

A stylized sun logo with a dark blue circular center and a white border, surrounded by twelve light blue wavy rays.

# ***The New Mexico Medical Insurance Pool***

***The Pool Stats***  
*2024 Year End*

## ***The New Mexico Medical Insurance Pool***

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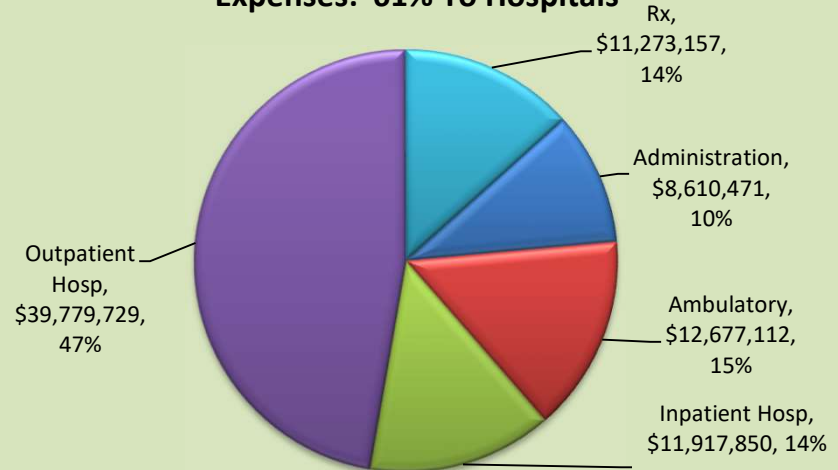
## The New Mexico Medical Insurance Pool

### 2024 Year End Highlights

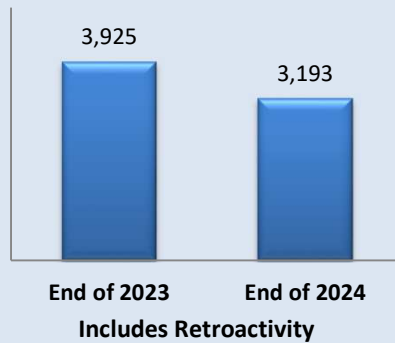
#### Revenue: 92% From Tax Credits and Assessments



