Mexico Medical Insurance Pool

The Pool Stats

2019

The New Mexico Medical Insurance Pool

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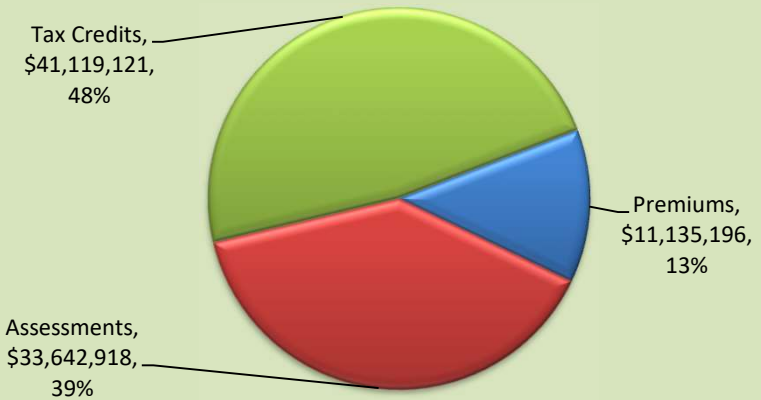
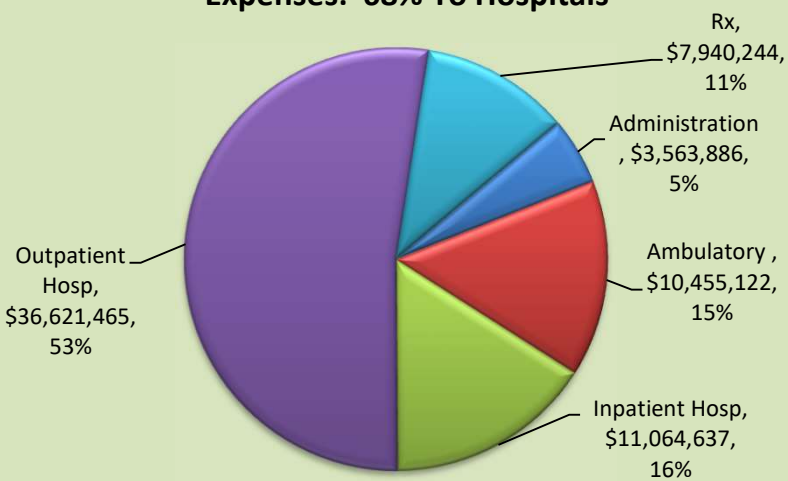
The New Mexico Medical Insurance Pool

2019 Highlights

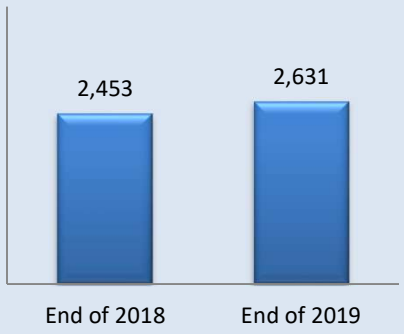
Revenue: 87% From Tax Credits and Assessments



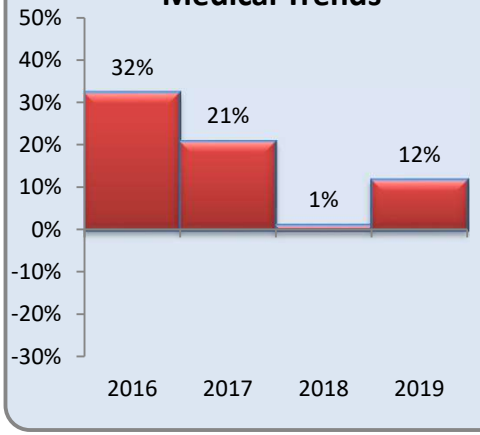
Expenses: 68% To Hospitals



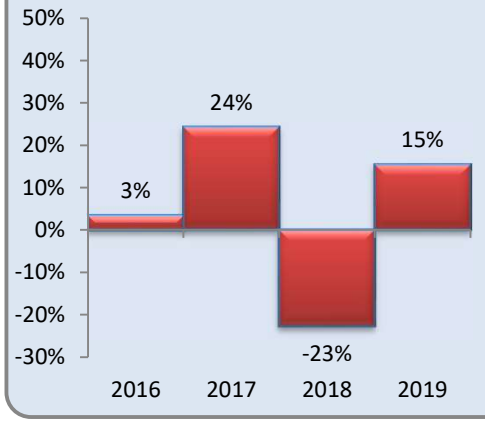
Gain of 178 Members 7% Growth



Medical Trends

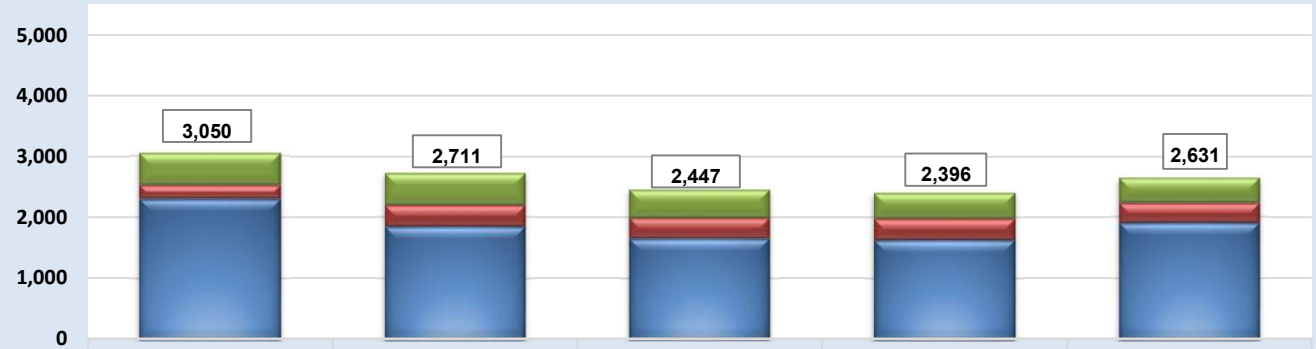


Pharmacy Trends



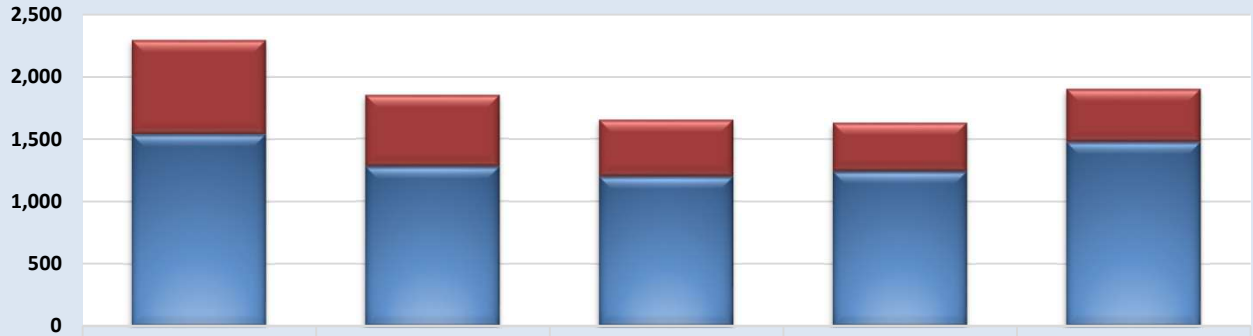
The New Mexico Medical Insurance Pool

Year End Membership By Eligibility Group



	2015	2016	2017	2018	2019
Other	5	2	0	0	0
Medicare	523	519	459	419	408
Publicly Sponsored	227	343	337	347	321
Traditional	2,295	1,847	1,651	1,630	1,902

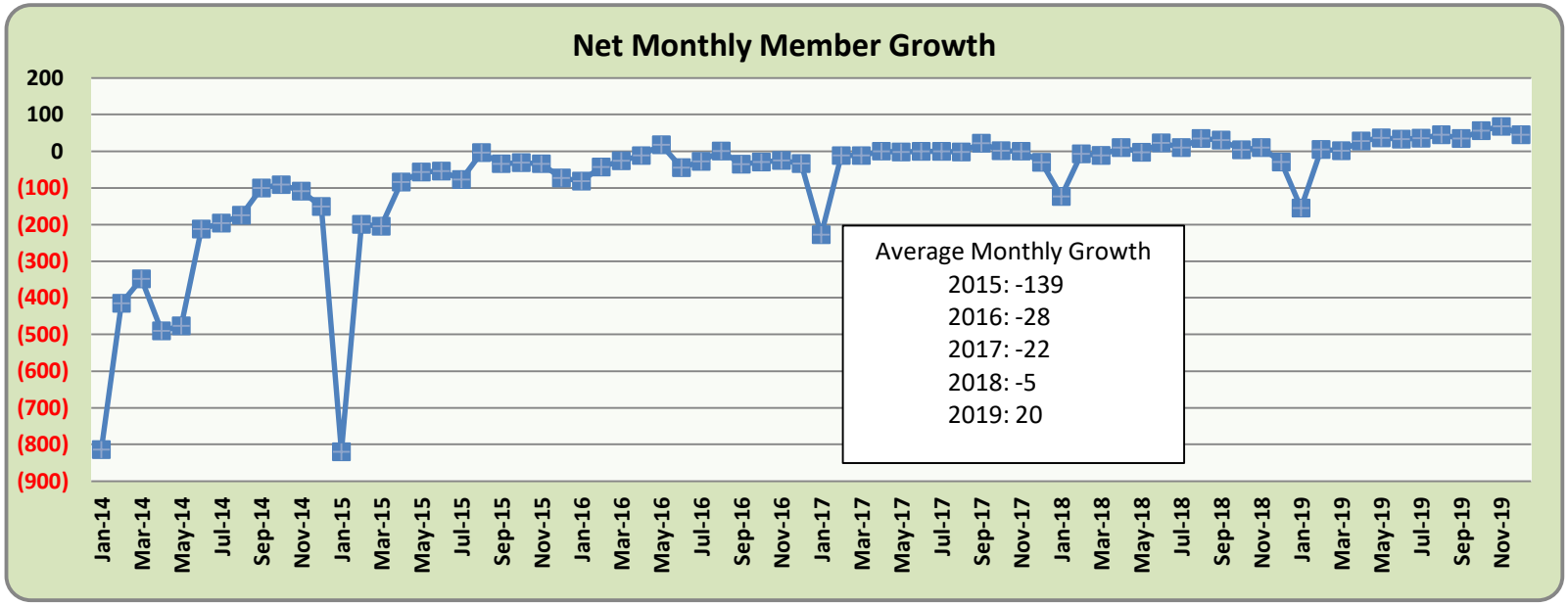
Traditional Membership: Full Premium vs Discount

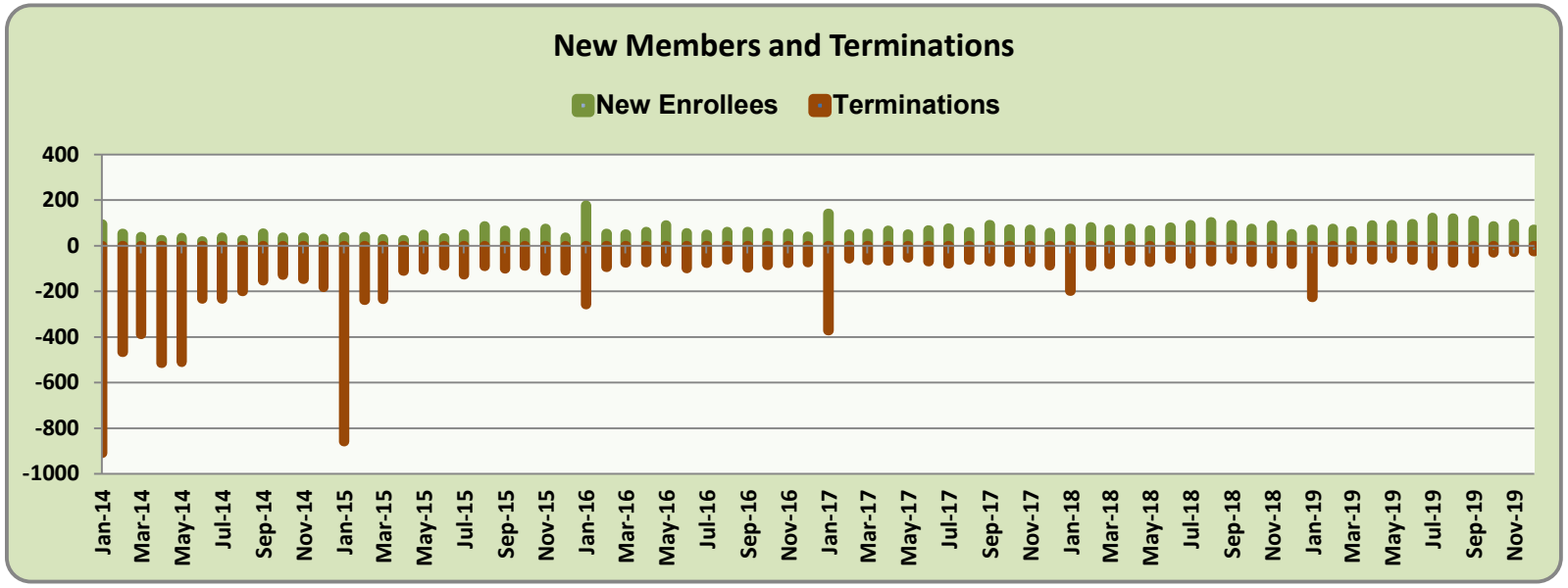


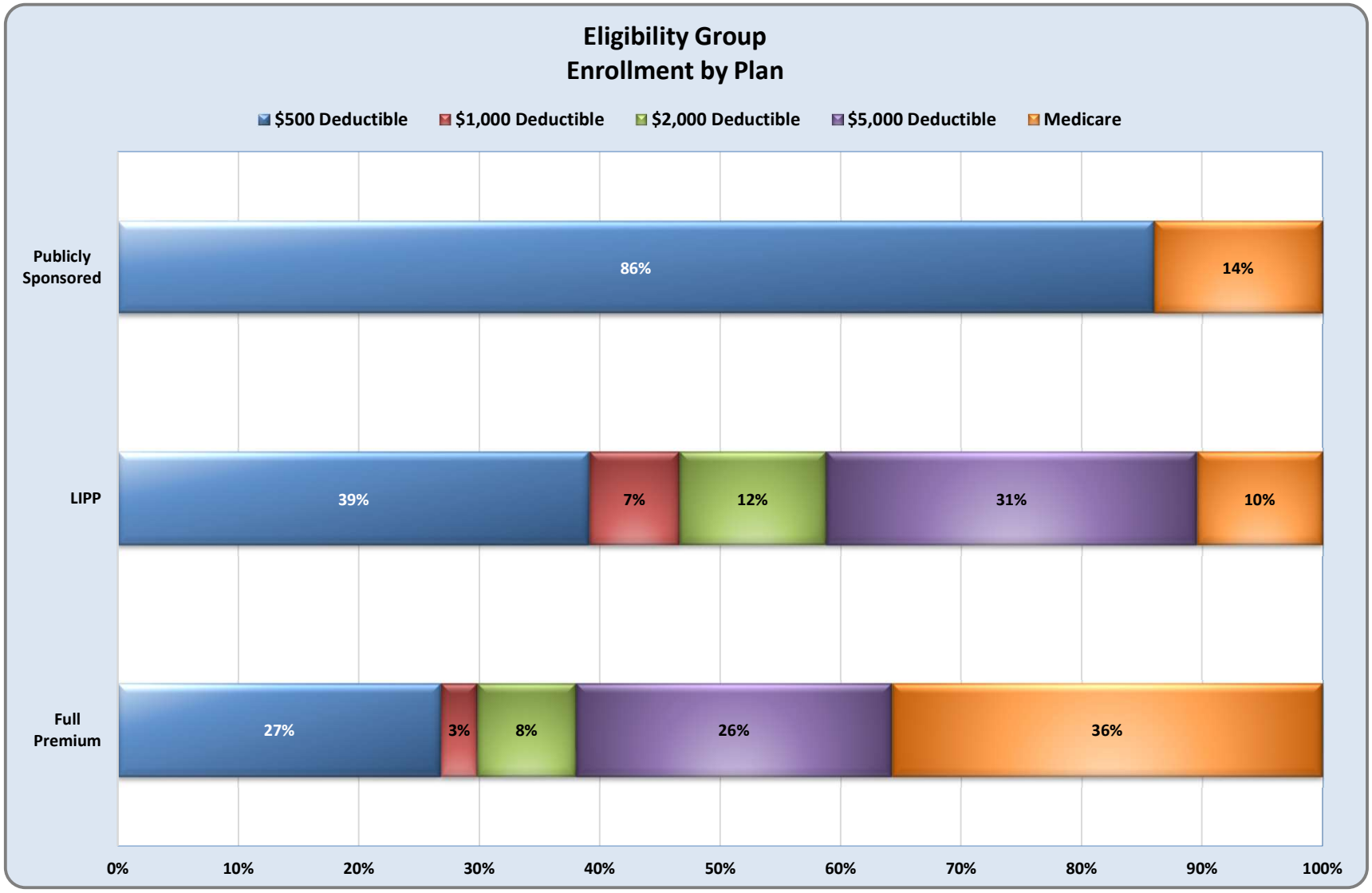
	2015	2016	2017	2018	2019
Traditional Full Premium	756	571	454	388	424
Traditional Discount	1,539	1,276	1,197	1,242	1,478

Publicly Sponsored plan includes the following programs; Childrens Medical Services, HIV/AIDS, and Hemophilia.