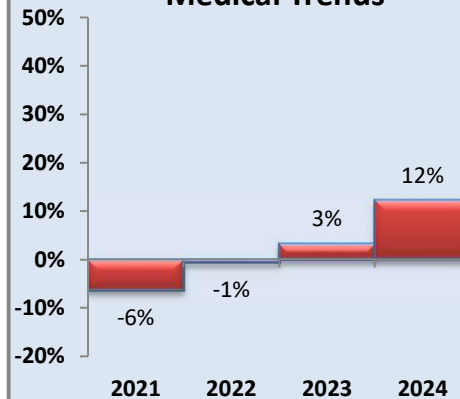
#### Expenses: 61% To Hospitals



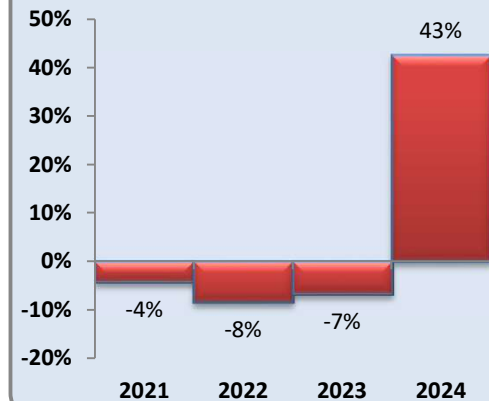
#### Loss of 732 Members -19% Growth



#### Medical Trends

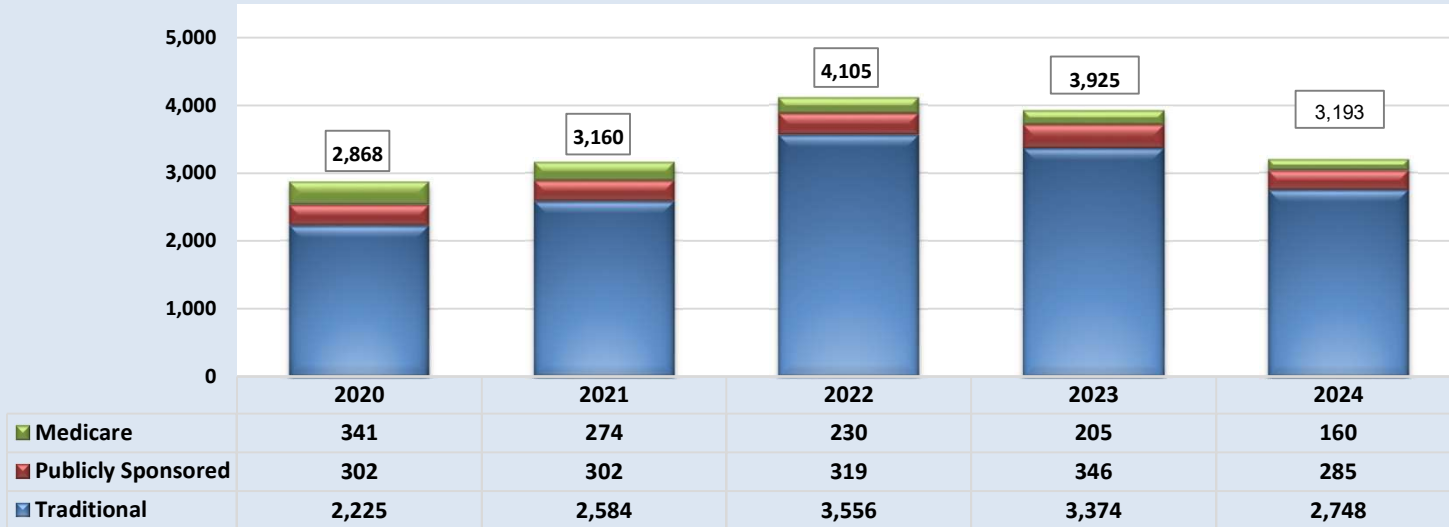


#### Pharmacy Trends

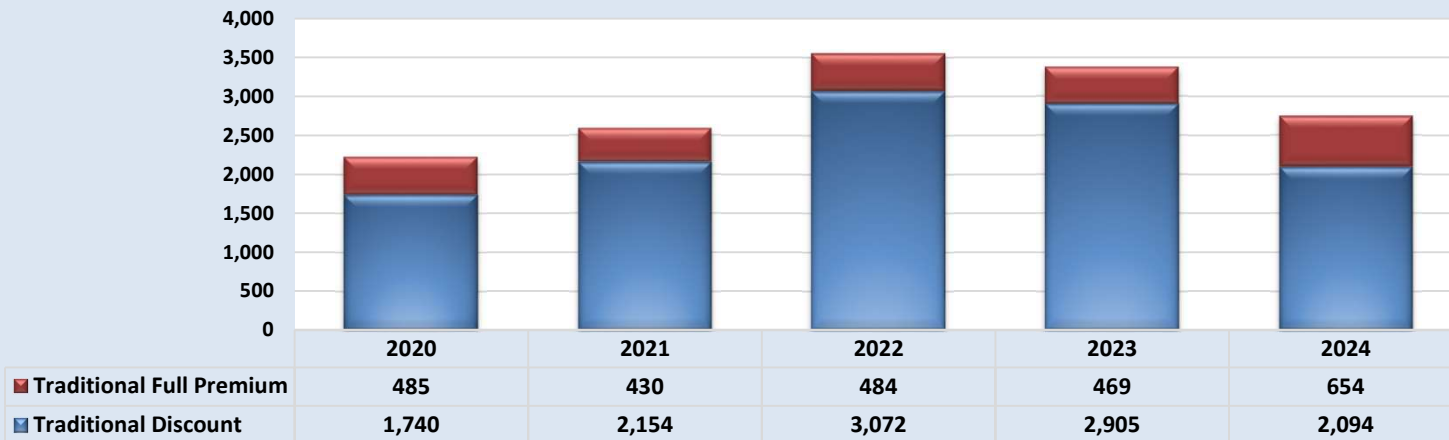


## The New Mexico Medical Insurance Pool

### Year End Membership By Eligibility Group

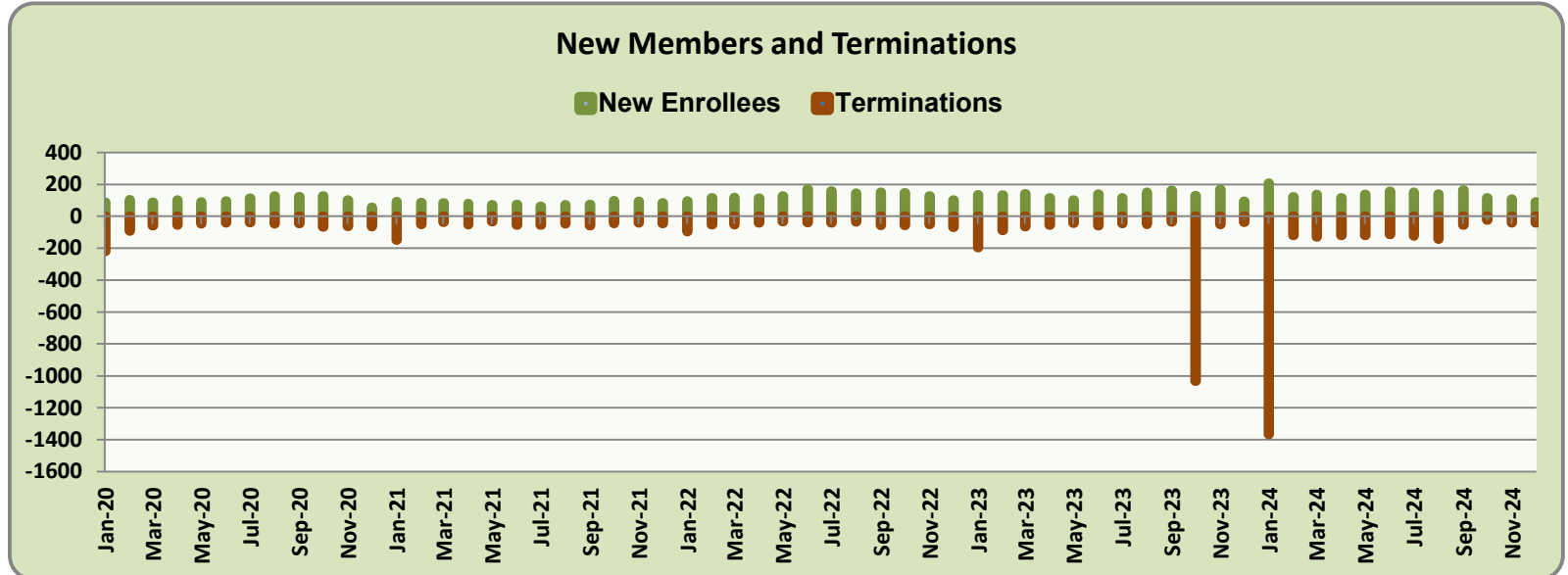
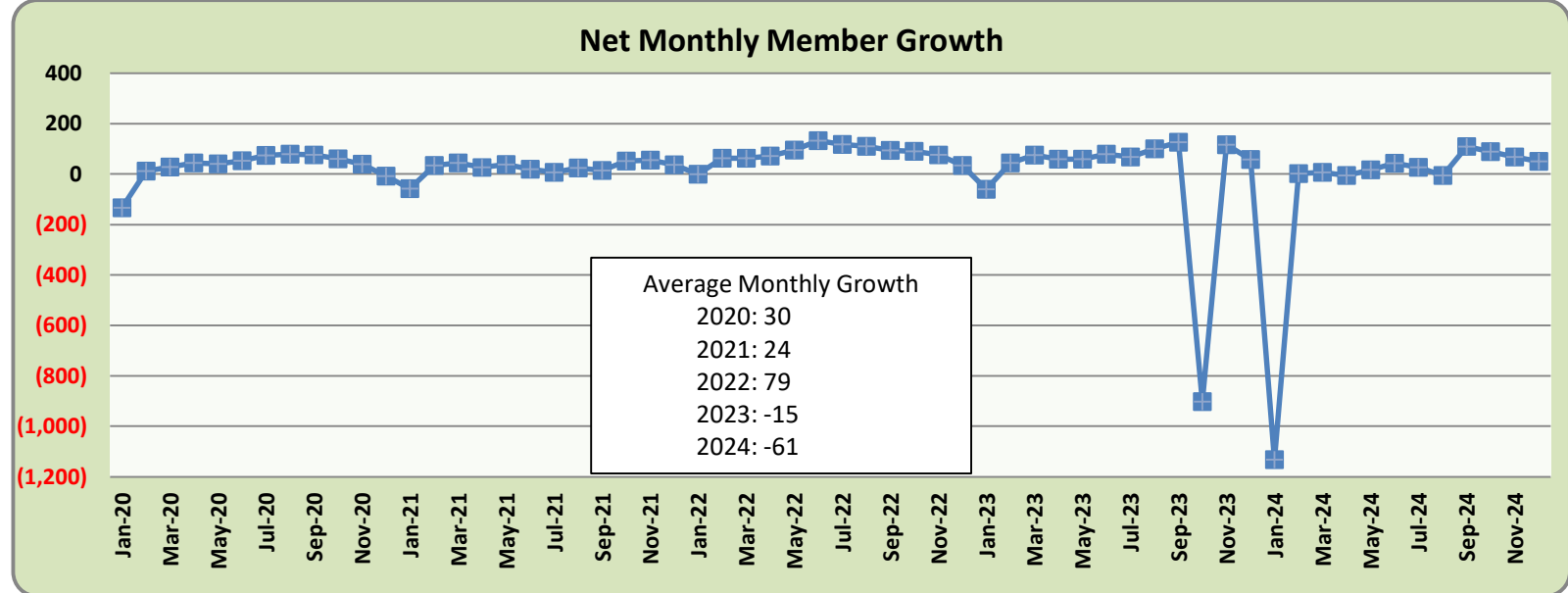


### Traditional Membership: Full Premium vs Discount

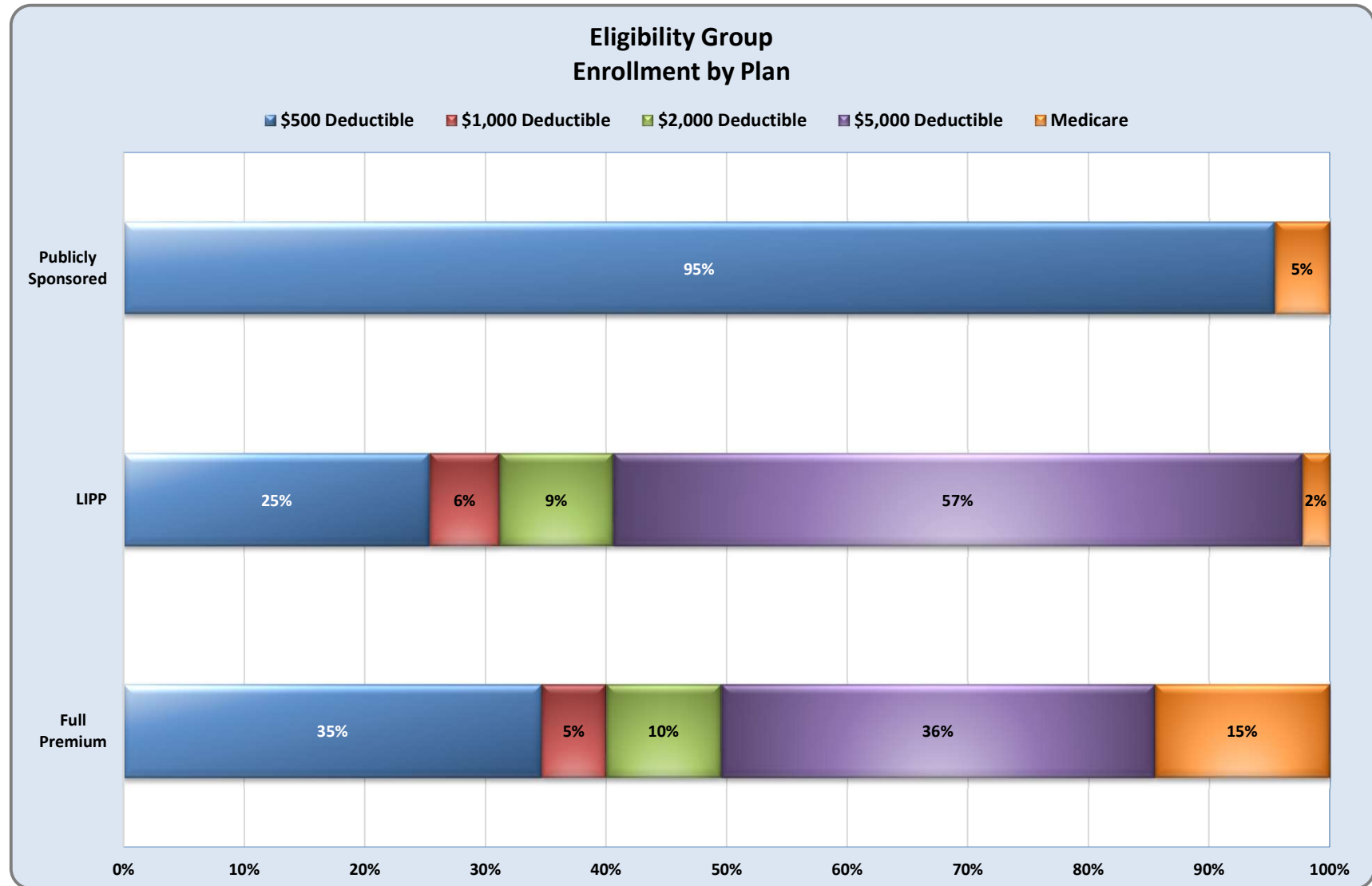


Publicly Sponsored plan includes the following programs; Childrens Medical Services, HIV/AIDS, and Hemophilia.

## The New Mexico Medical Insurance Pool



## The New Mexico Medical Insurance Pool

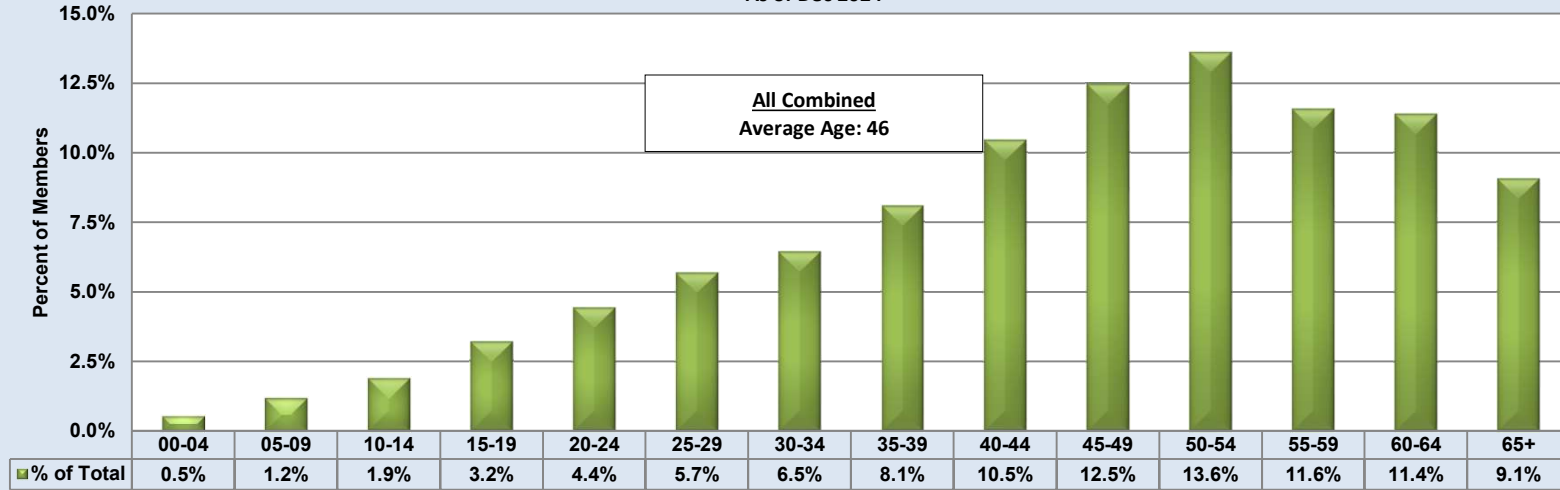


As of Dec 2024

## The New Mexico Medical Insurance Pool

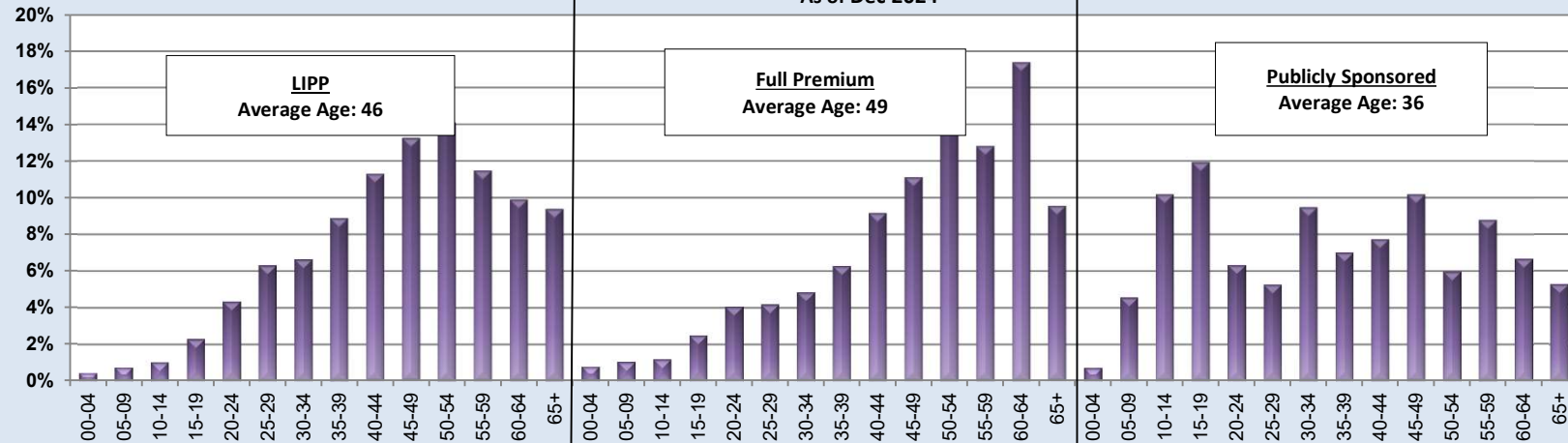
### Active Membership by Age Band

As of Dec 2024

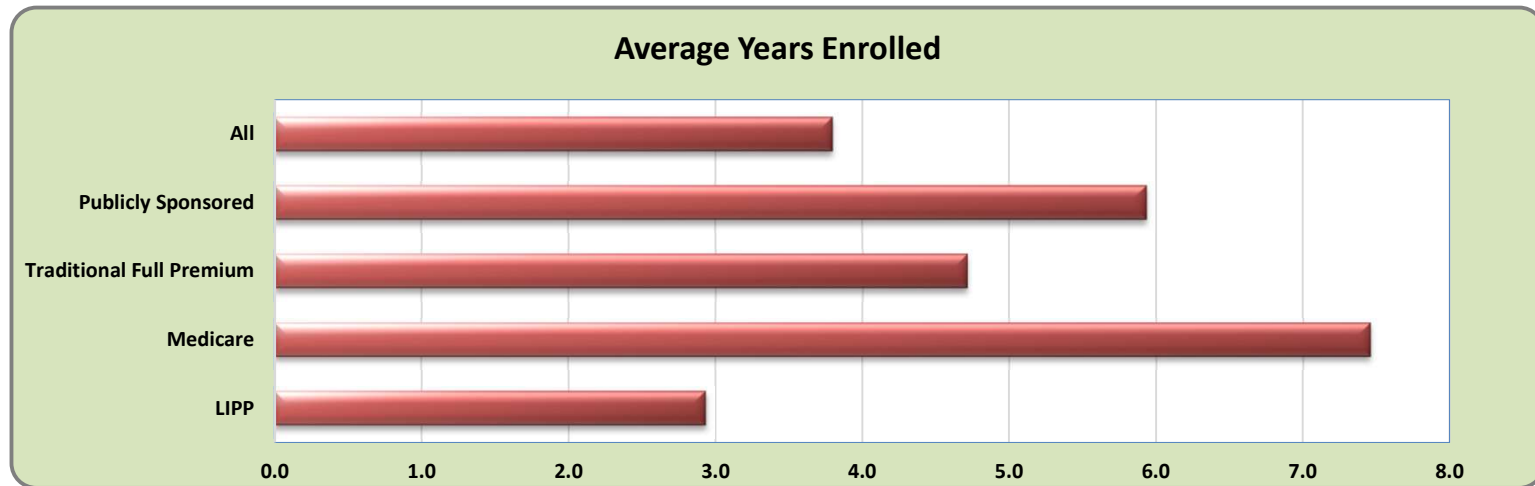
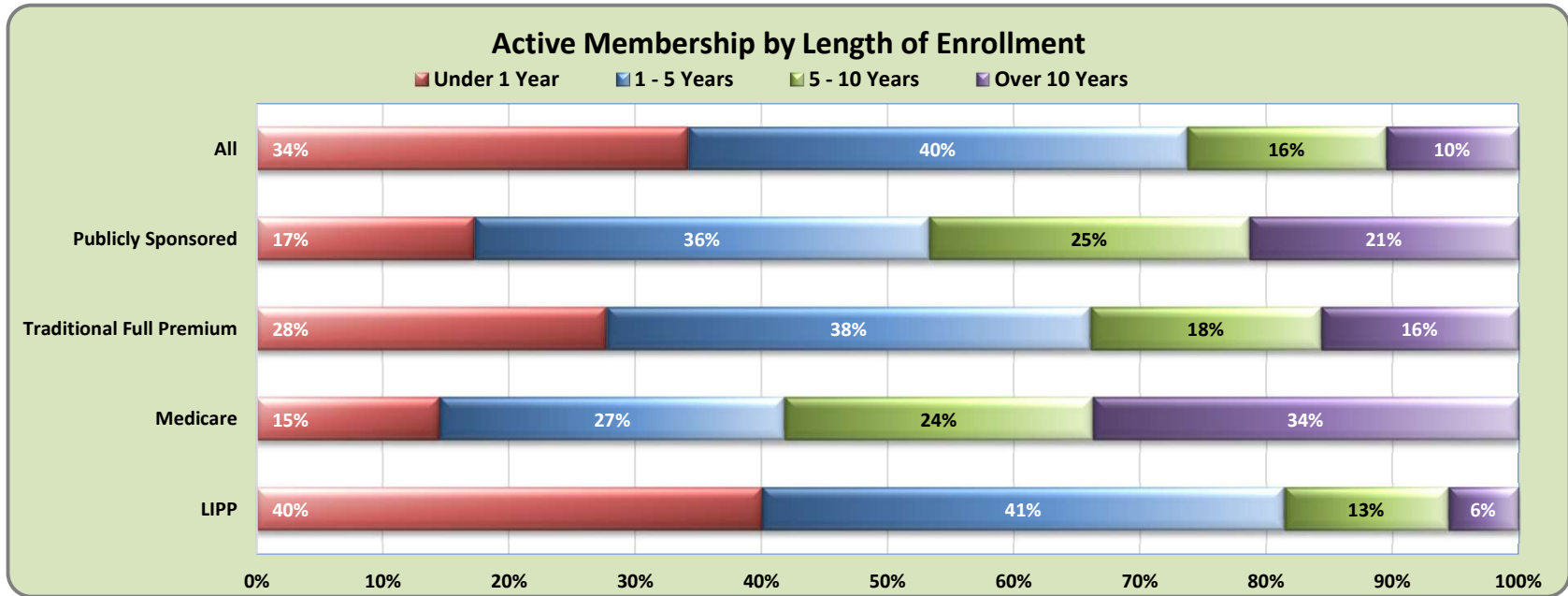


### Active Membership by Eligibility Group and Age Band

As of Dec 2024



## The New Mexico Medical Insurance Pool



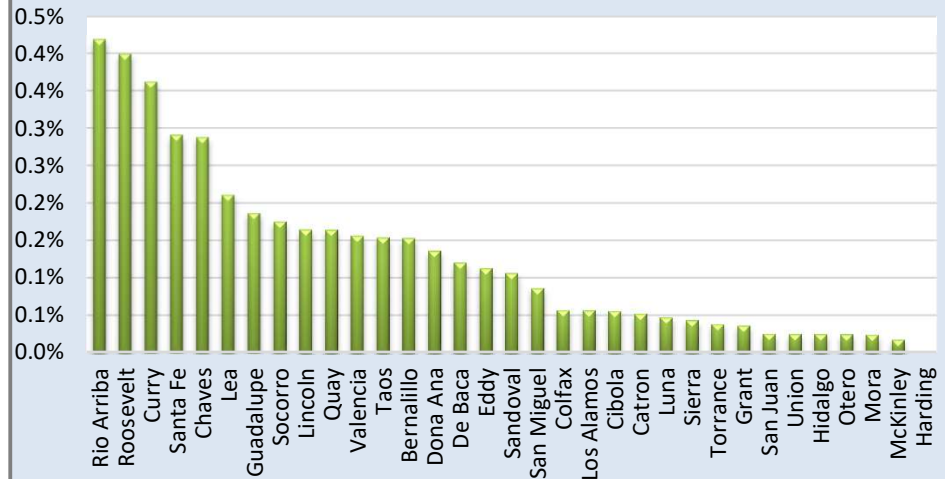


## The New Mexico Medical Insurance Pool

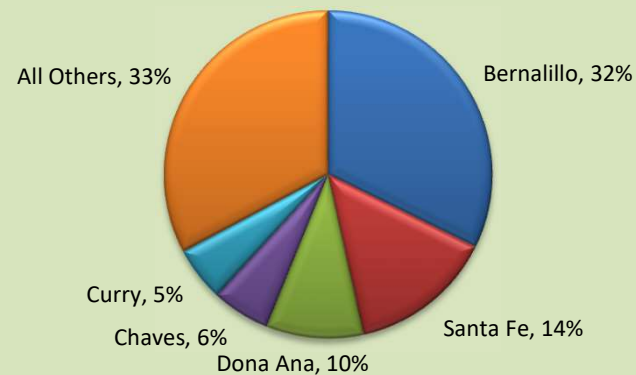
### Pool Membership by County

County	U.S. Census Bureau Population Estimates	Pool Membership as of 12/31/2024*	Percent of County
Rio Arriba	39,876	167	0.42%
Roosevelt	18,787	75	0.40%
Curry	47,222	171	0.36%
Santa Fe	155,956	454	0.29%
Chaves	63,561	183	0.29%
Lea	72,101	152	0.21%
Guadalupe	4,292	8	0.19%
Socorro	15,963	28	0.18%
Lincoln	20,029	33	0.16%
Quay	8,510	14	0.16%
Valencia	79,141	124	0.16%
Taos	34,405	53	0.15%
Bernalillo	671,586	1,031	0.15%
Dona Ana	225,210	307	0.14%
De Baca	1,657	2	0.12%
Eddy	60,275	68	0.11%
Sandoval	155,936	166	0.11%
San Miguel	26,668	23	0.09%
Colfax	12,255	7	0.06%
Los Alamos	19,444	11	0.06%
Cibola	26,780	15	0.06%
Catron	3,825	2	0.05%
Luna	25,316	12	0.05%
Sierra	11,488	5	0.04%
Torrance	15,633	6	0.04%
Grant	27,472	10	0.04%
San Juan	120,675	31	0.03%
Union	3,964	1	0.03%
Hidalgo	3,965	1	0.03%
Otero	68,835	17	0.02%
Mora	4,123	1	0.02%
McKinley	68,797	12	0.02%
Harding	624	-	0.00%
Unknown County	-	25	0.00%
Total	2,114,371	3,215	0.15%