The New Mexico Medical Insurance Pool





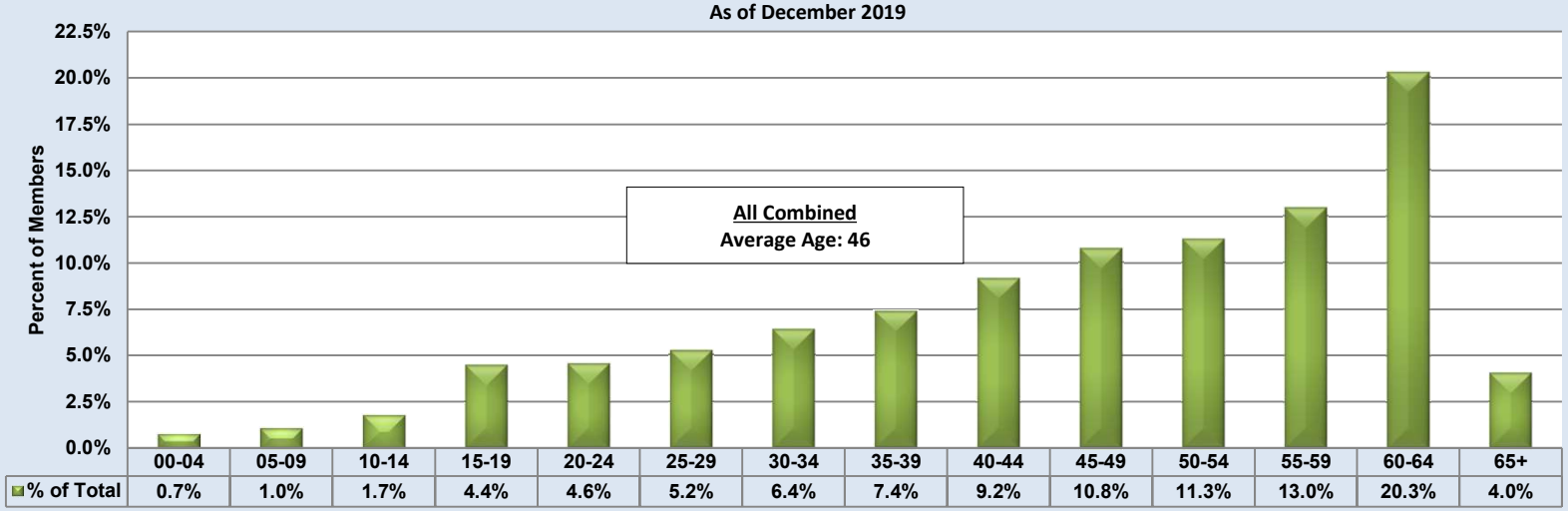


As of December 2019

As of December 2019

Active Membership by Age Band

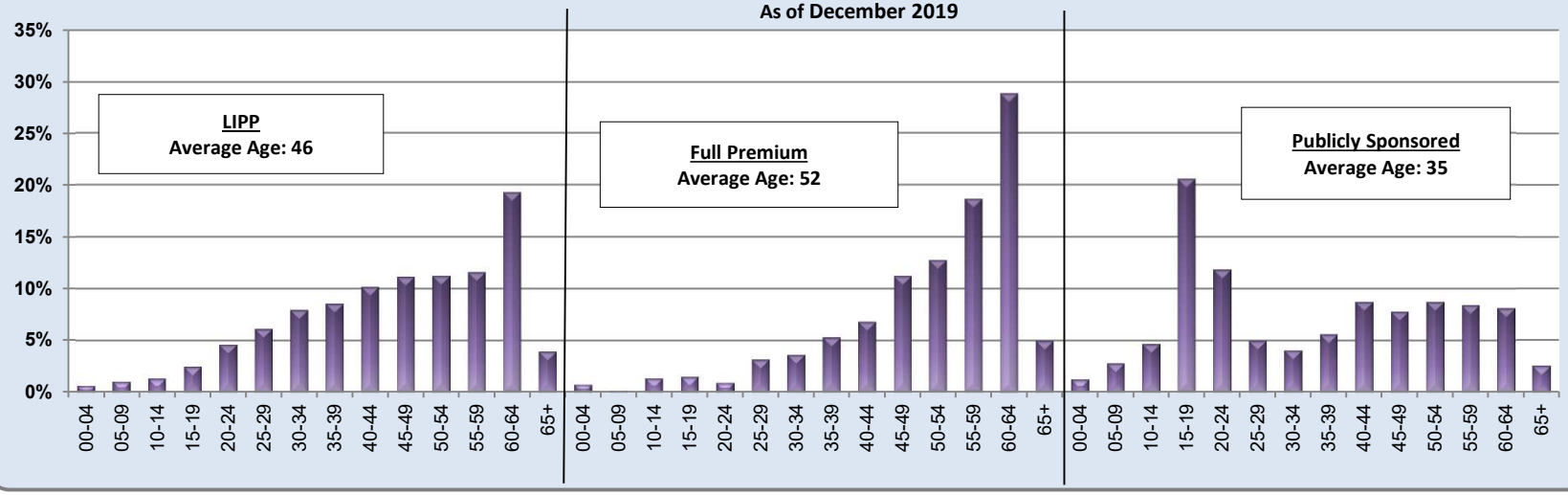
As of December 2019

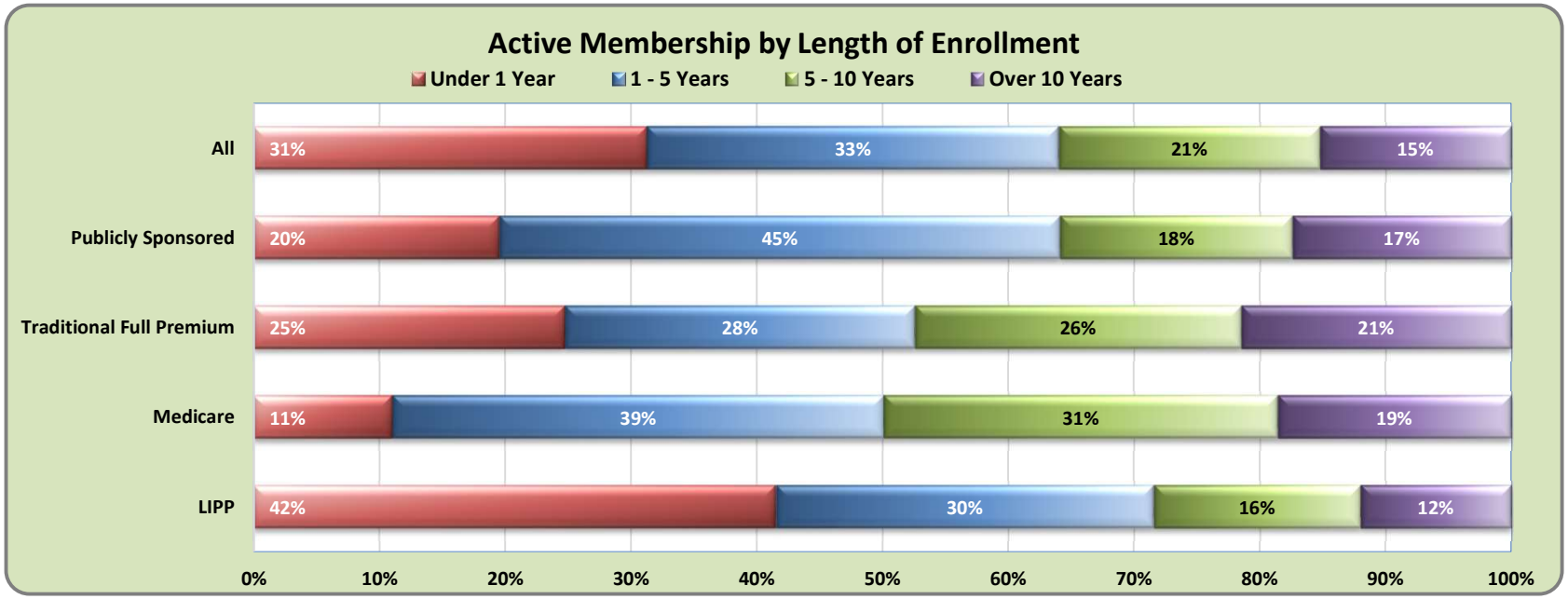


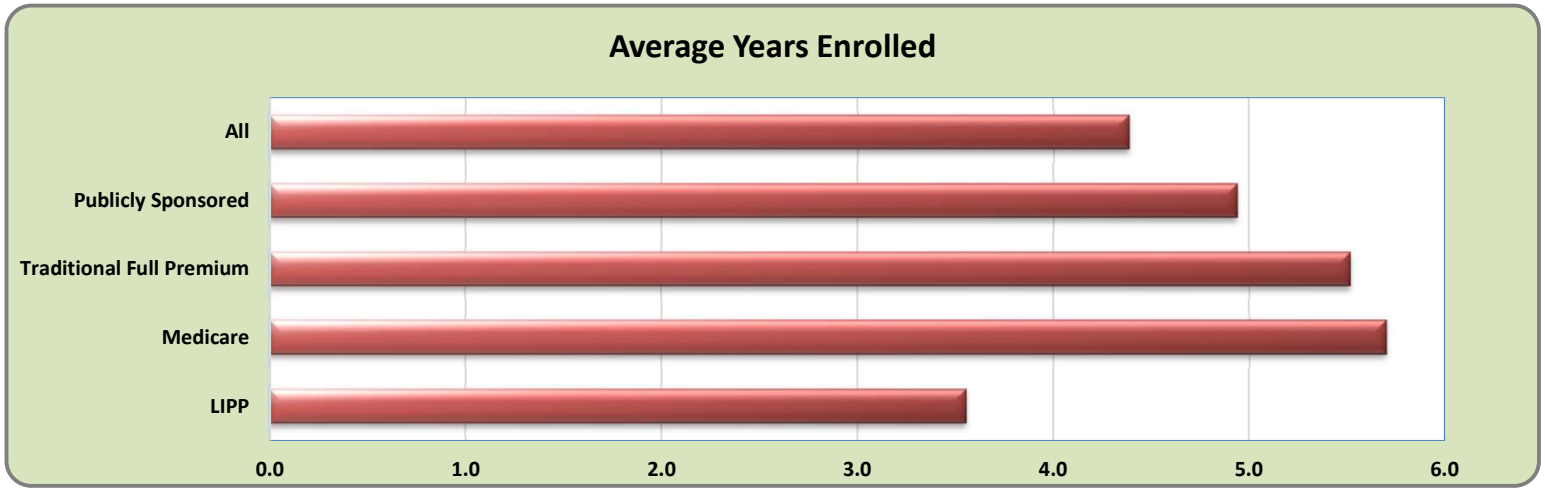
	00-04	05-09	10-14	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
% of Total	0.7%	1.0%	1.7%	4.4%	4.6%	5.2%	6.4%	7.4%	9.2%	10.8%	11.3%	13.0%	20.3%	4.0%

Active Membership by Eligibility Group and Age Band

As of December 2019




Active Membership by Length of Enrollment
Under 1 Year
1 - 5 Years
5 - 10 Years
Over 10 Years
All
Publicly Sponsored
Traditional Full Premium
Medicare
LIPP
31%
33%
21%
15%
20%
45%
18%
17%
25%
28%
26%
21%
11%
39%
31%
19%
42%
30%
16%
12%
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
100%


Average Years Enrolled
All
Publicly Sponsored
Traditional Full Premium
Medicare
LIPP
0.0
1.0
2.0
3.0
4.0
5.0
6.0

Total Incurred Claims

Medical & Rx with IBNR

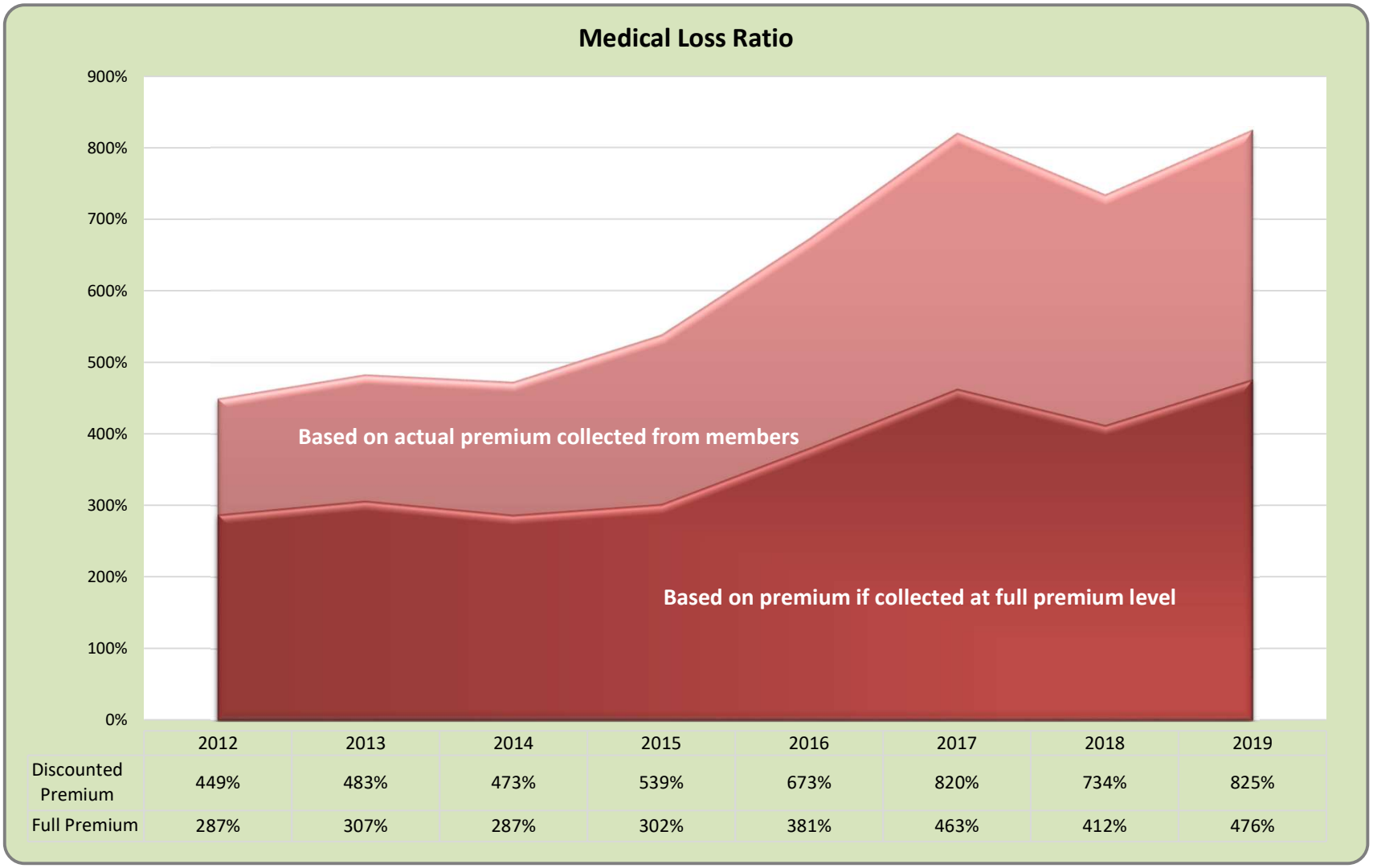
	2012	2013	2014	2015	2016	2017	2018	2019
Incurred Claims	$126.6	$144.0	$113.5	$78.1	$83.3	$87.7	$81.0	$92.3