**Percent of County Population**



**Enrollment by County  
by Percent of Total Pool**



U.S. Census last revised as of: June 2024

\* Pool Membership as of 12/31/2024 with data through 12/31/2024

## The New Mexico Medical Insurance Pool

### Total Incurred Claims

Medical & Rx with IBNR

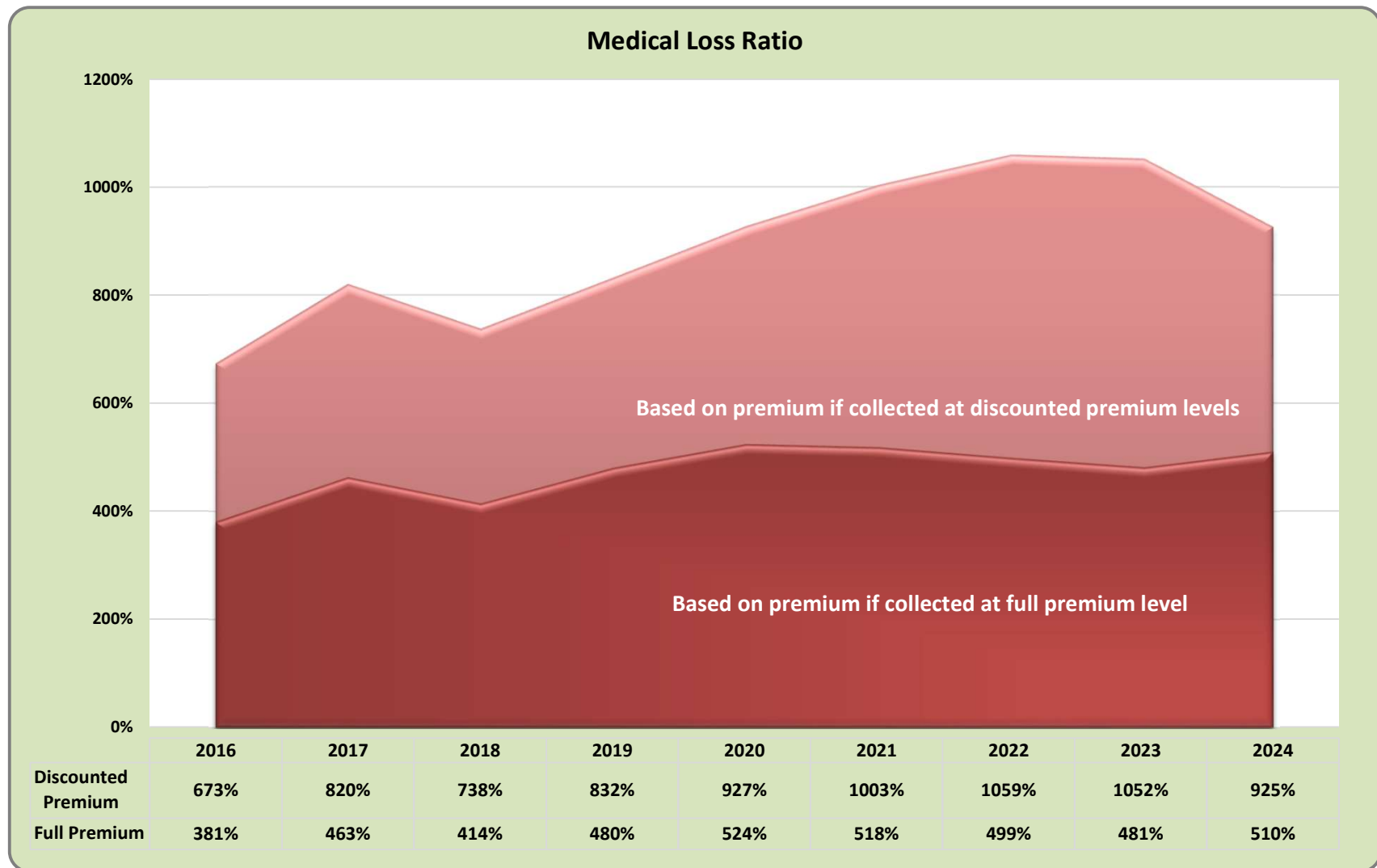


### Incurred Claims PMPM

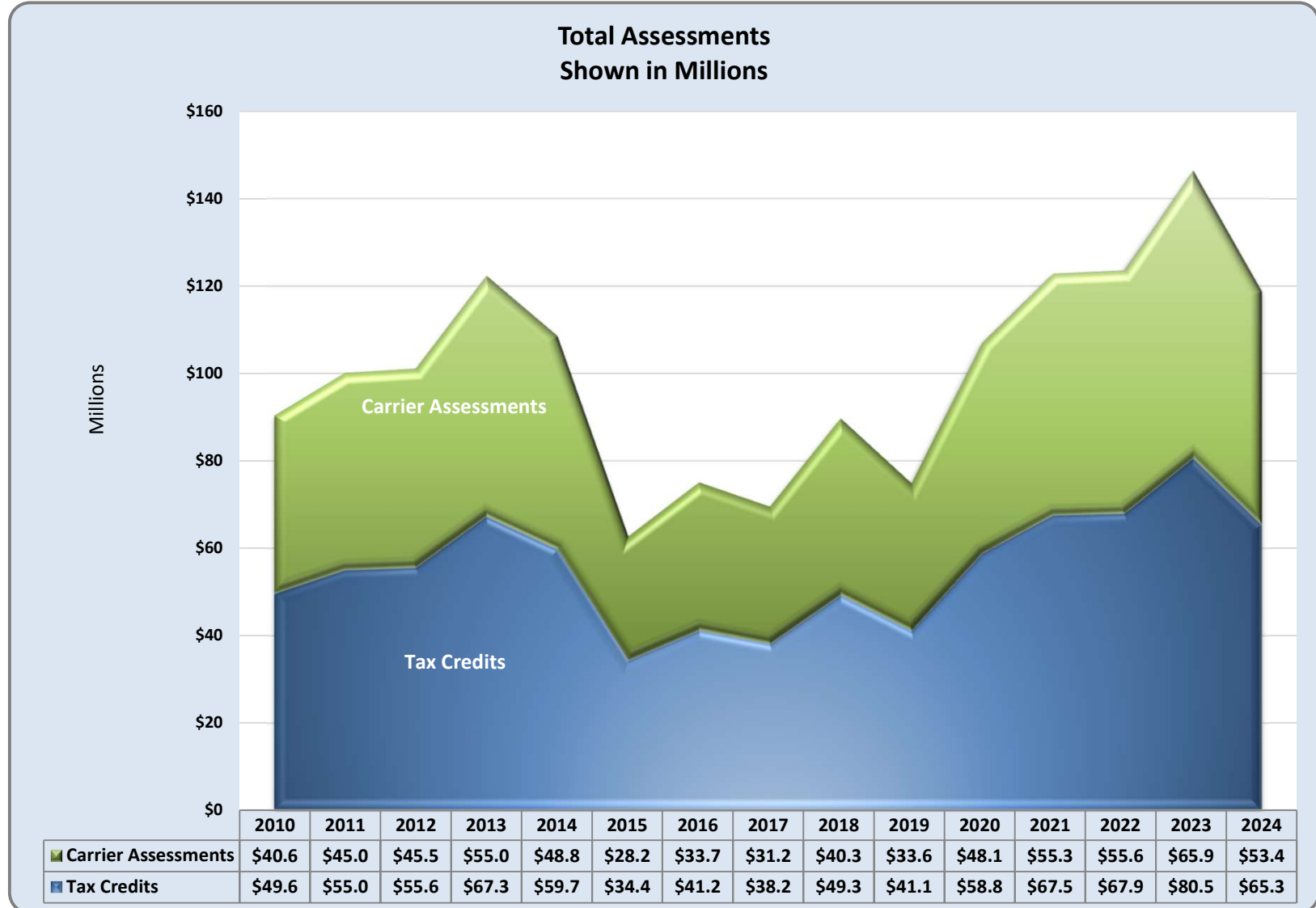
Medical & Rx with IBNR



## *The New Mexico Medical Insurance Pool*

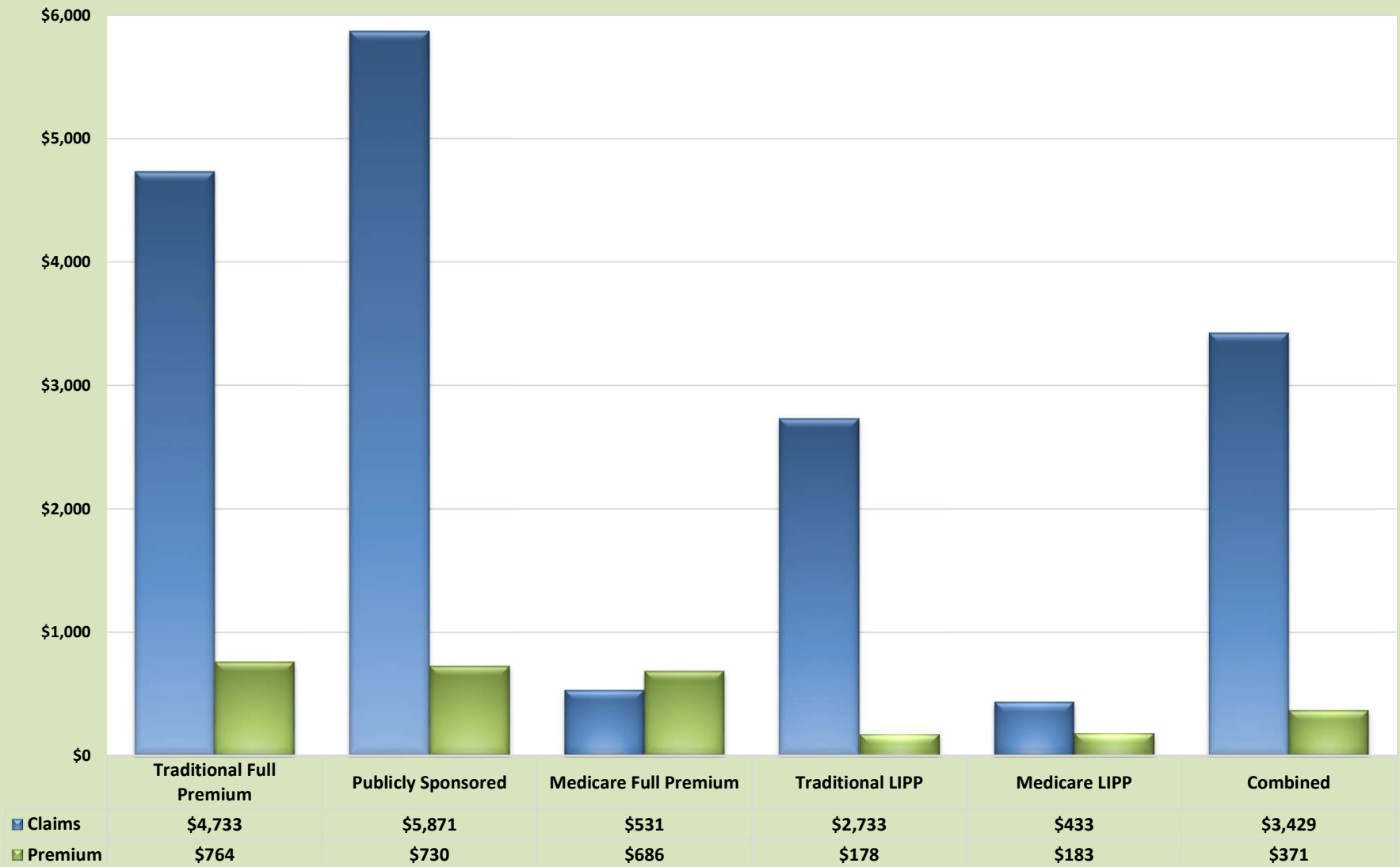


## The New Mexico Medical Insurance Pool



## *The New Mexico Medical Insurance Pool*

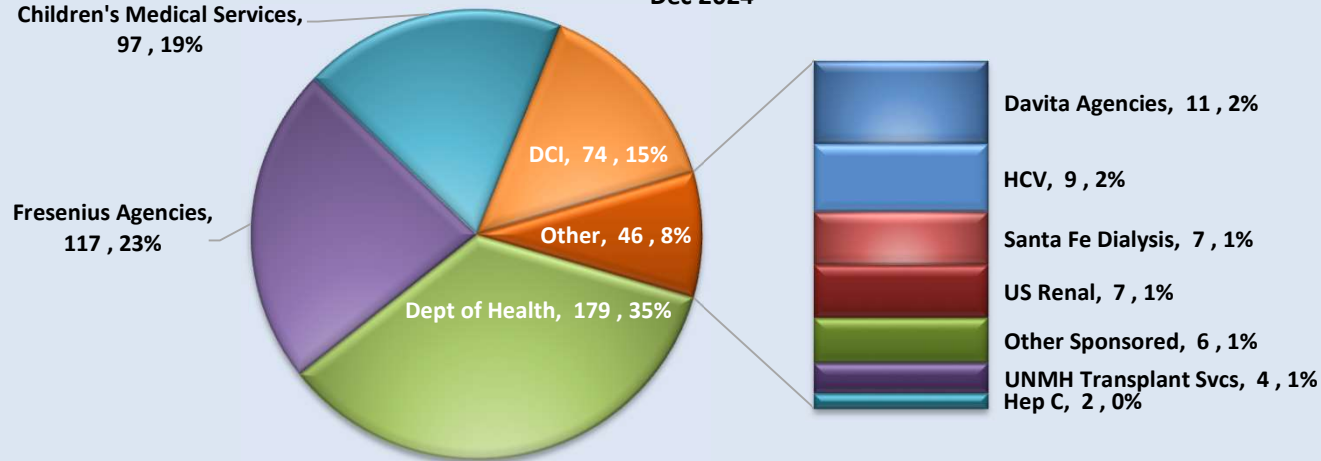
**Average Monthly Premiums and Claims by Eligibility Group**  
2024



## The New Mexico Medical Insurance Pool

### Membership Breakdown Third Party Payors

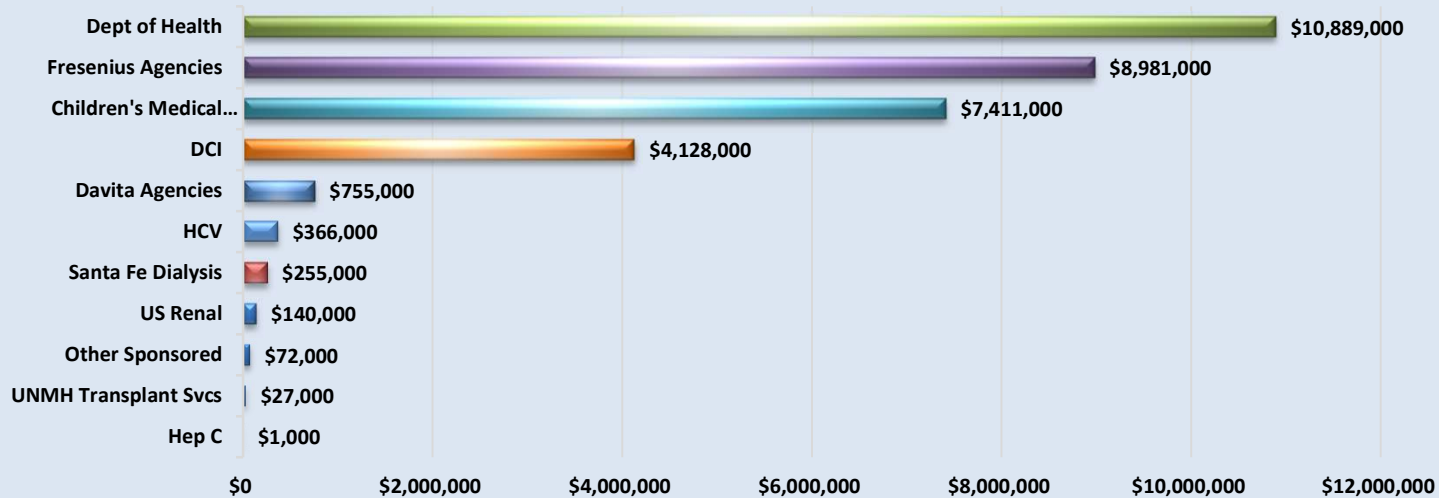
Dec 2024



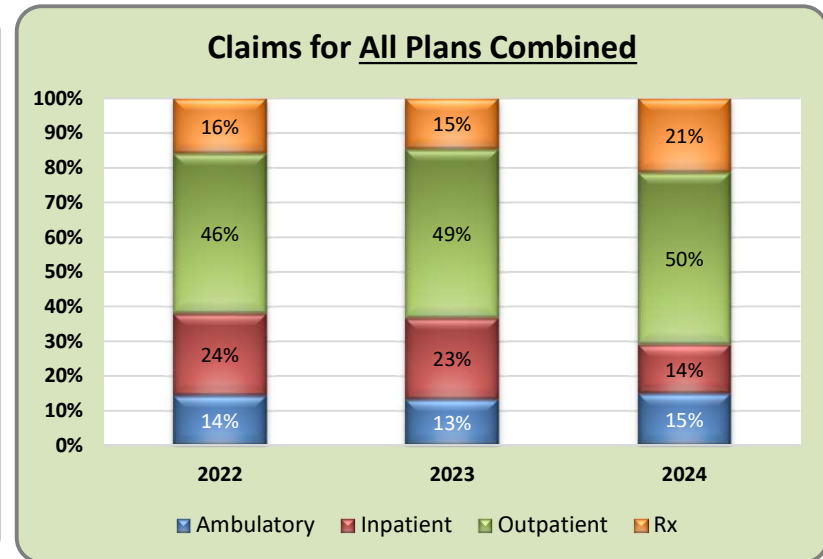
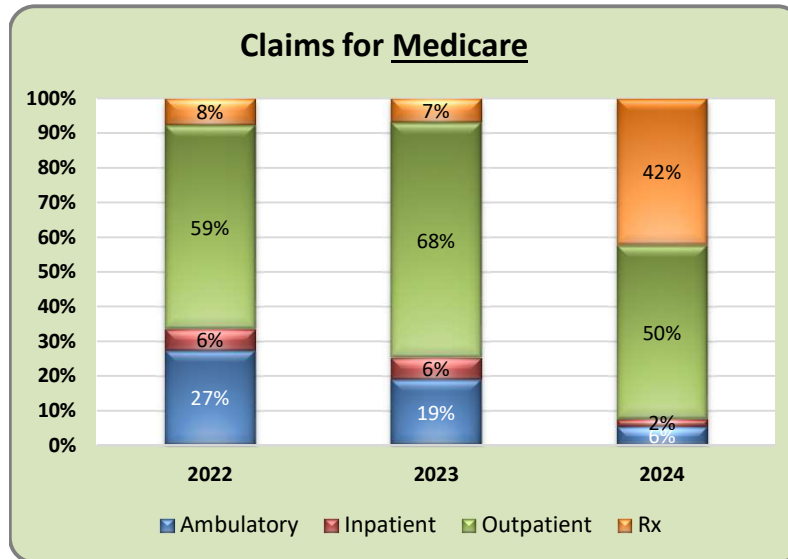
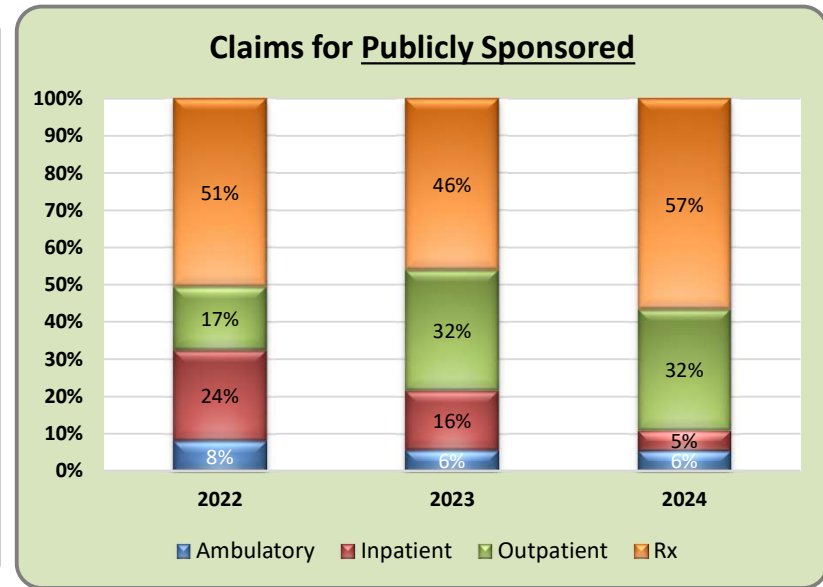
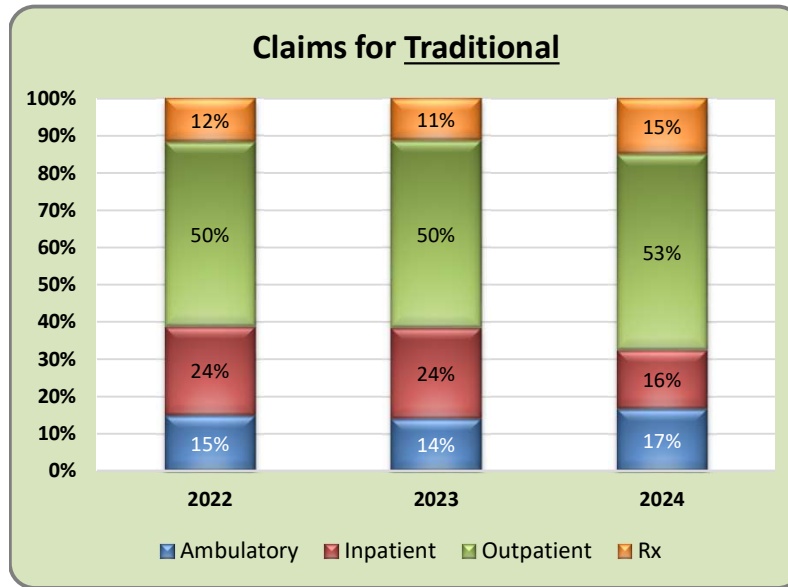
513 (16%) out of the 3,193 Members are on a Third Party Payor.