Incurred Claims PMPM

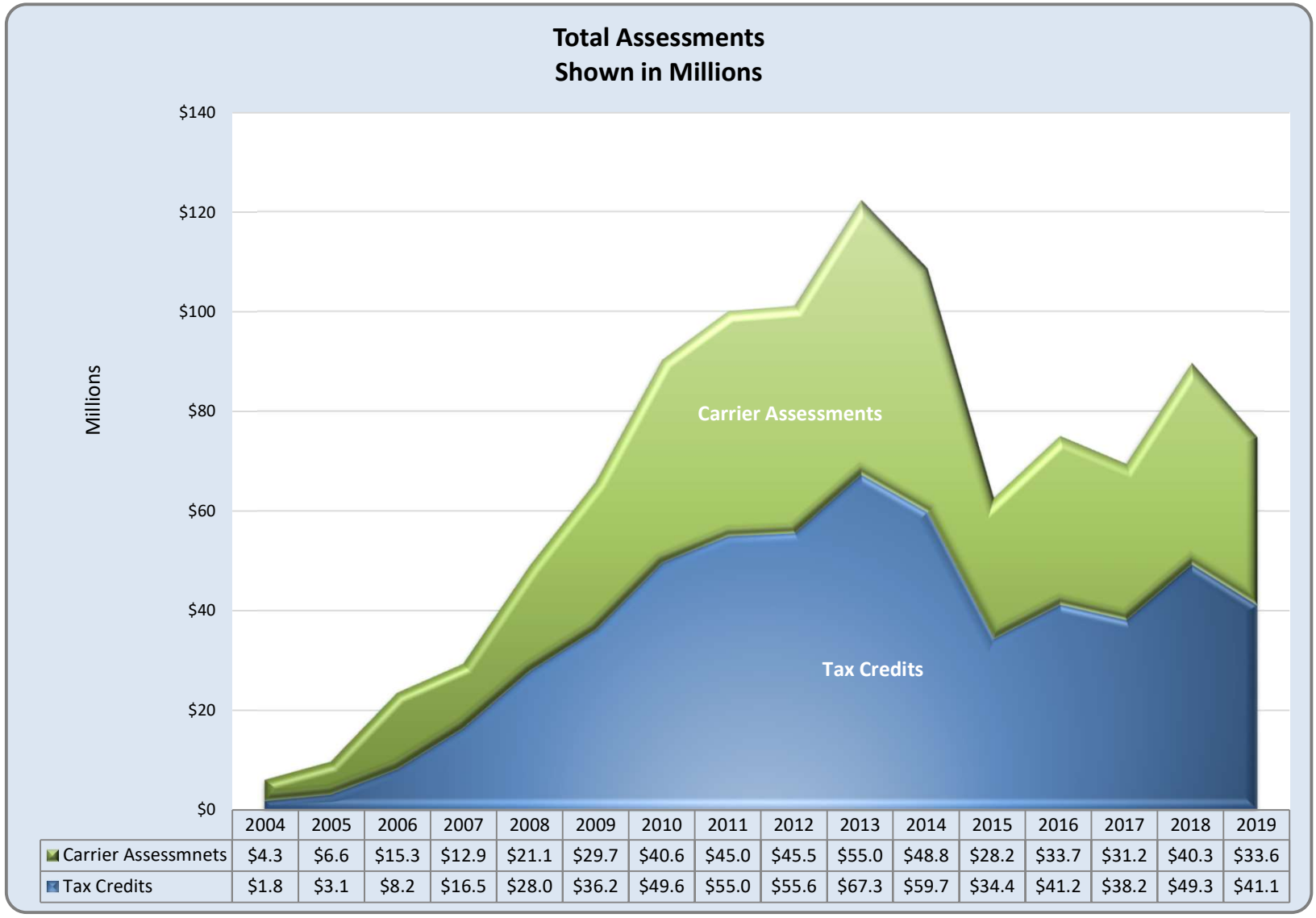
Medical & Rx with IBNR

	2012	2013	2014	2015	2016	2017	2018	2019
PMPM	$1,291	$1,422	$1,645	$1,945	$2,442	$2,966	$2,863	$3,218
Trends	9%	10%	16%	18%	26%	21%	-3%	12%

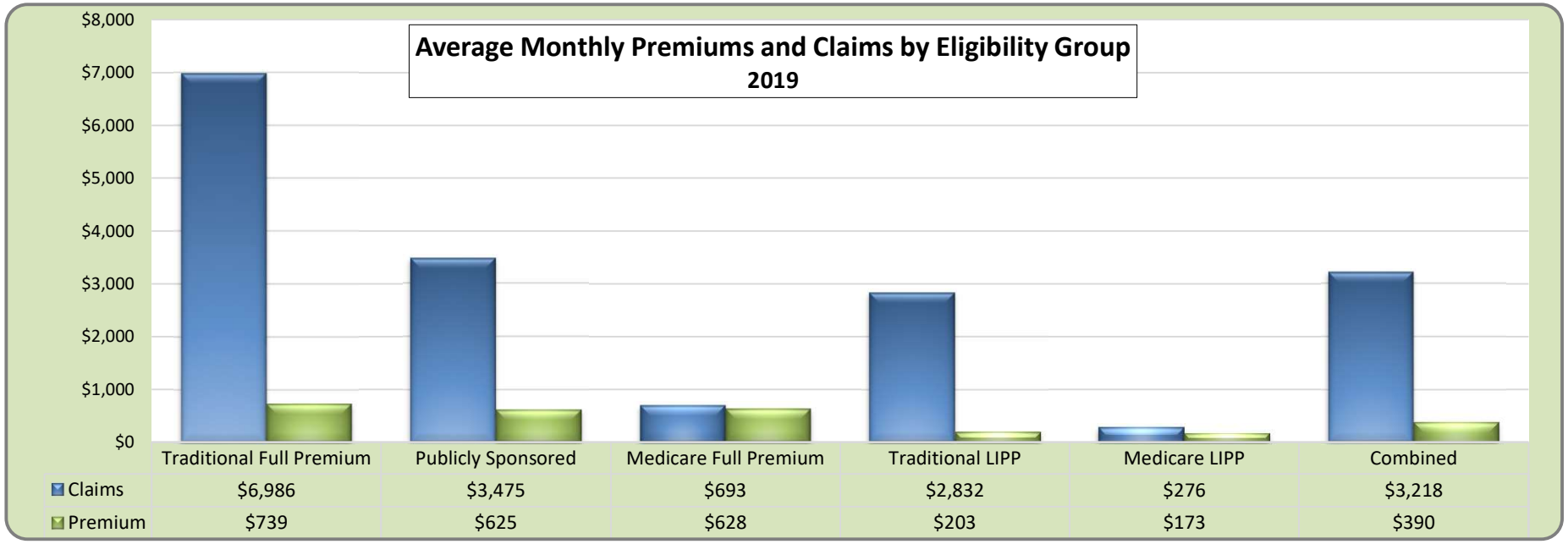
The New Mexico Medical Insurance Pool



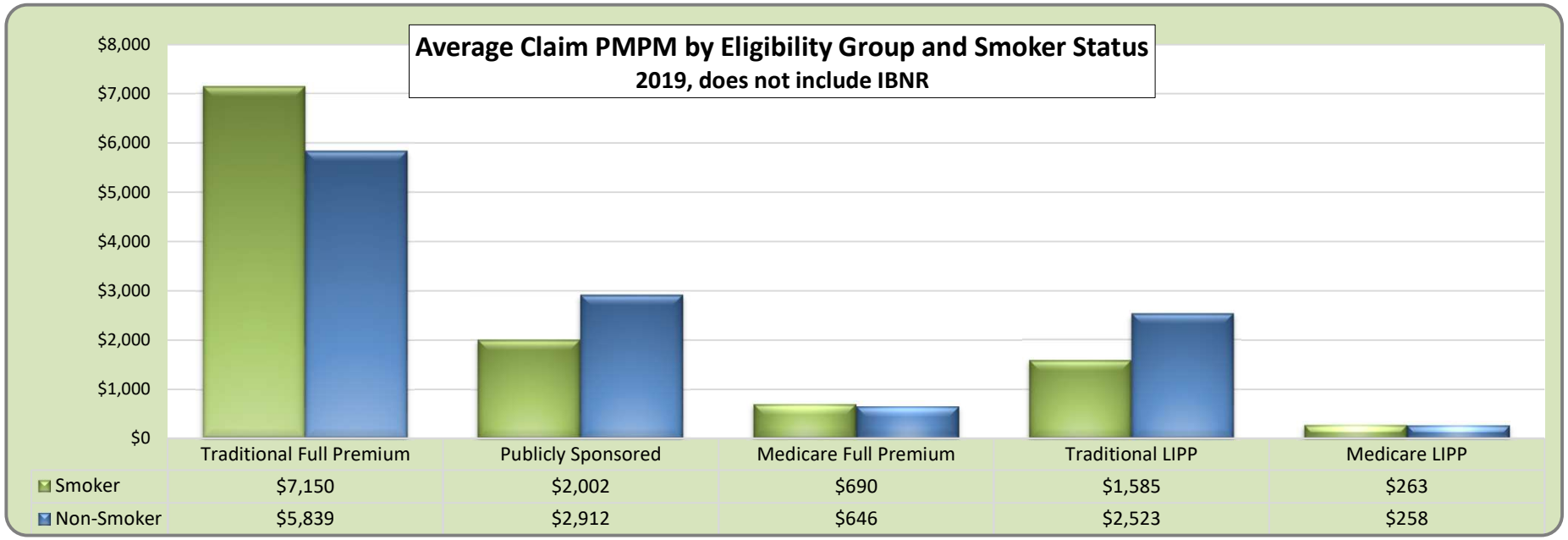
	2012	2013	2014	2015	2016	2017	2018	2019
Discounted Premium	449%	483%	473%	539%	673%	820%	734%	825%
Full Premium	287%	307%	287%	302%	381%	463%	412%	476%



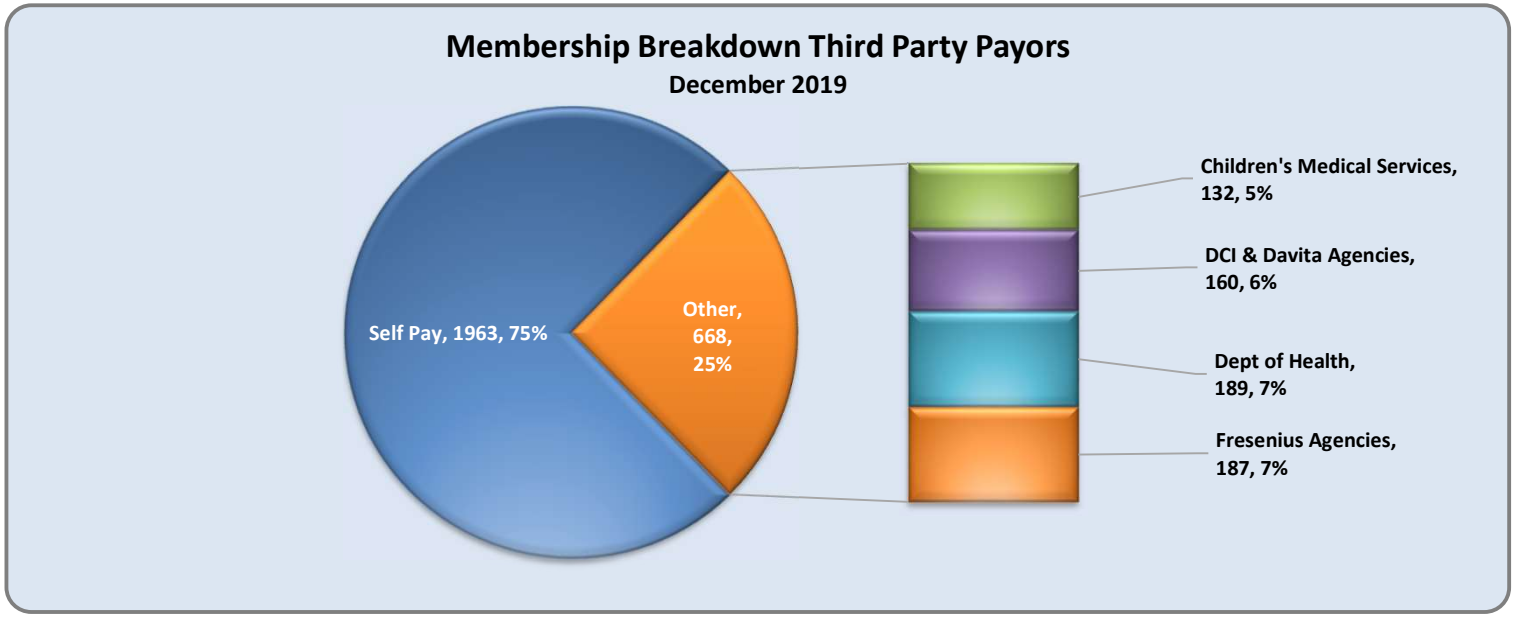
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Carrier Assessmnets	$4.3	$6.6	$15.3	$12.9	$21.1	$29.7	$40.6	$45.0	$45.5	$55.0	$48.8	$28.2	$33.7	$31.2	$40.3	$33.6
Tax Credits	$1.8	$3.1	$8.2	$16.5	$28.0	$36.2	$49.6	$55.0	$55.6	$67.3	$59.7	$34.4	$41.2	$38.2	$49.3	$41.1

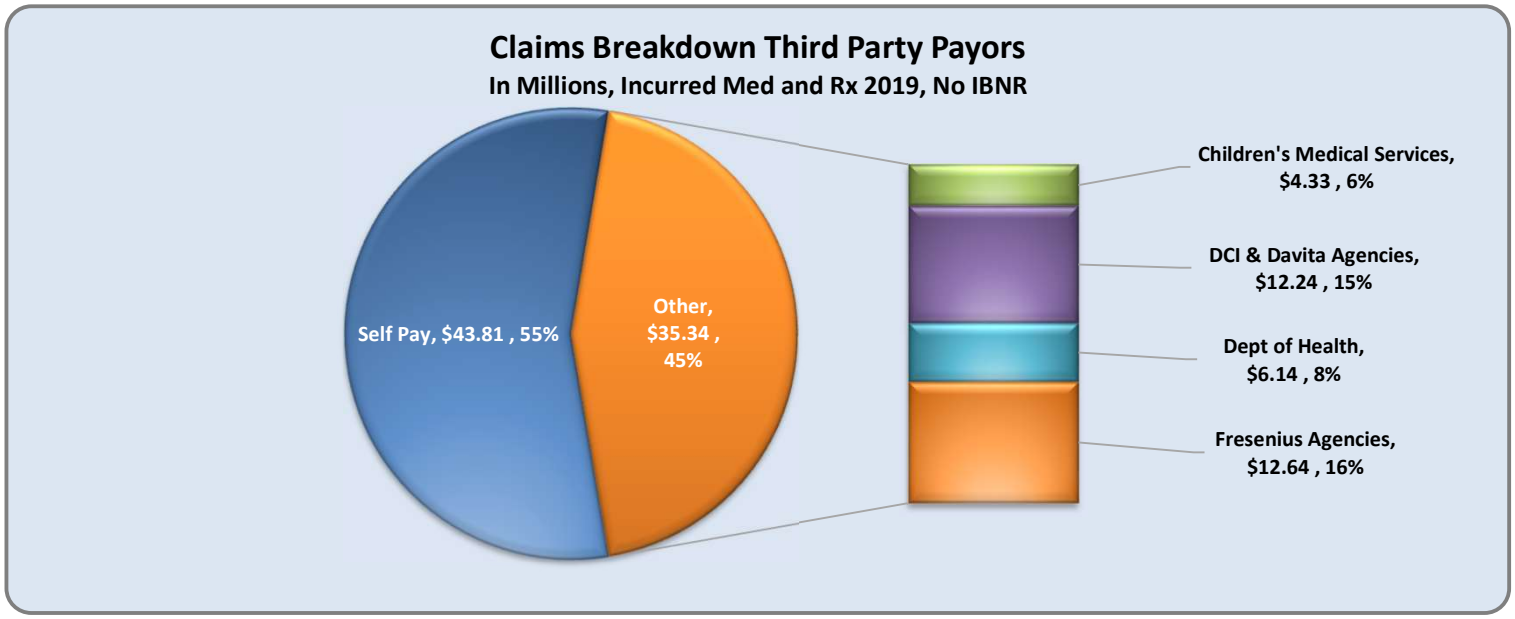


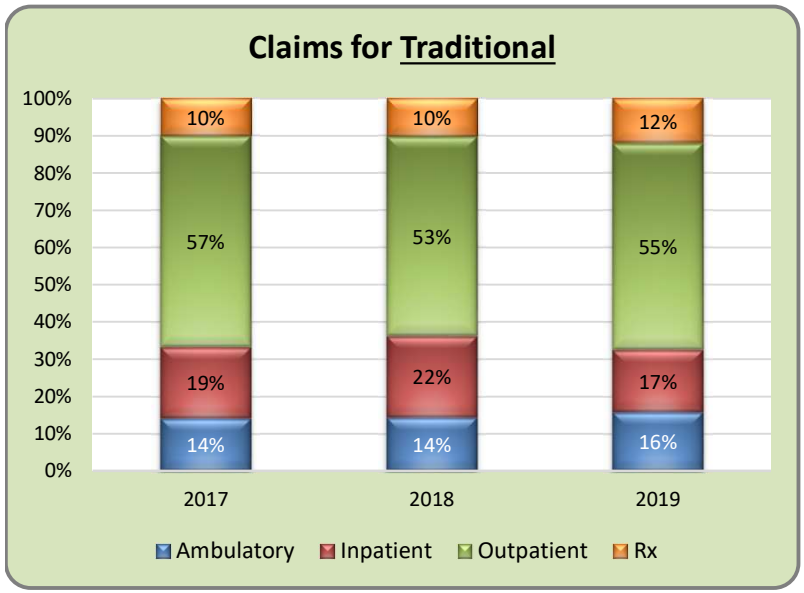
	Traditional Full Premium	Publicly Sponsored	Medicare Full Premium	Traditional LIPP	Medicare LIPP	Combined
Claims	$6,986	$3,475	$693	$2,832	$276	$3,218
Premium	$739	$625	$628	$203	$173	$390

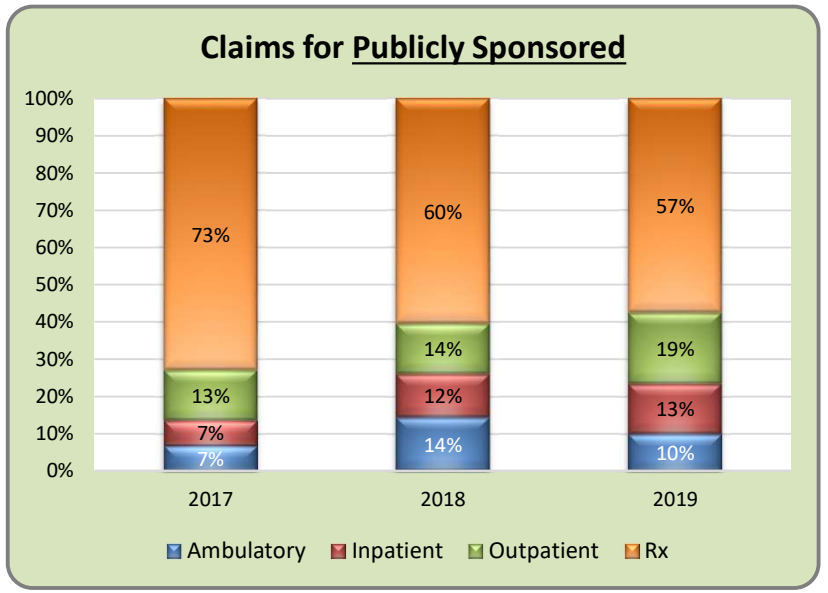


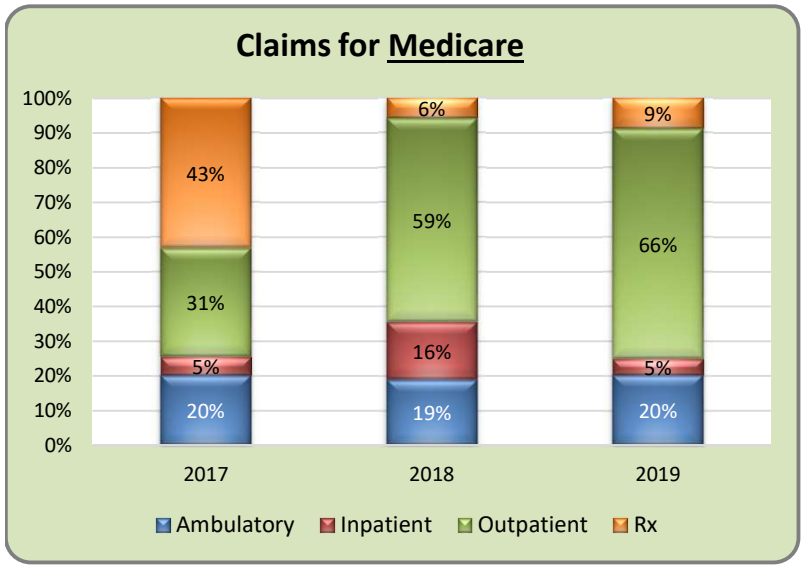
	Traditional Full Premium	Publicly Sponsored	Medicare Full Premium	Traditional LIPP	Medicare LIPP
Smoker	$7,150	$2,002	$690	$1,585	$263
Non-Smoker	$5,839	$2,912	$646	$2,523	$258

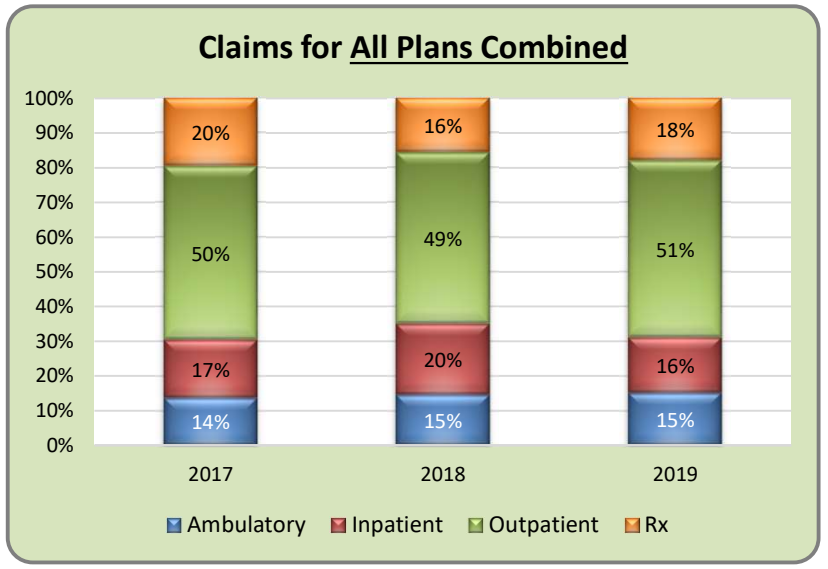

Membership Breakdown Third Party Payors
December 2019
Self Pay, 1963, 75%
Other, 668, 25%
Children's Medical Services, 132, 5%
DCI & Davita Agencies, 160, 6%
Dept of Health, 189, 7%
Fresenius Agencies, 187, 7%

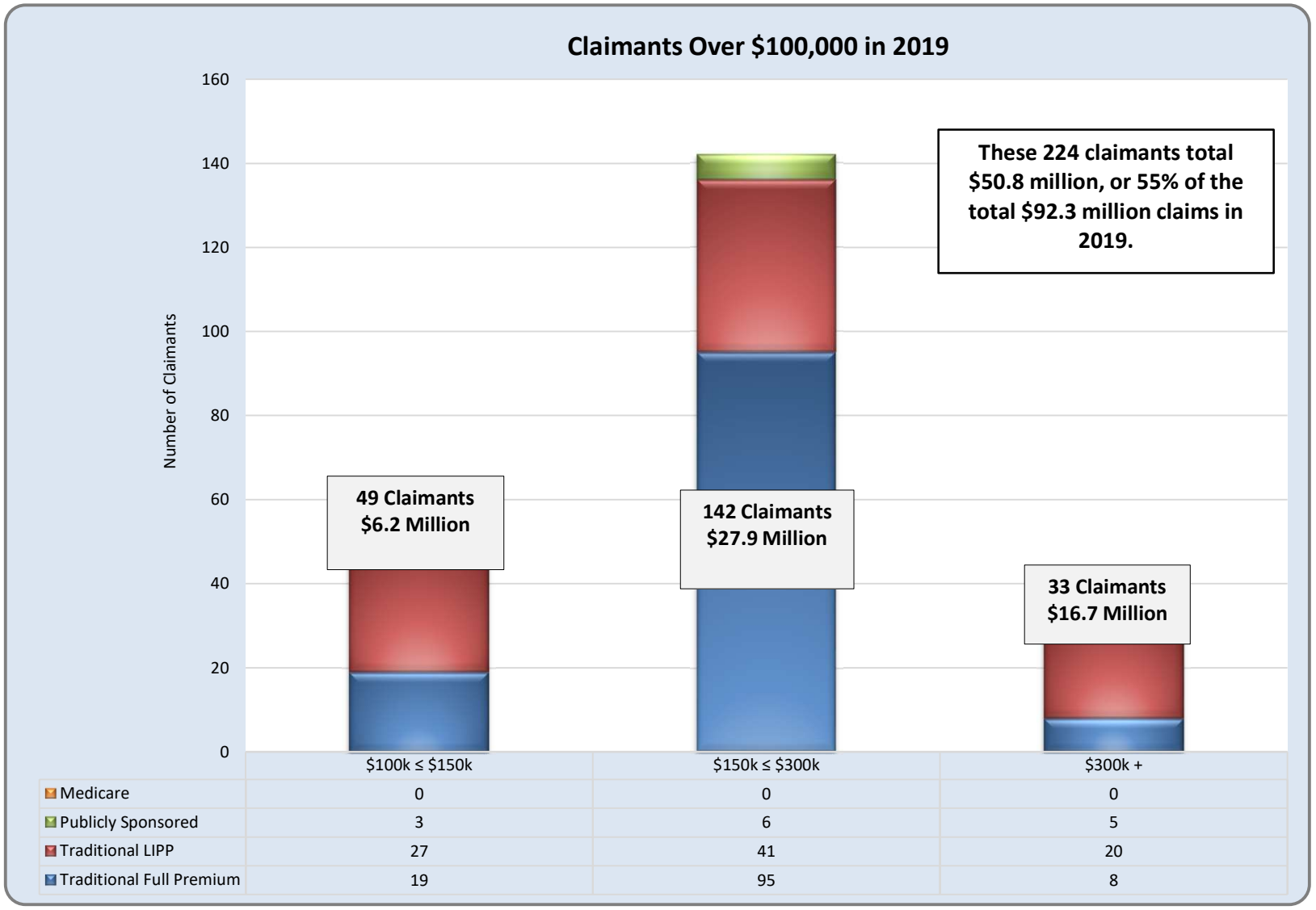

Claims Breakdown Third Party Payors
In Millions, Incurred Med and Rx 2019, No IBNR
Self Pay, $43.81 , 55%
Other, $35.34 , 45%
Children's Medical Services, $4.33 , 6%
DCI & Davita Agencies, $12.24 , 15%
Dept of Health, $6.14 , 8%
Fresenius Agencies, $12.64 , 16%


Claims for Traditional
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
10%
57%
19%
14%
10%
53%
22%
14%
12%
55%
17%
16%
2017
2018
2019
Ambulatory
Inpatient
Outpatient
Rx

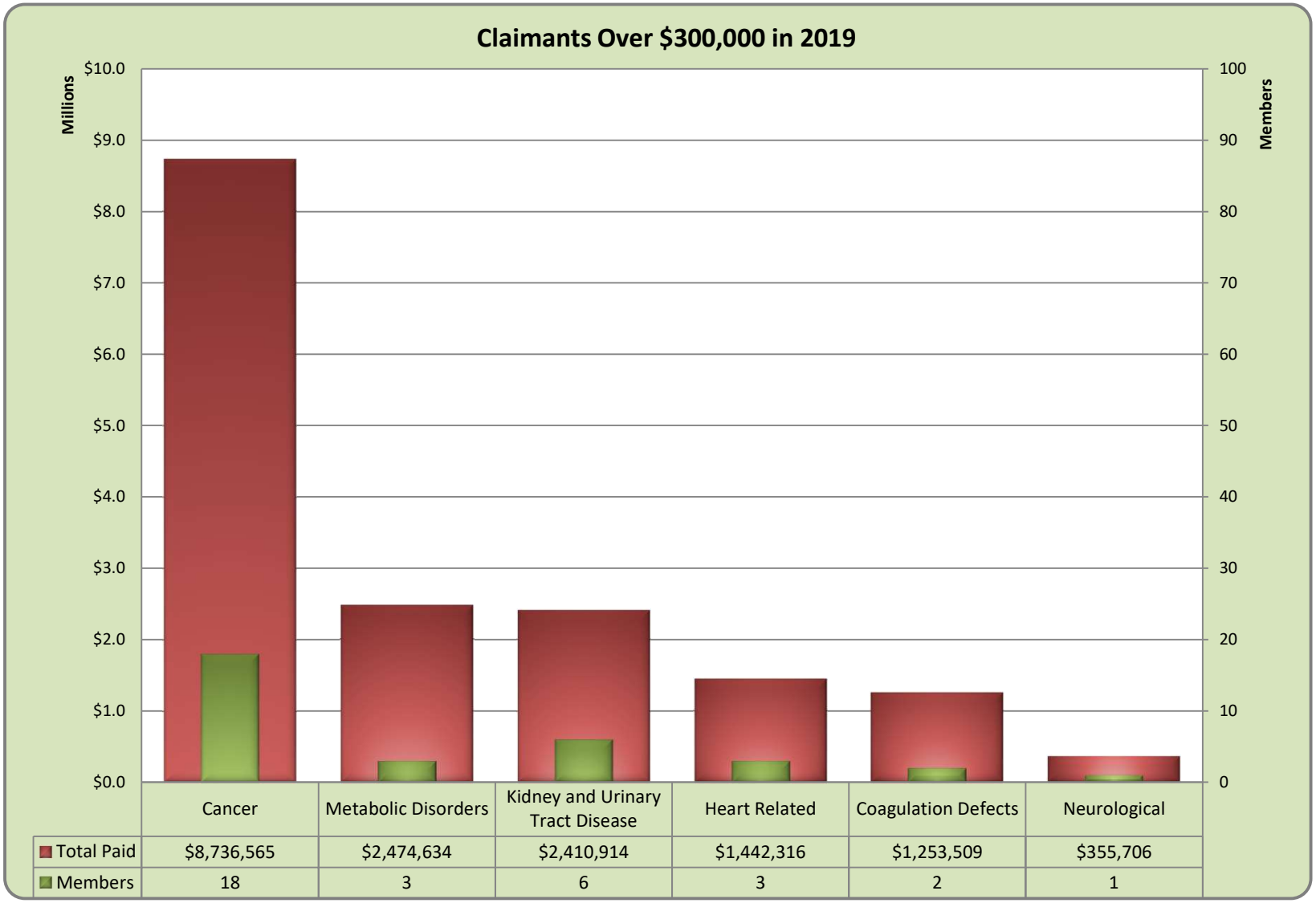

Claims for Publicly Sponsored
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
73%
13%
7%
7%
60%
14%
12%
14%
57%
19%
13%
10%
2017
2018
2019
Ambulatory
Inpatient
Outpatient
Rx