### Claims Breakdown Third Party Payors

In Millions, Incurred Med and Rx in 2024, No IBNR

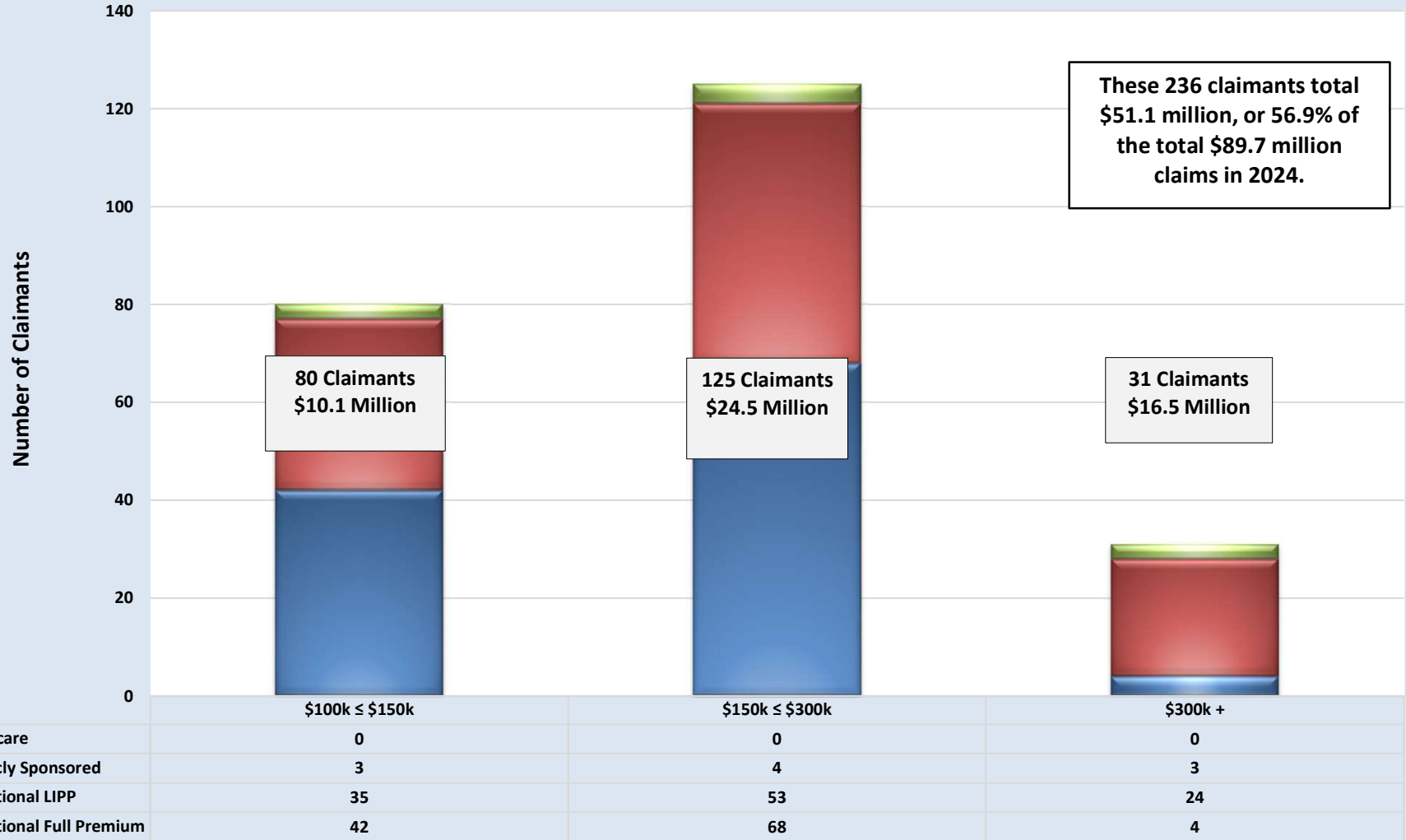


## The New Mexico Medical Insurance Pool



## The New Mexico Medical Insurance Pool

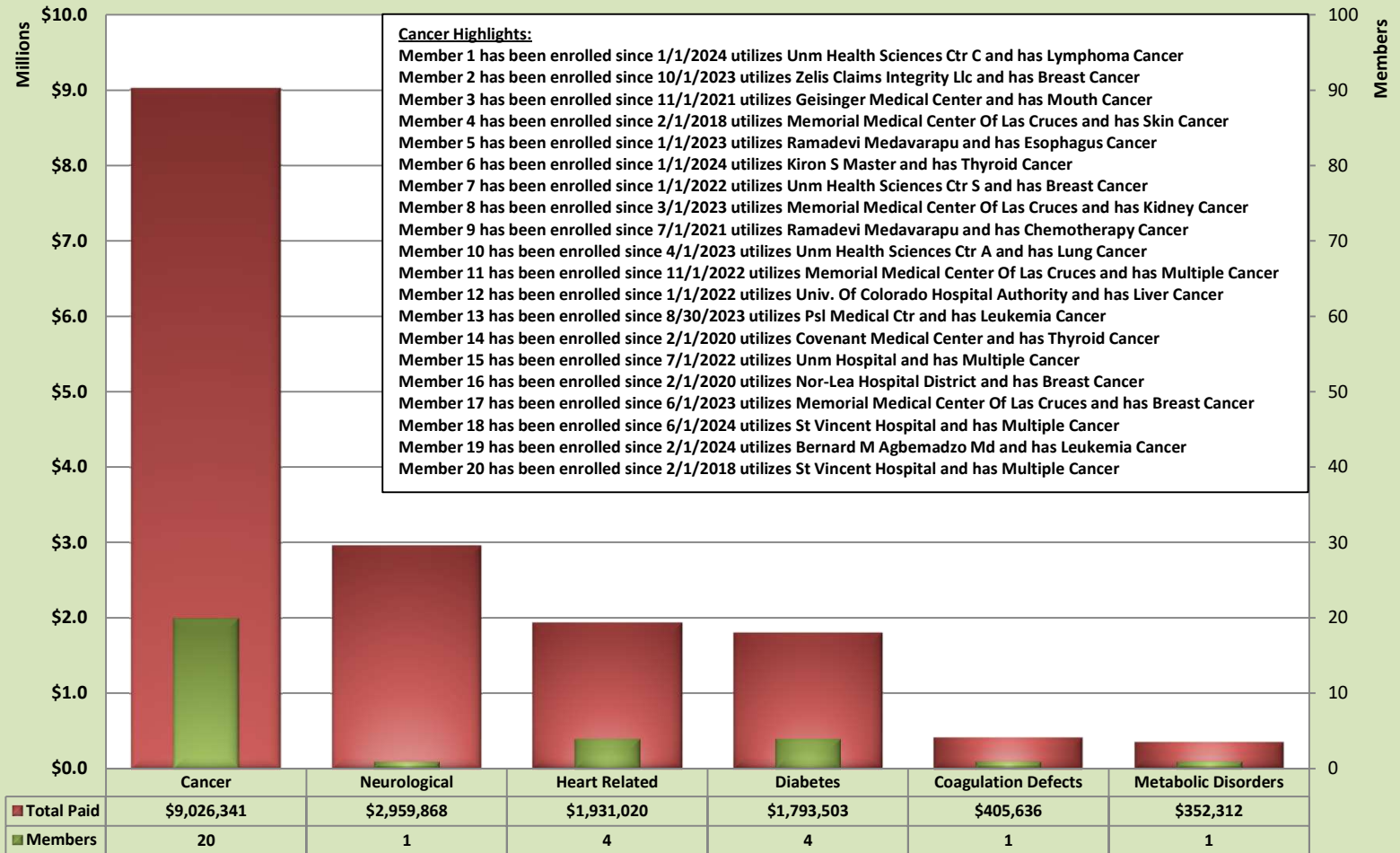
**Claimants Over \$100,000 in 2024**





## The New Mexico Medical Insurance Pool

### Claimants Over \$300,000 in 2024



## The New Mexico Medical Insurance Pool

### Top 10 Lifetime Paid

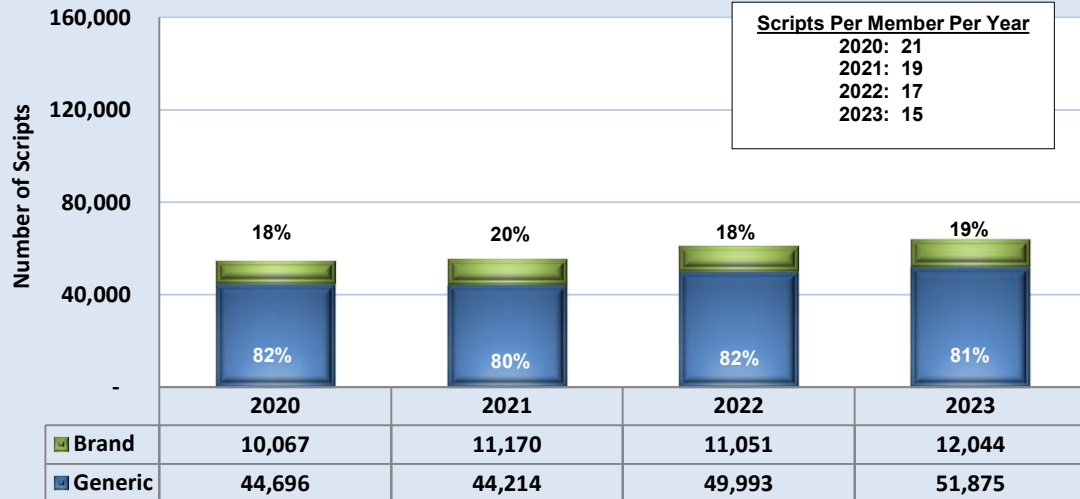
For members who are still enrolled, as of December 2024