Claims for Medicare
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
43%
31%
5%
20%
6%
59%
16%
19%
9%
66%
5%
20%
2017
2018
2019
Ambulatory
Inpatient
Outpatient
Rx


Claims for All Plans Combined
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
20%
50%
17%
14%
16%
49%
20%
15%
18%
51%
16%
15%
2017
2018
2019
Ambulatory
Inpatient
Outpatient
Rx

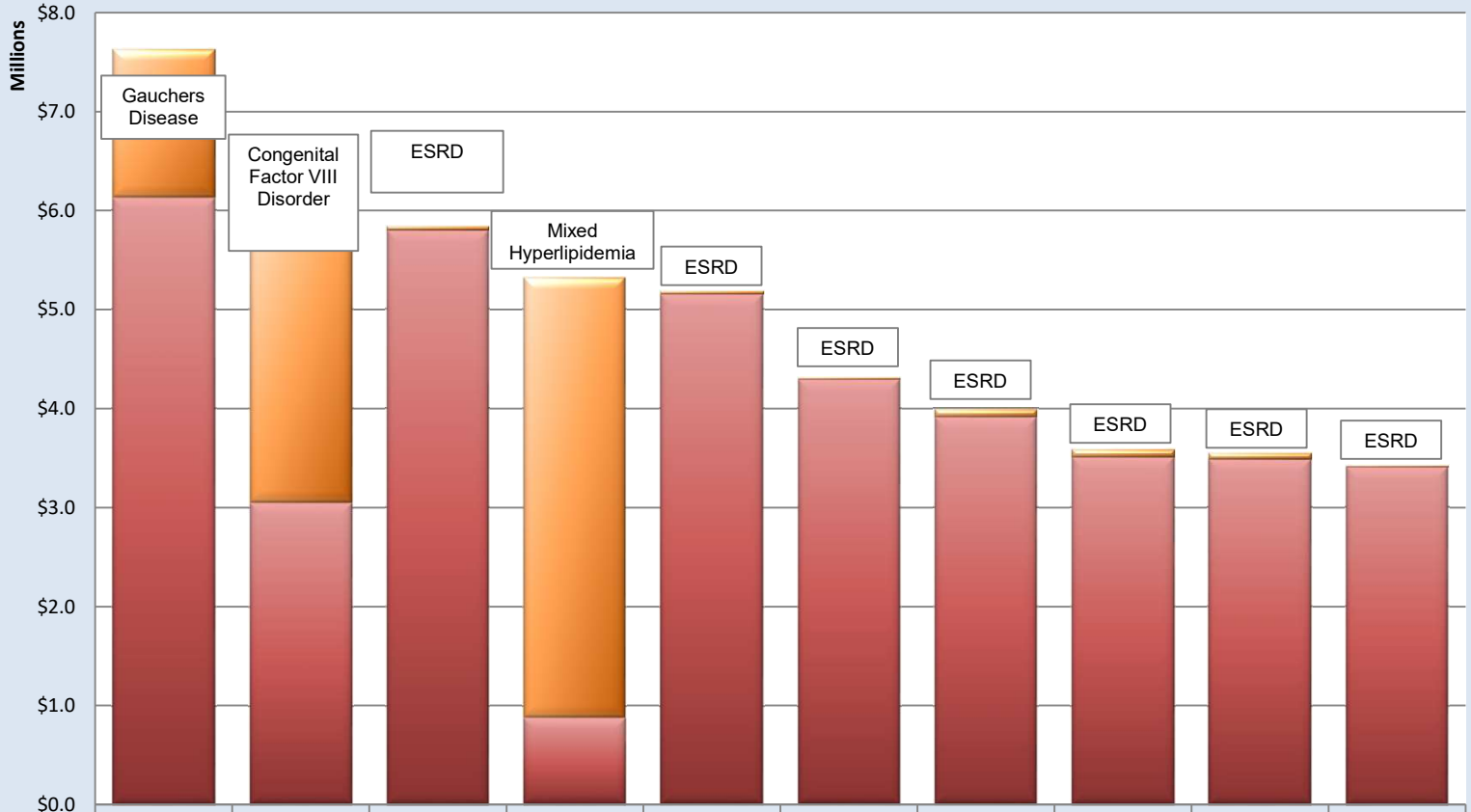


	$100k ≤ $150k	$150k ≤ $300k	$300k +
Medicare	0	0	0
Publicly Sponsored	3	6	5
Traditional LIPP	27	41	20
Traditional Full Premium	19	95	8


Claimants Over $300,000 in 2019
Millions
$10.0
$9.0
$8.0
$7.0
$6.0
$5.0
$4.0
$3.0
$2.0
$1.0
$0.0
100
90
80
70
60
50
40
30
20
10
0
Members
Cancer
Metabolic Disorders
Kidney and Urinary Tract Disease
Heart Related
Coagulation Defects
Neurological
Total Paid
$8,736,565
$2,474,634
$2,410,914
$1,442,316
$1,253,509
$355,706
Members
18
3
6
3
2
1

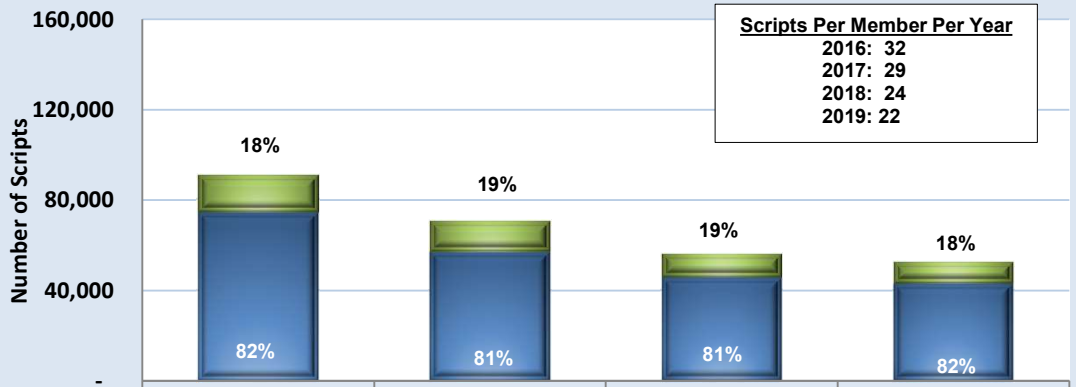
Top 10 Lifetime Paid

For members who are still enrolled, as of December 2019



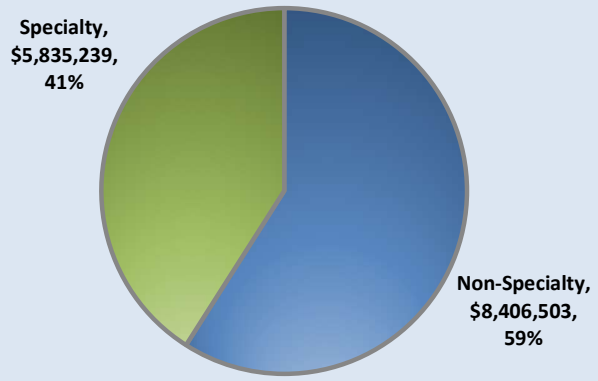
	1	2	3	4	5	6	7	8	9	10
Rx	$1,498,934	$2,867,335	$42,532	$4,443,037	$33,021	$19,978	$80,448	$78,411	$64,445	$11,519
Medical	$6,123,803	$3,049,111	$5,790,648	$878,326	$5,151,304	$4,291,933	$3,910,550	$3,505,849	$3,481,573	$3,401,763
Years Enrolled	15	11.75	15	14.83	14.25	12.75	10.58	9.08	13	9.92

Brand vs Generic Drug Utilization

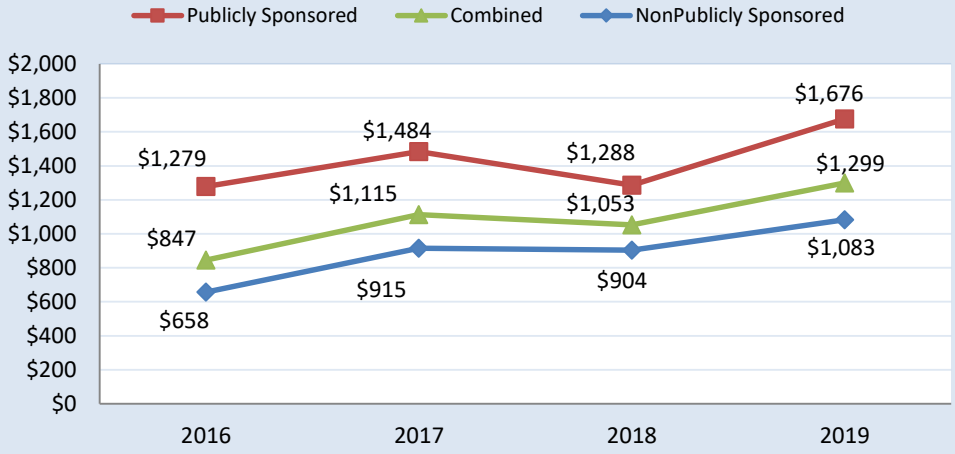


	2016	2017	2018	2019
Brand	16,420	13,656	10,510	9,669
Generic	74,336	57,051	45,602	42,873

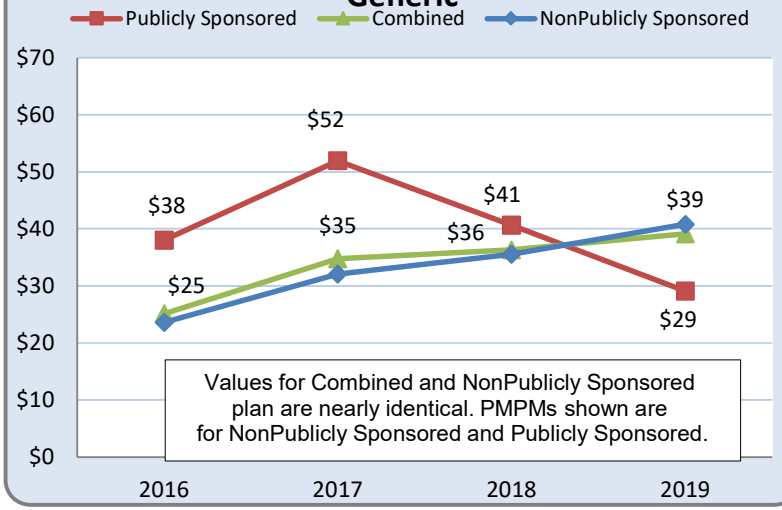
Specialty vs Non-Specialty Drugs
Paid by Medtrak in 2019

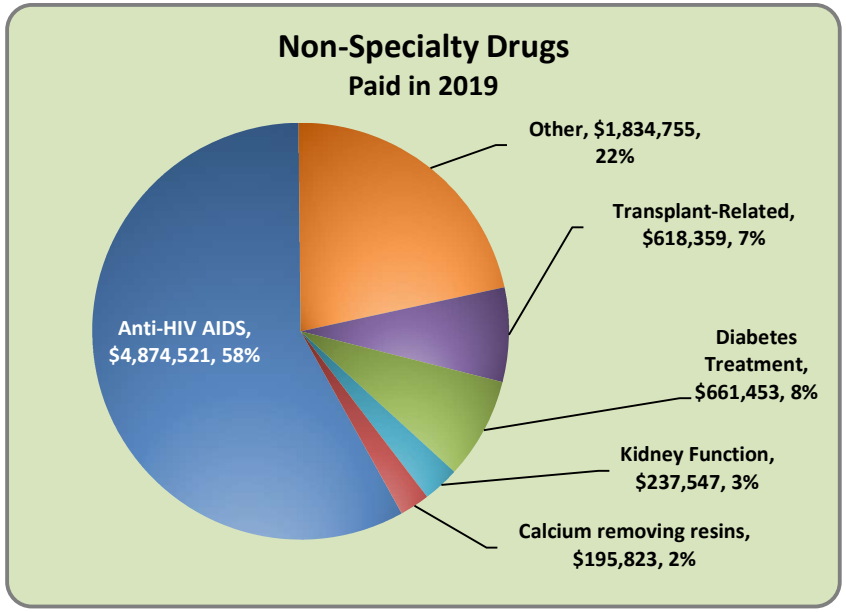


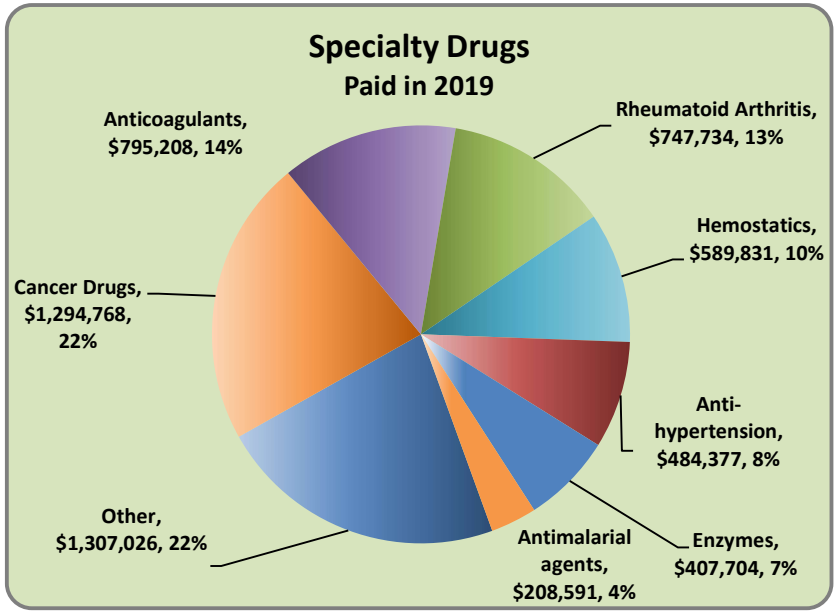
Pharmacy Paid Cost Per Script Brand

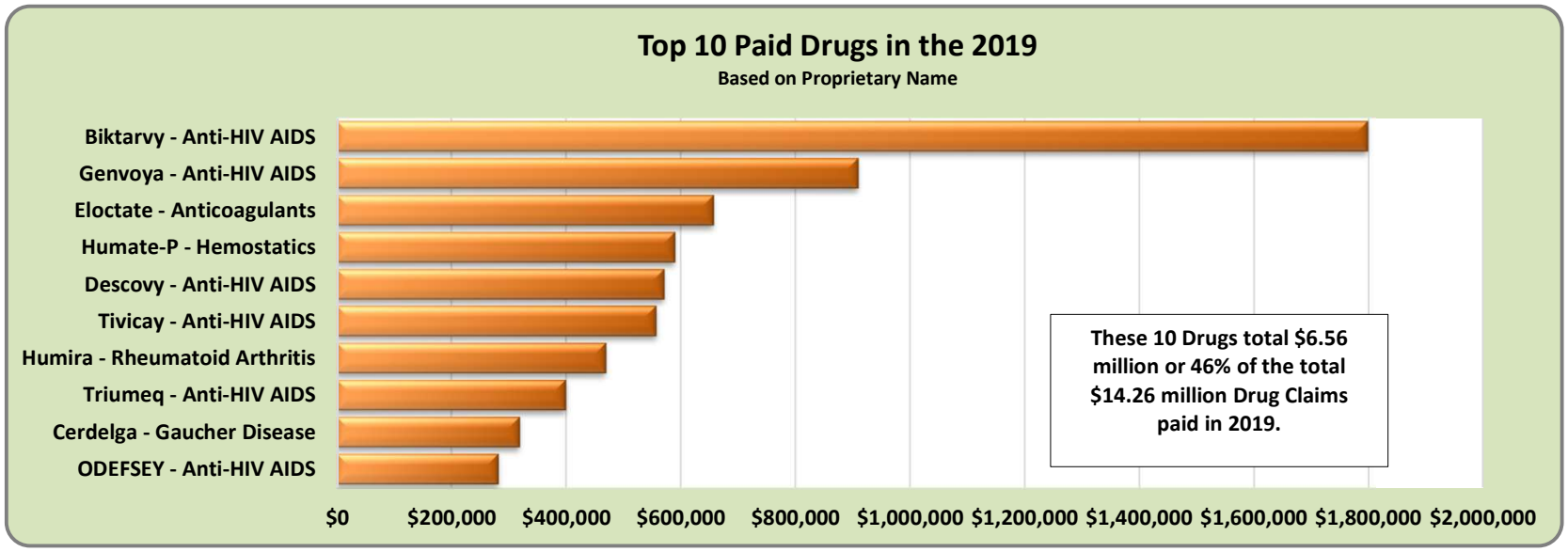


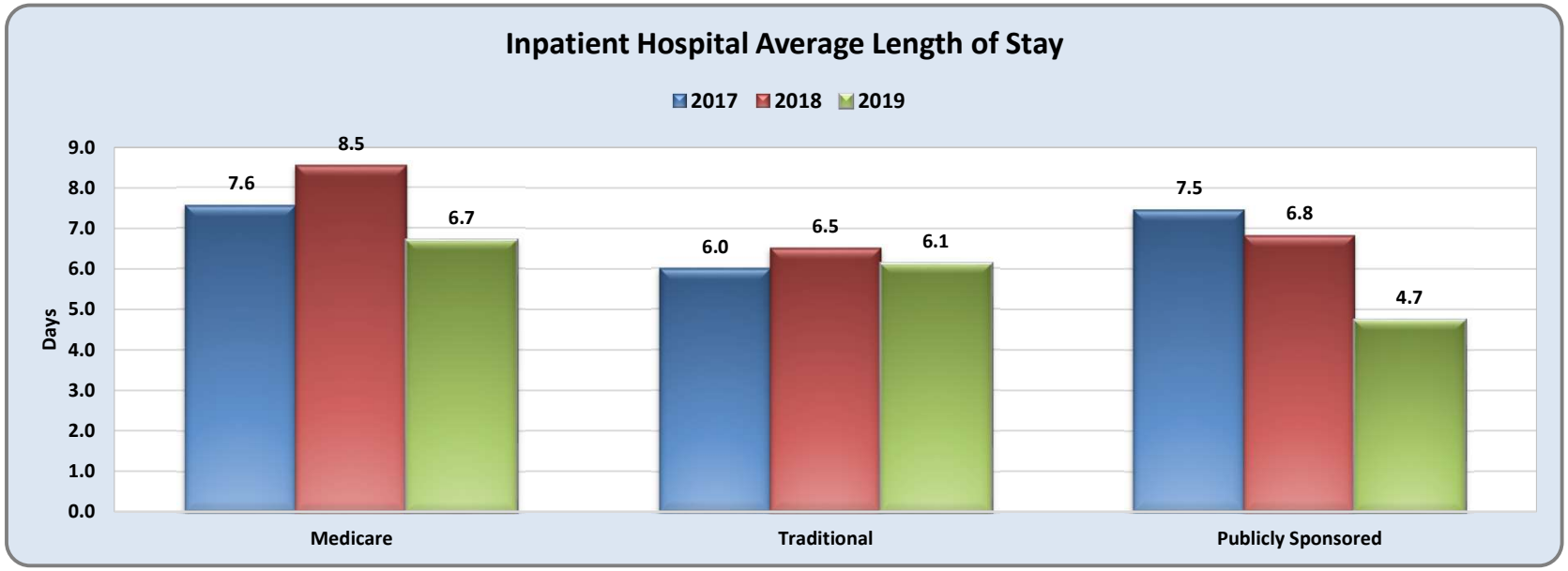
Pharmacy Paid Cost Per Script Generic

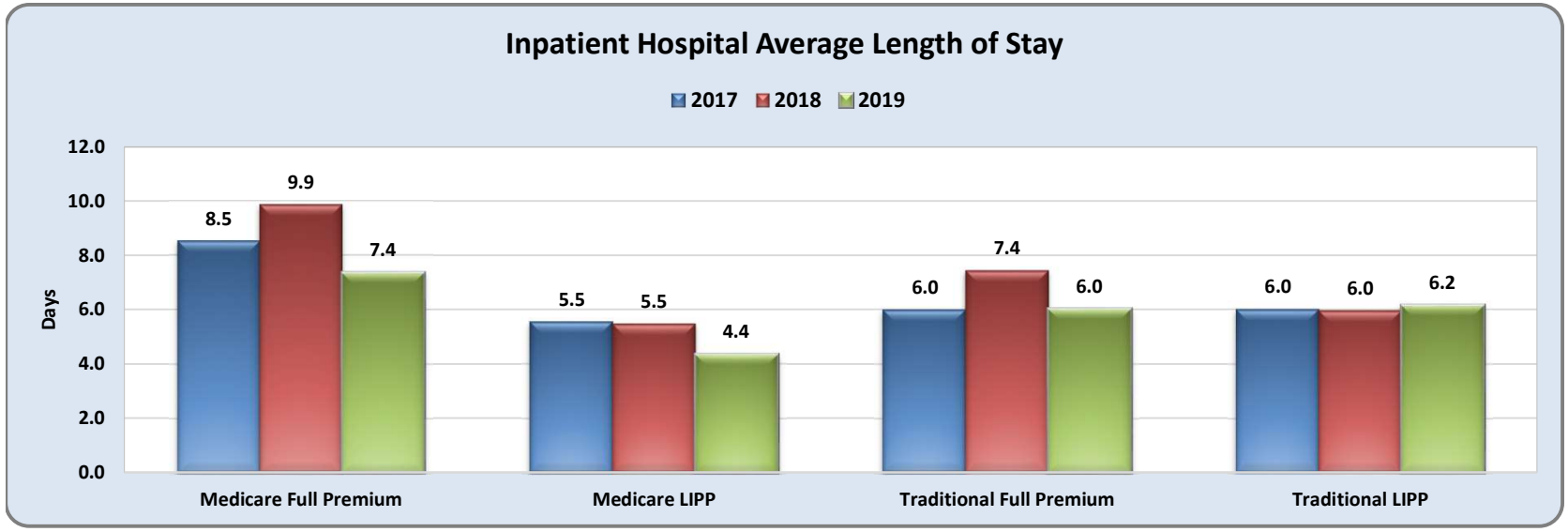


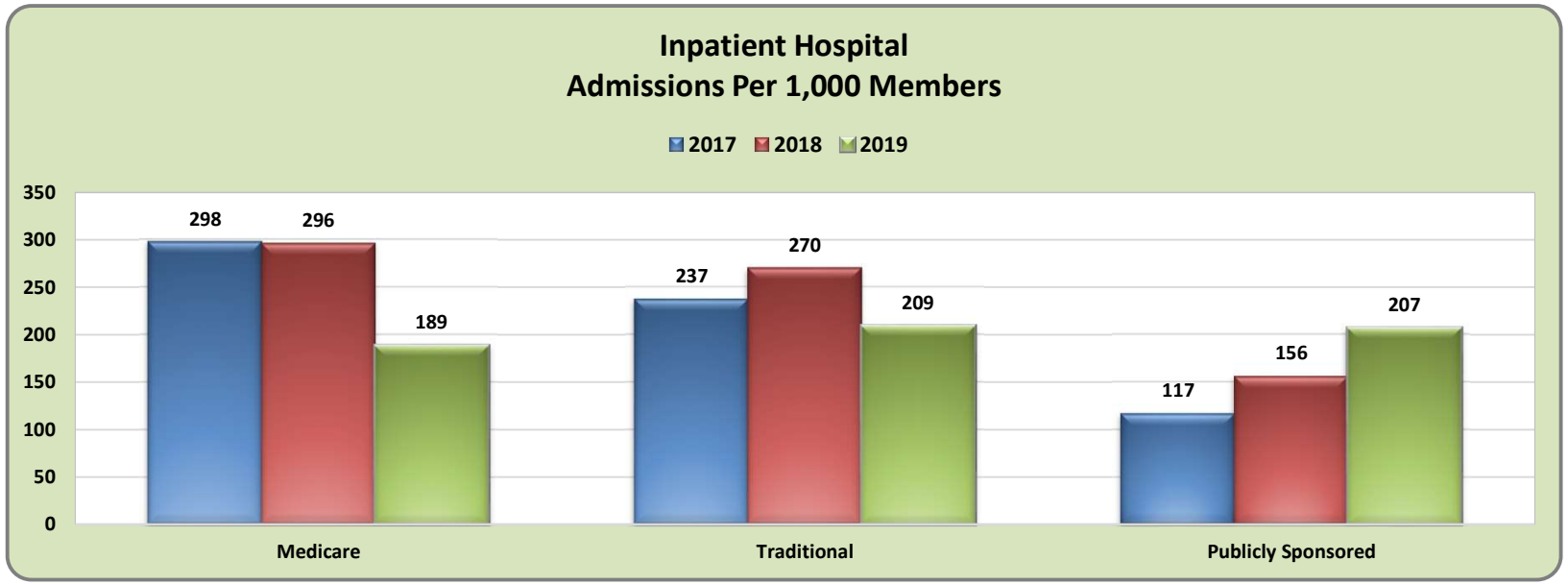

Non-Specialty Drugs
Paid in 2019
Other, $1,834,755, 22%
Transplant-Related, $618,359, 7%
Diabetes Treatment, $661,453, 8%
Kidney Function, $237,547, 3%
Calcium removing resins, $195,823, 2%
Anti-HIV AIDS, $4,874,521, 58%

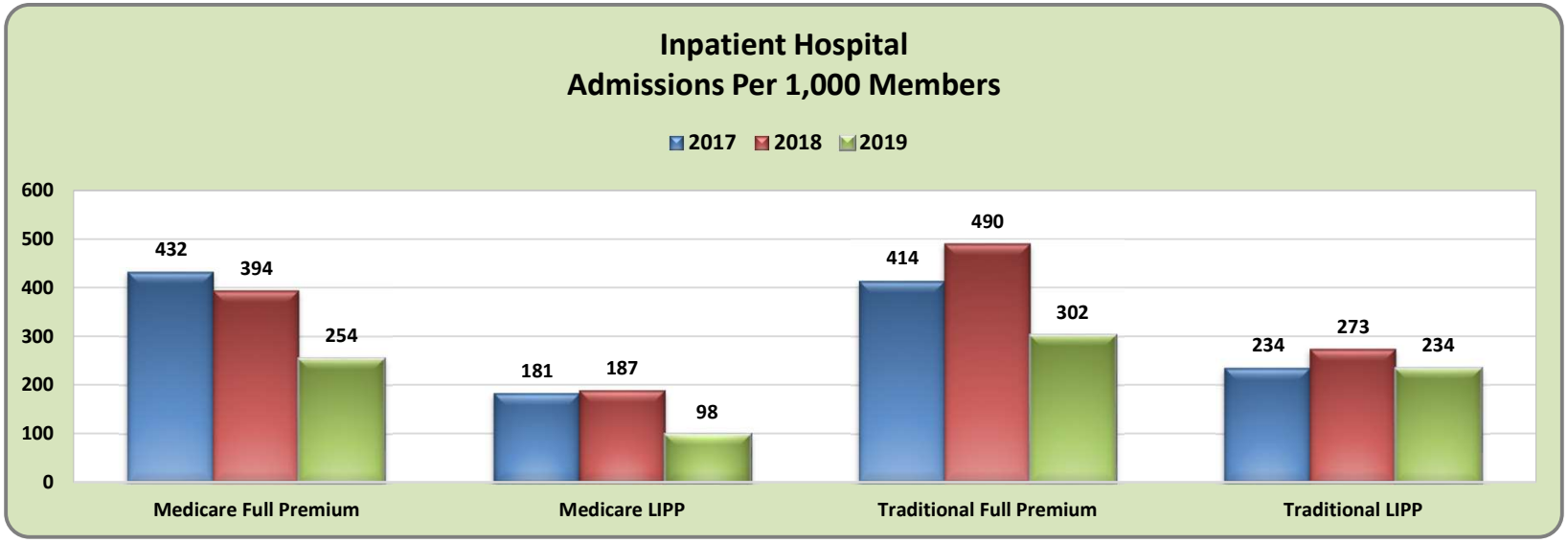

Specialty Drugs
Paid in 2019
Anticoagulants, $795,208, 14%
Rheumatoid Arthritis, $747,734, 13%
Hemostatics, $589,831, 10%
Cancer Drugs, $1,294,768, 22%
Anti-hypertension, $484,377, 8%
Other, $1,307,026, 22%
Antimalarial agents, $208,591, 4%
Enzymes, $407,704, 7%

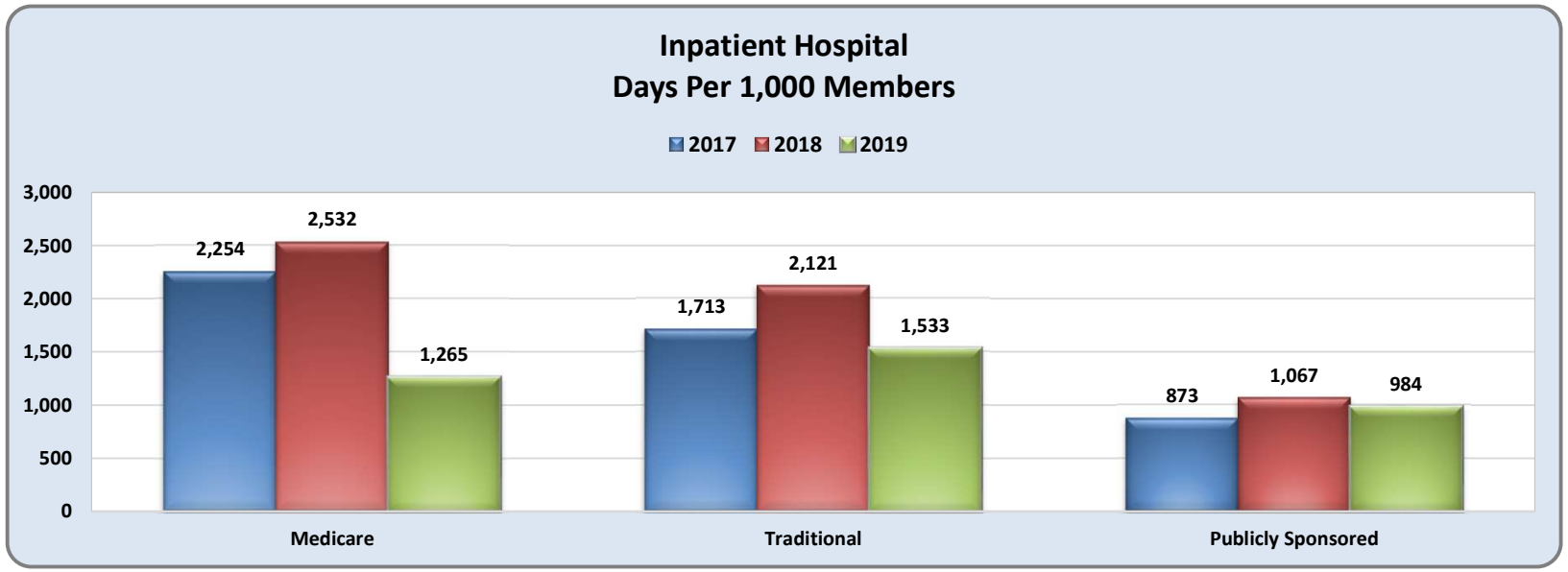

Top 10 Paid Drugs in the 2019
Based on Proprietary Name
Biktarvy - Anti-HIV AIDS
Genvoya - Anti-HIV AIDS
Eloctate - Anticoagulants
Humate-P - Hemostatics
Descovy - Anti-HIV AIDS
Tivicay - Anti-HIV AIDS
Humira - Rheumatoid Arthritis
Triumeq - Anti-HIV AIDS
Cerdelga - Gaucher Disease
ODEFSEY - Anti-HIV AIDS
$0
$200,000
$400,000
$600,000
$800,000
$1,000,000
$1,200,000
$1,400,000
$1,600,000
$1,800,000
$2,000,000
These 10 Drugs total $6.56 million or 46% of the total $14.26 million Drug Claims paid in 2019.