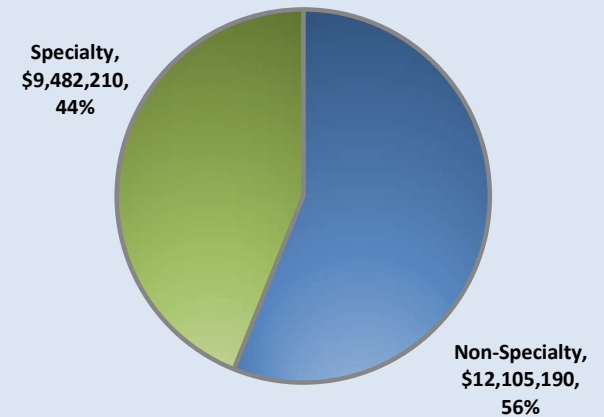
	1	2	3	4	5	6	7	8	9	10
Rx	\$5,219,182	\$3,306	\$102,943	\$1,643,549	\$129,625	\$99,000	\$85,474	\$949,210	\$16,642	\$1,676
Medical	\$3,896,273	\$6,466,128	\$5,199,996	\$3,633,909	\$4,524,424	\$4,332,390	\$4,244,483	\$2,891,546	\$3,618,326	\$3,577,866
Years Enrolled	16.75	13.33	15.67	7.42	14.17	15	18.67	7	16.58	5

## The New Mexico Medical Insurance Pool

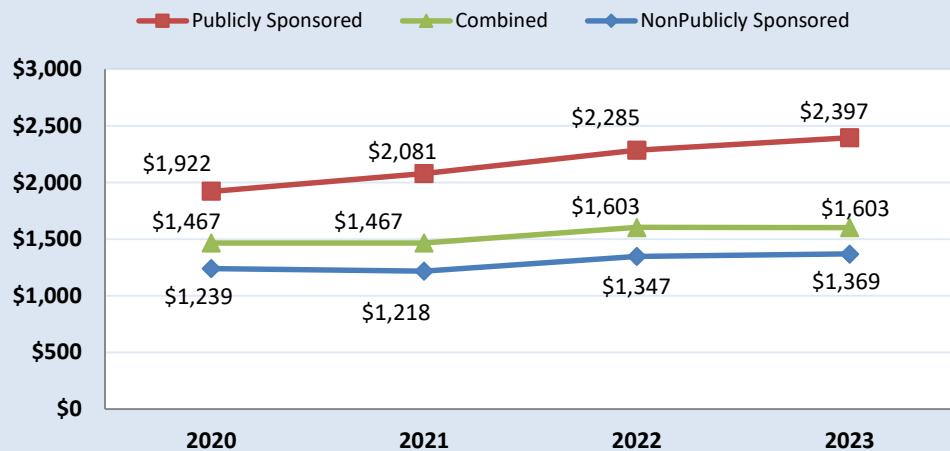
### Brand vs Generic Drug Utilization



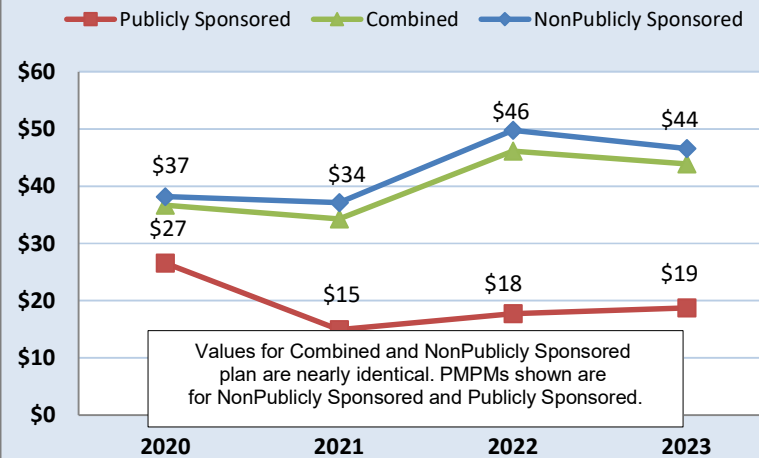
### Specialty vs Non-Specialty Drugs Paid by Elixir in 2023