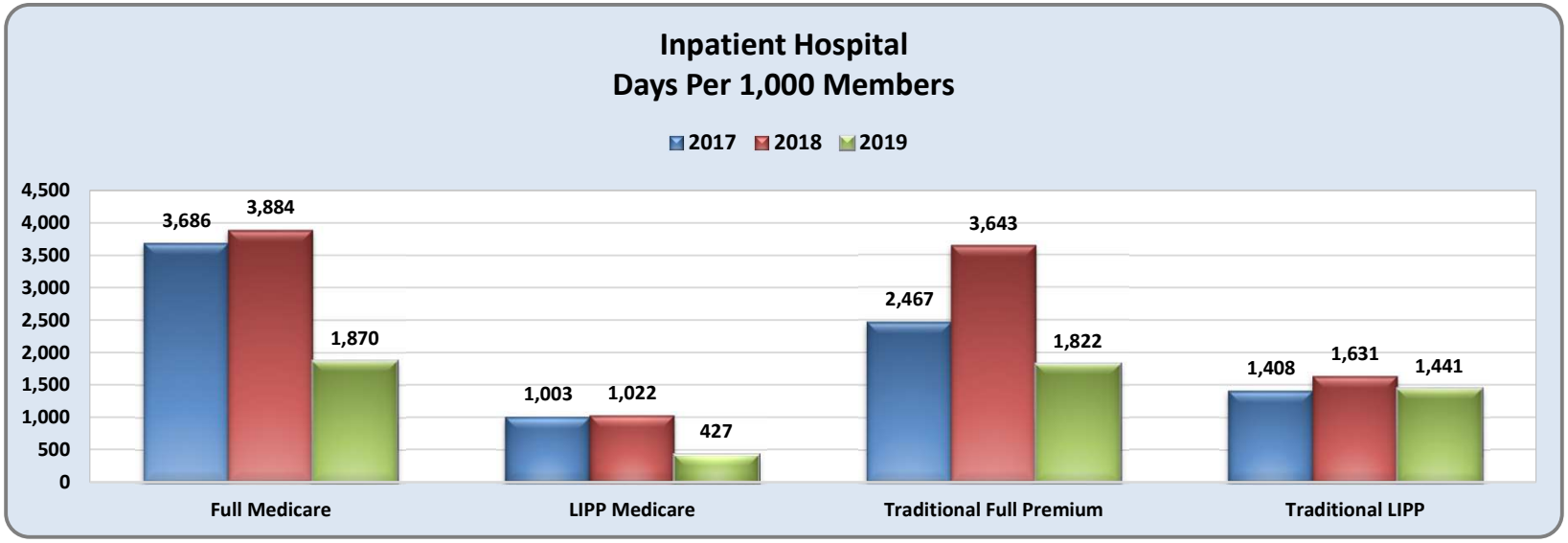

Inpatient Hospital Average Length of Stay
2017
2018
2019
Days
9.0
8.0
7.0
6.0
5.0
4.0
3.0
2.0
1.0
0.0
7.6
8.5
6.7
6.0
6.5
6.1
7.5
6.8
4.7
Medicare
Traditional
Publicly Sponsored

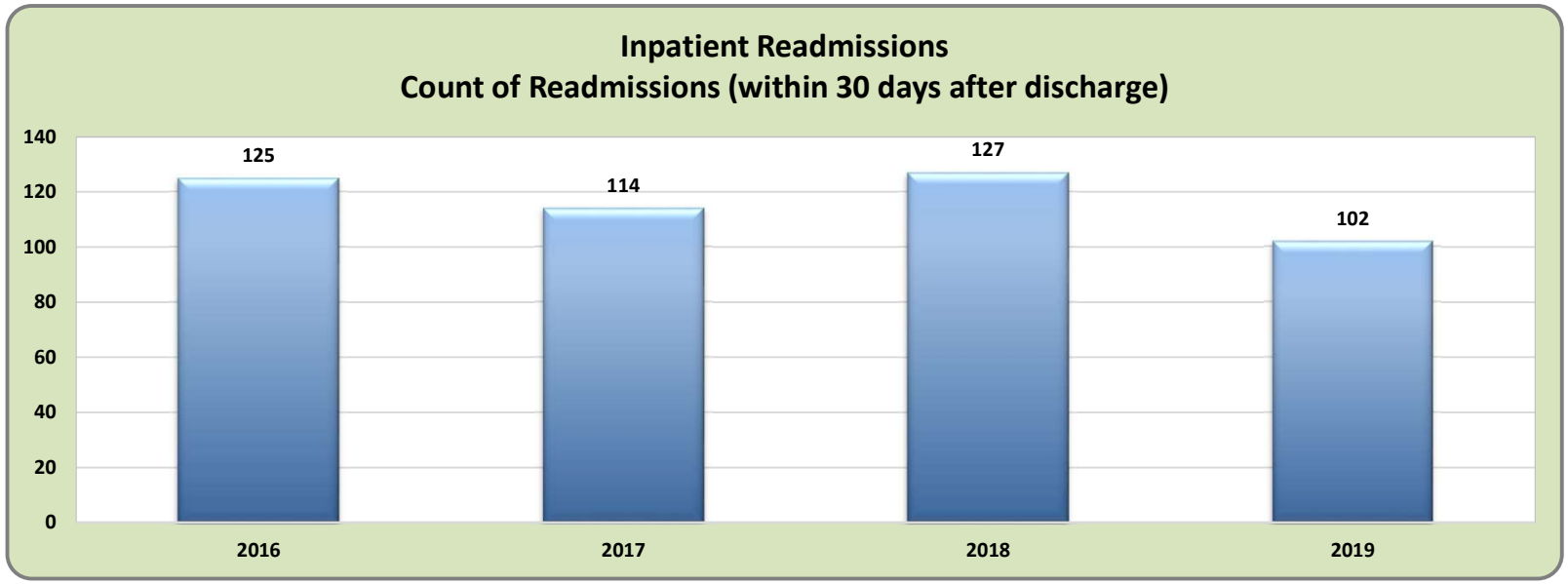

Inpatient Hospital Average Length of Stay
2017
2018
2019
Days
12.0
10.0
8.0
6.0
4.0
2.0
0.0
8.5
9.9
7.4
5.5
5.5
4.4
6.0
7.4
6.0
6.0
6.0
6.2
Medicare Full Premium
Medicare LIPP
Traditional Full Premium
Traditional LIPP

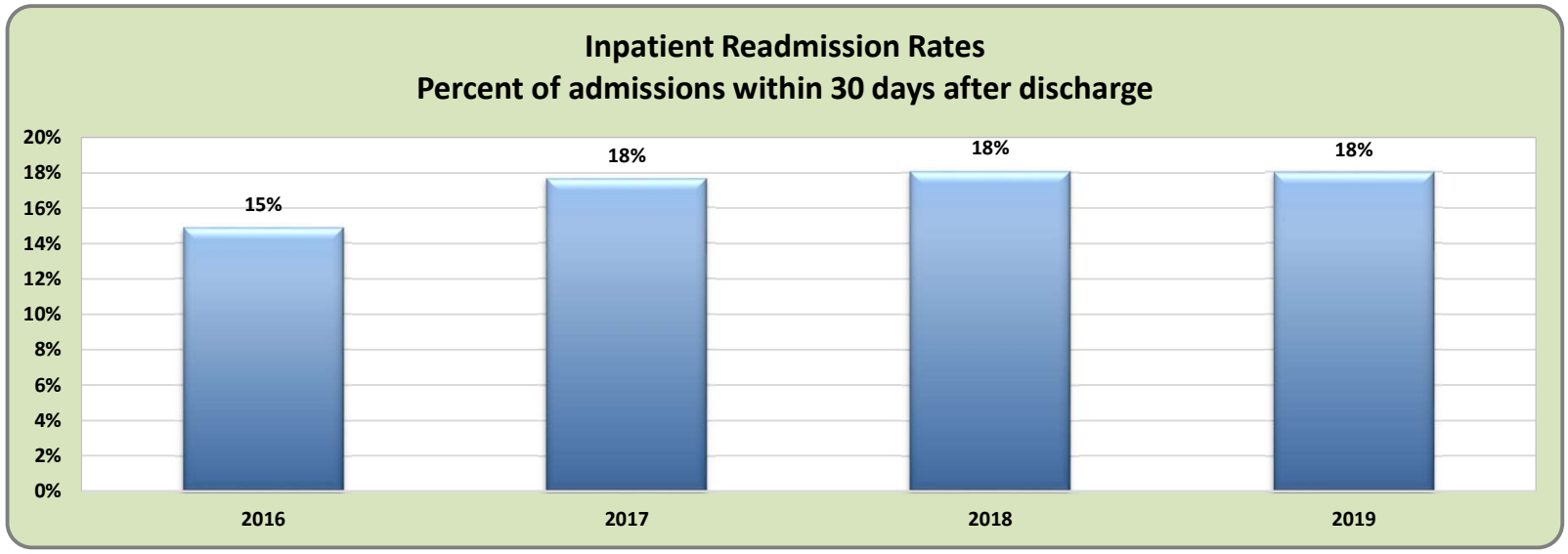

Inpatient Hospital
Admissions Per 1,000 Members
2017
2018
2019
350
300
250
200
150
100
50
0
298
296
189
237
270
209
117
156
207
Medicare
Traditional
Publicly Sponsored


Inpatient Hospital
Admissions Per 1,000 Members
2017
2018
2019
600
500
400
300
200
100
0
432
394
254
181
187
98
414
490
302
234
273
234
Medicare Full Premium
Medicare LIPP
Traditional Full Premium
Traditional LIPP

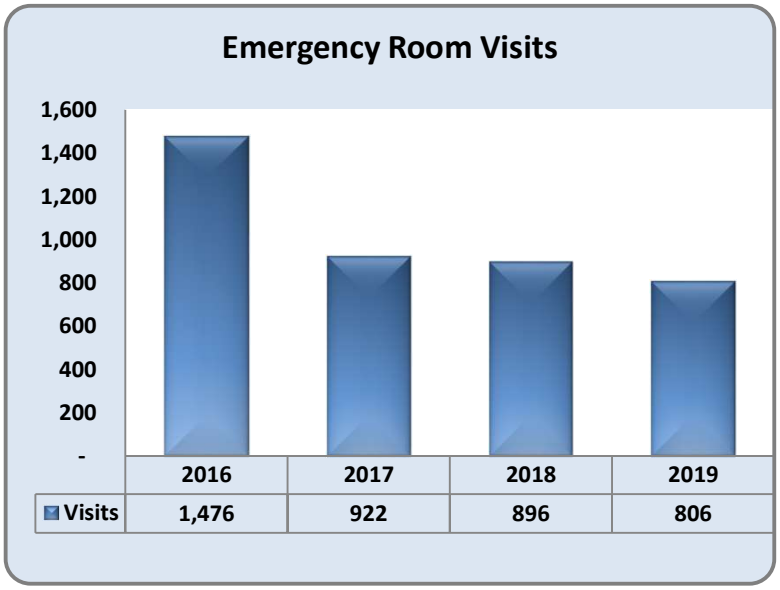

Inpatient Hospital
Days Per 1,000 Members
2017
2018
2019
3,000
2,500
2,000
1,500
1,000
500
0
2,254
2,532
1,265
1,713
2,121
1,533
873
1,067
984
Medicare
Traditional
Publicly Sponsored

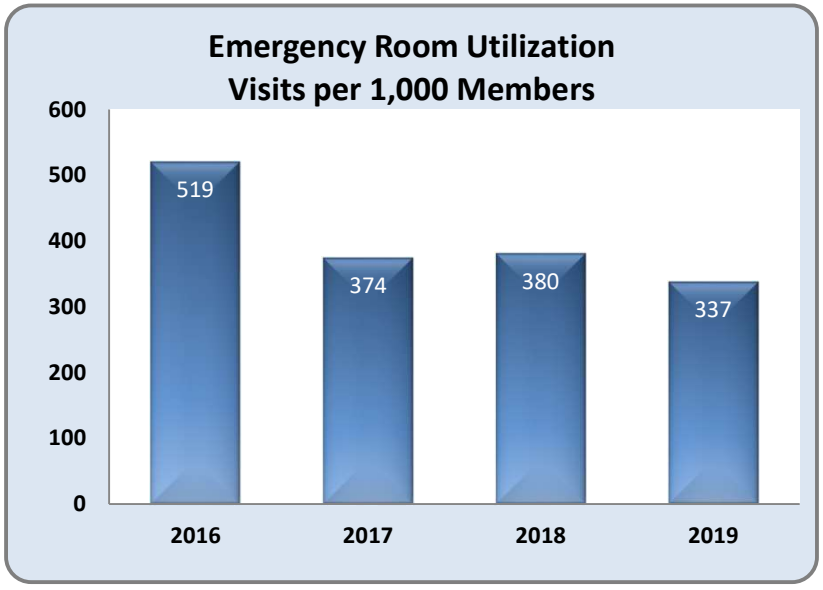

Inpatient Hospital
Days Per 1,000 Members
2017
2018
2019
4,500
4,000
3,500
3,000
2,500
2,000
1,500
1,000
500
0
3,686
3,884
1,870
1,003
1,022
427
2,467
3,643
1,822
1,408
1,631
1,441
Full Medicare
LIPP Medicare
Traditional Full Premium
Traditional LIPP

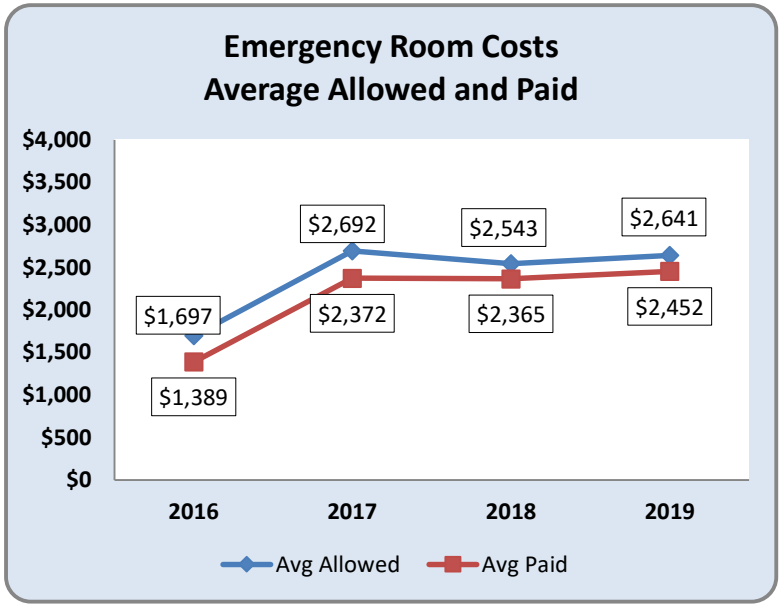


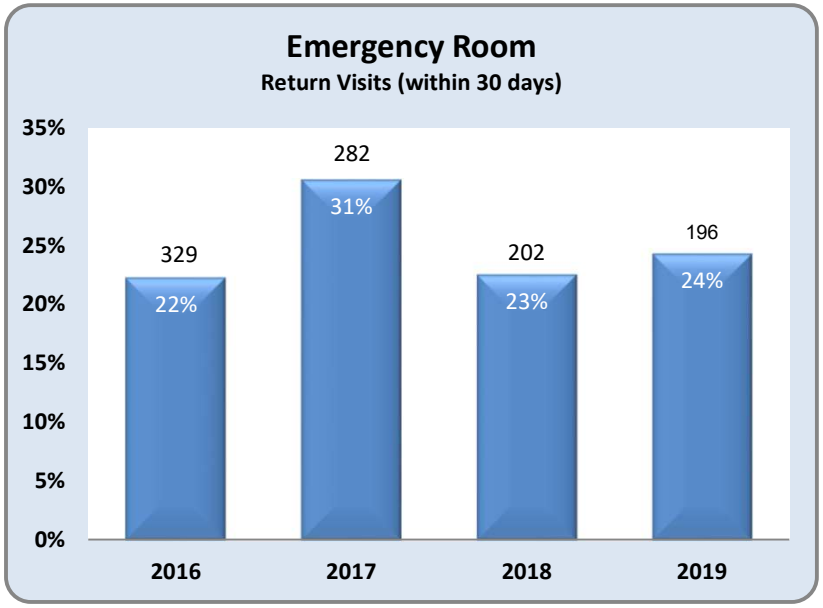


* Readmissions based on any diagnosis at any facility


Emergency Room Visits
1,600
1,400
1,200
1,000
800
600
400
200
-
2016
2017
2018
2019
Visits
1,476
922
896
806


Emergency Room Utilization
Visits per 1,000 Members
600
500
400
300
200
100
0
519
374
380
337
2016
2017
2018
2019


Emergency Room Costs
Average Allowed and Paid
$4,000
$3,500
$3,000
$2,500
$2,000
$1,500
$1,000
$500
$0
$1,697
$2,692
$2,543
$2,641
$1,389
$2,372
$2,365
$2,452
2016
2017
2018
2019
Avg Allowed
Avg Paid


Emergency Room
Return Visits (within 30 days)
35%
30%
25%
20%
15%
10%
5%
0%
329
22%
282
31%
202
23%
196
24%
2016
2017
2018
2019

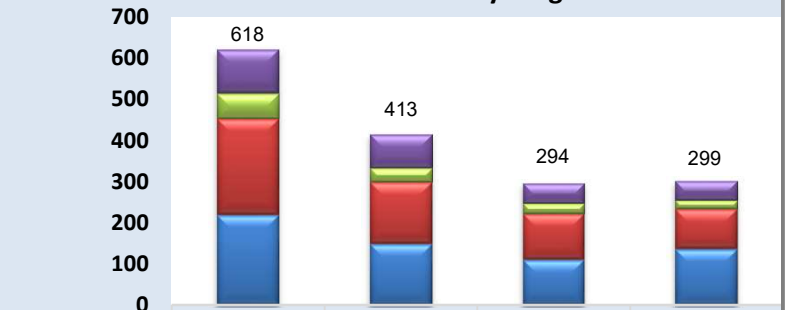
The New Mexico Medical Insurance Pool

2019 Claims by Major Diagnostic Category

Diagnosis Category	Avg Months Enrolled	Number of Members	Percent of Members	Total Claims Paid	Medical	Rx	% of Total Claims	% of Medical Claims	% of Rx Claims	% Drugs of Total per Category	Total Claims Paid PMPM
Kidney and Urinary Tract Disease	10.8	437	13.4%	$28,856,356	$27,865,395	$990,961	36.5%	42.9%	7.0%	3.4%	$6,118
Cancer	9.4	256	7.9%	$19,687,379	$17,873,597	$1,813,781	24.9%	27.5%	12.7%	9.2%	$8,145
HIV/AIDS Related	9.9	212	6.5%	$6,317,803	$996,498	$5,321,305	8.0%	1.5%	37.3%	84.2%	$3,010
Heart Related	9.5	207	6.4%	$5,682,718	$4,762,247	$920,471	7.2%	7.3%	6.5%	16.2%	$2,880
Metabolic Disorders	10.5	59	1.8%	$3,488,837	$2,598,448	$890,389	4.4%	4.0%	6.2%	25.5%	$5,655
Other	7.9	799	24.5%	$2,981,309	$2,643,972	$337,336	3.8%	4.1%	2.4%	11.3%	$473
Neurological	10.2	203	6.2%	$2,848,872	$2,354,912	$493,960	3.6%	3.6%	3.5%	17.3%	$1,376
Arthritis and Joint Disorders	9.9	164	5.0%	$2,658,347	$1,655,765	$1,002,582	3.4%	2.6%	7.0%	37.7%	$1,635
Diabetes	9.4	202	6.2%	$2,619,512	$1,947,118	$672,394	3.3%	3.0%	4.7%	25.7%	$1,382
Spinal/Brain	10.4	127	3.9%	$1,385,949	$1,231,396	$154,553	1.8%	1.9%	1.1%	11.2%	$1,052
Coagulation Defects	12.0	6	0.2%	$1,302,688	$43,542	$1,259,146	1.6%	0.1%	8.8%	96.7%	$18,093
Mental Disorders	10.1	136	4.2%	$1,211,742	$908,977	$302,765	1.5%	1.4%	2.1%	25.0%	$882
Hepatitis C	10.3	3	0.1%	$112,216	$14,161	$98,055	0.1%	0.0%	0.7%	87.4%	$3,620
No Claims Submitted	4.8	447	13.7%	$0	$0	$0	0.0%	0.0%	0.0%	0.0%	$0
TOTALS	**8.8**	**3,258**	**100.0%**	**$79,153,727**	**$64,896,030**	**$14,257,697**	**100.0%**	**100.0%**	**100.0%**		**$2,760**
% of Total Claims					**82%**	**18%**					

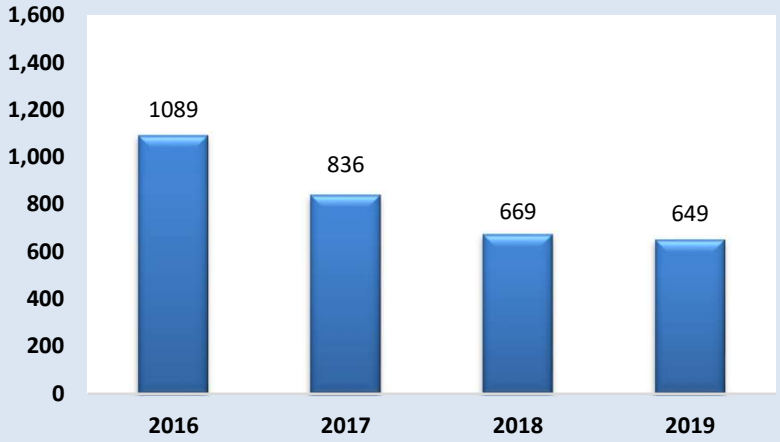
NOTE:
Total of 3,258 unique members enrolled at some time during 2019. Claims based on incurred date of service, paid through 12/31/2019.
Does not include IBNR
Members are assigned to a mutually exclusive diagnostic category based on the category which had the most paid dollars

Number of Members With a Mental Health Primary Diagnosis



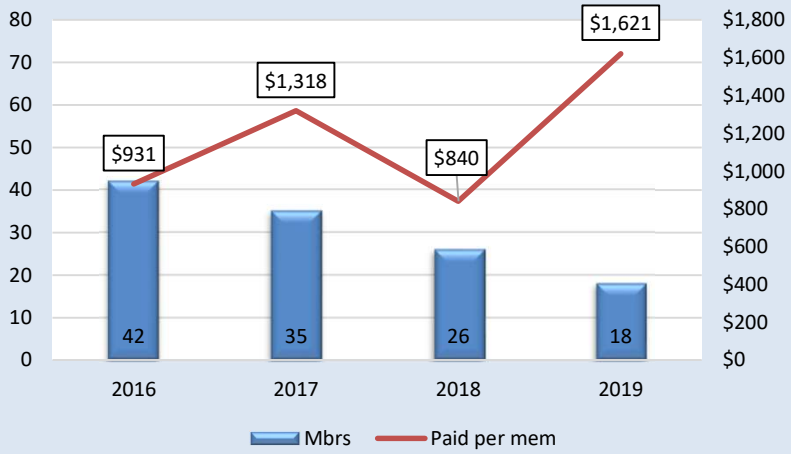
	2016	2017	2018	2019
All Other	106	81	48	46
Psychoactive Sub	61	34	25	21
Mood Affective	232	149	111	96
Anxiety	219	149	110	136

Number of Members With any Mental Health Diagnosis



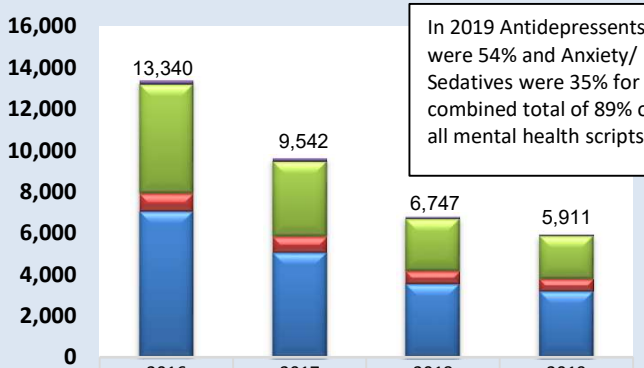
Mental Health ER Visits

Number of Visits and Average Paid per Visit



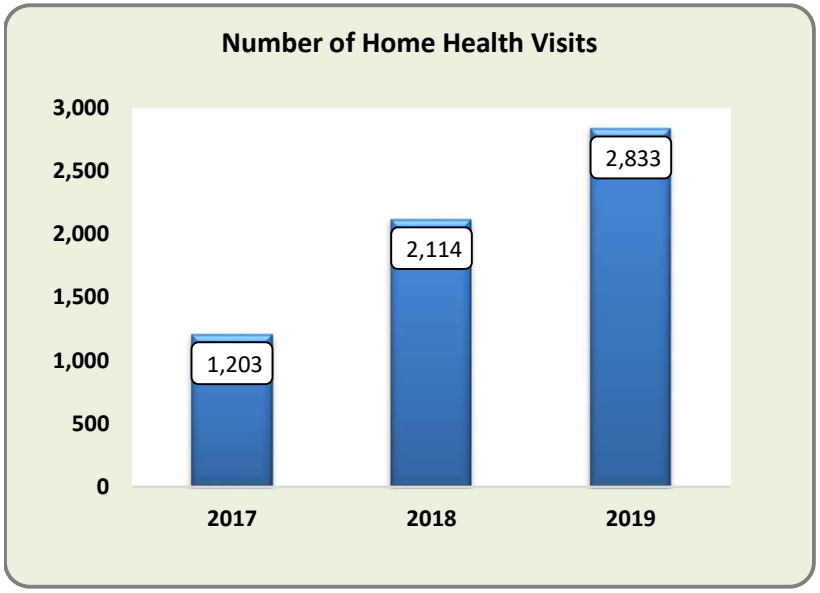
Mental Health Scripts by Incurred Year

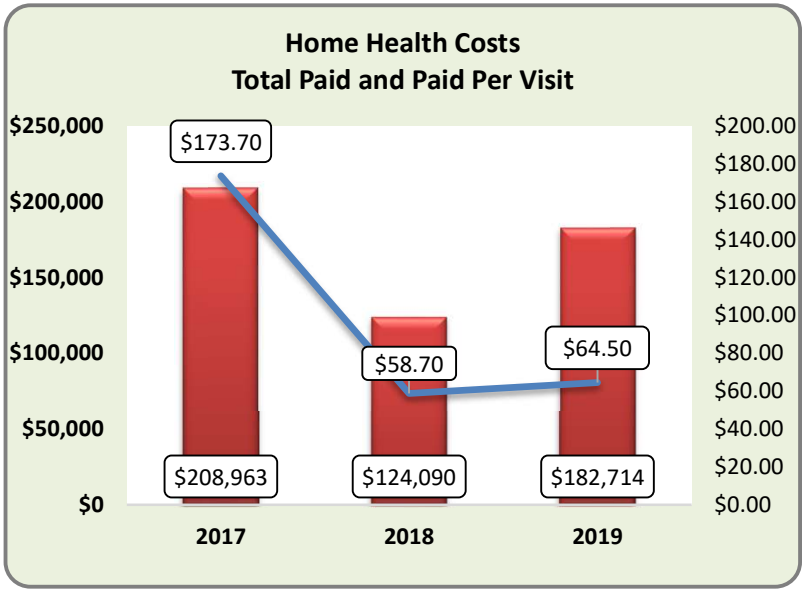
In 2019 Antidepressents were 54% and Anxiety/ Sedatives were 35% for a combined total of 89% of all mental health scripts.

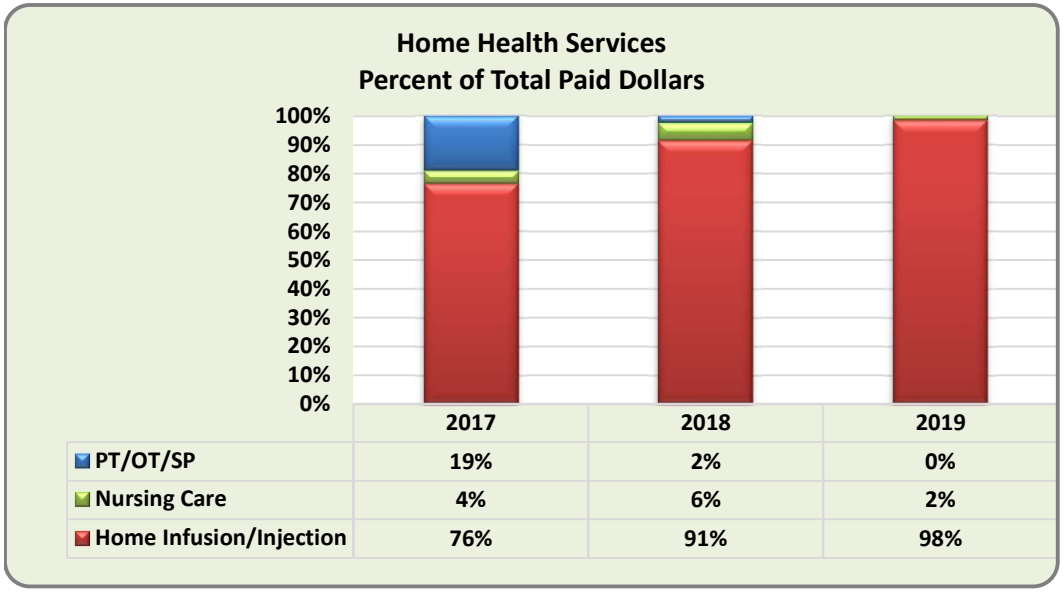
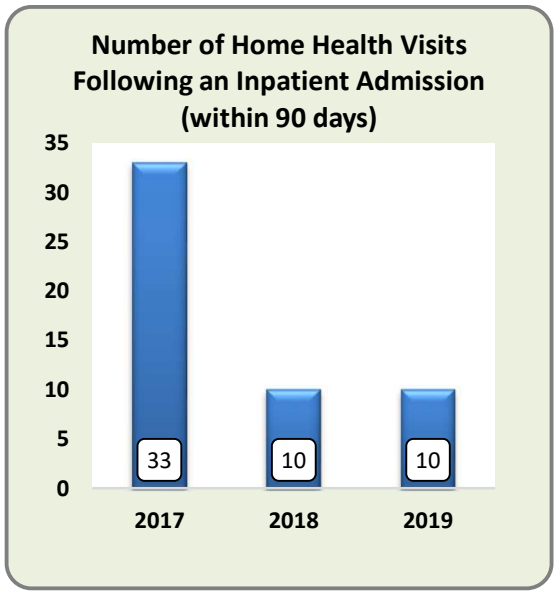


	2016	2017	2018	2019
Other	187	136	96	63
Anxiety/Sedatives	5,254	3,615	2,515	2,081
Antipsychotics	850	760	592	579
Antidepressants	7,049	5,031	3,544	3,188

The New Mexico Medical Insurance Pool







	2017	2018	2019
PT/OT/SP	19%	2%	0%
Nursing Care	4%	6%	2%
Home Infusion/Injection	76%	91%	98%