### Pharmacy Paid Cost Per Script Brand

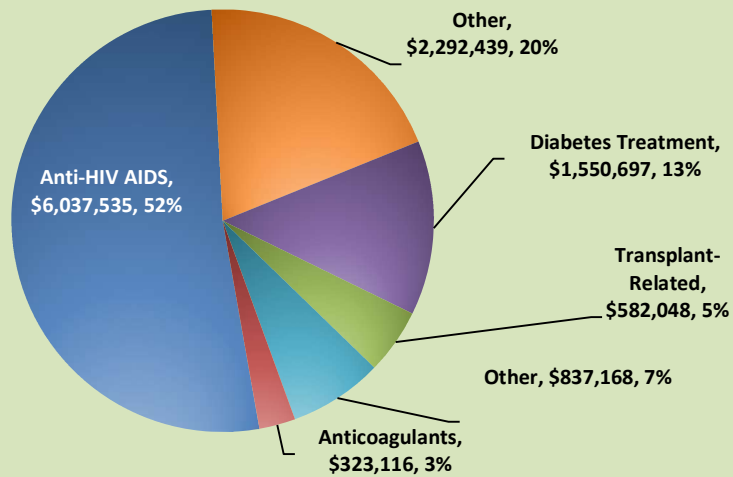


### Pharmacy Paid Cost Per Script Generic

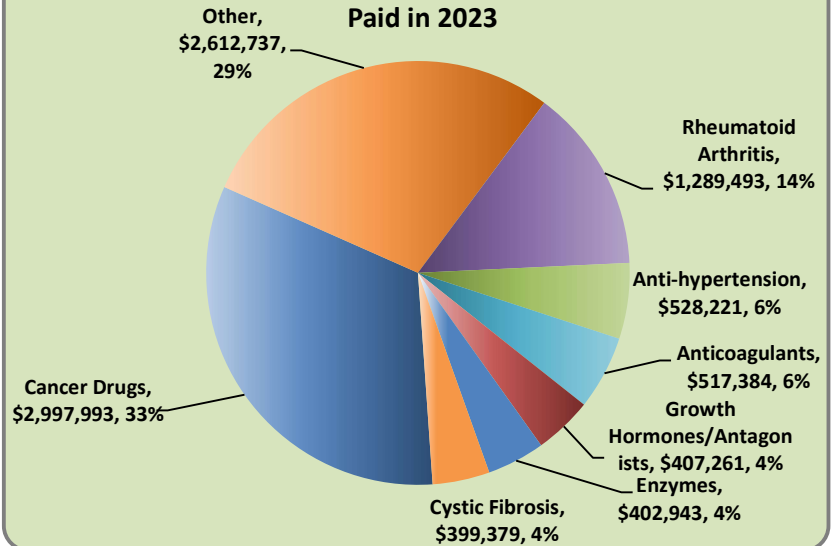


## The New Mexico Medical Insurance Pool

### Non-Specialty Drugs Paid in 2023



### Specialty Drugs Paid in 2023



### Top 10 Paid Drugs in 2024

Based on Proprietary Name, Shown in Thousands

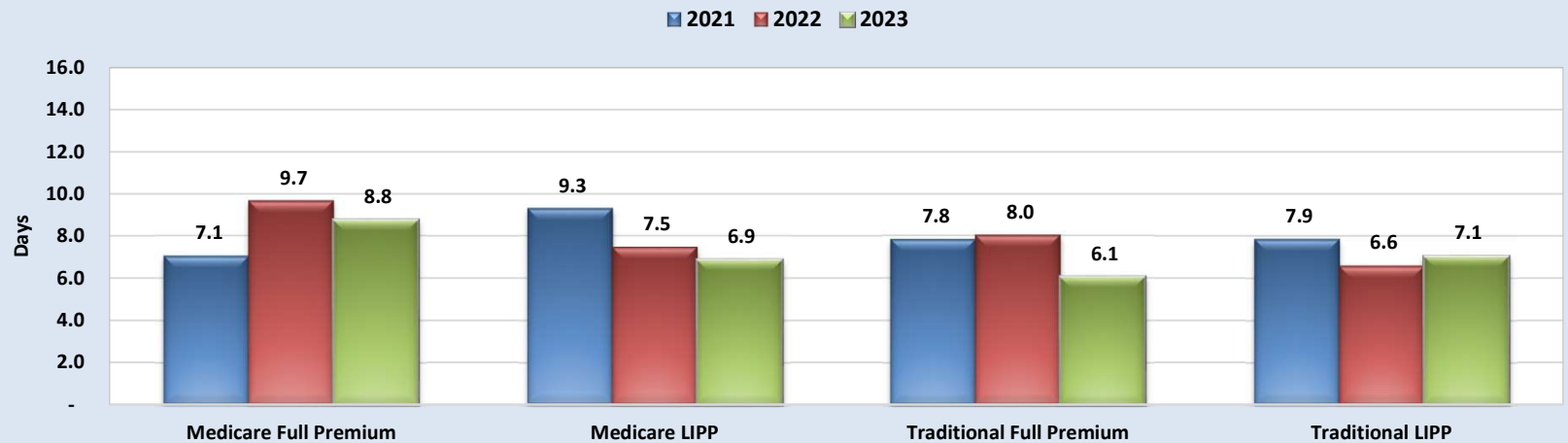


## *The New Mexico Medical Insurance Pool*

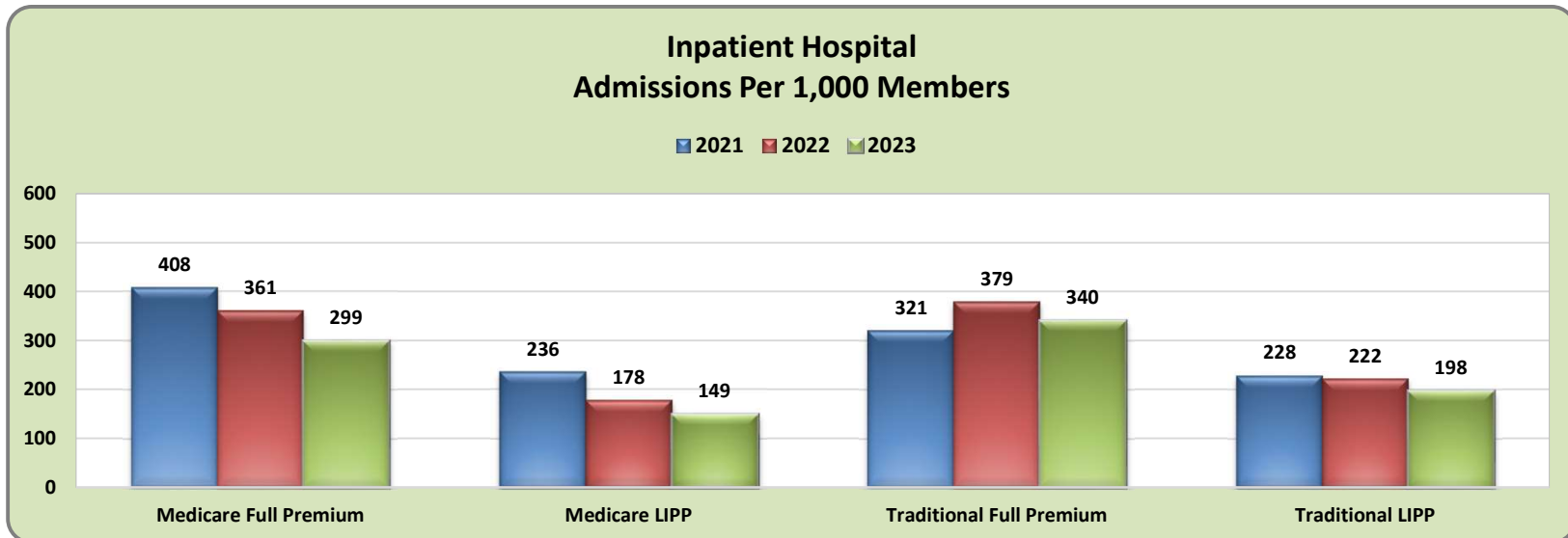
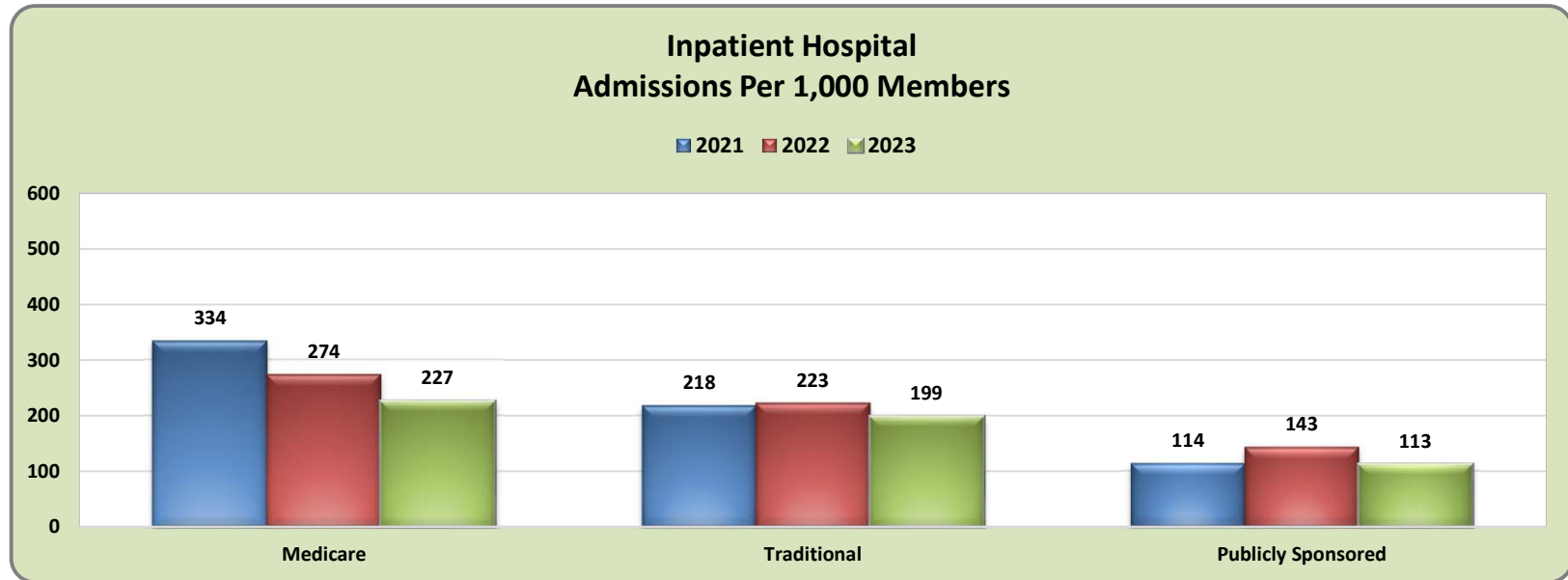
### Inpatient Hospital Average Length of Stay



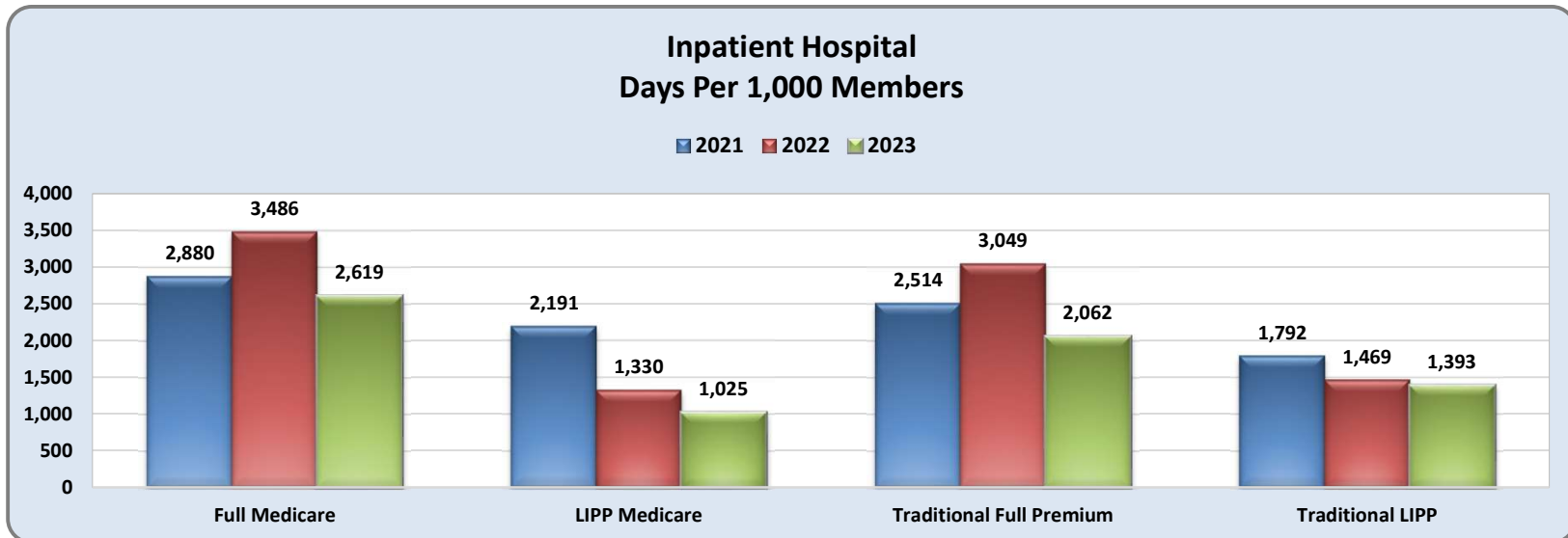
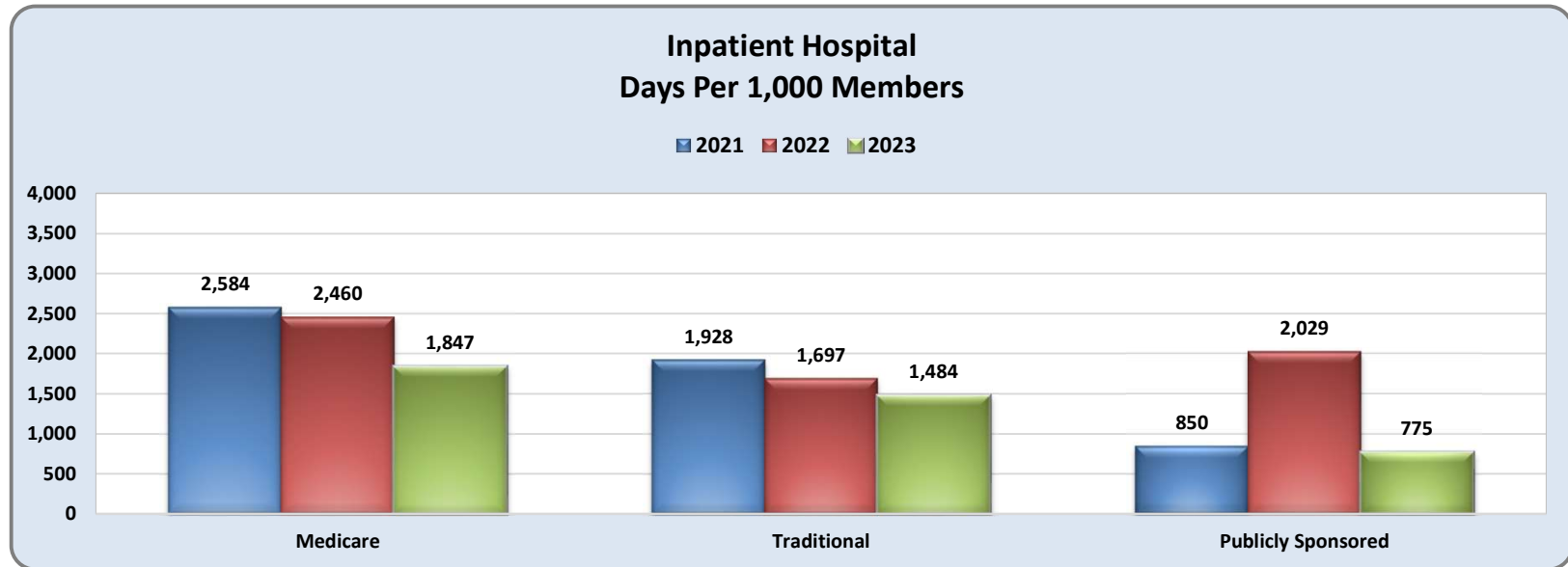
### Inpatient Hospital Average Length of Stay



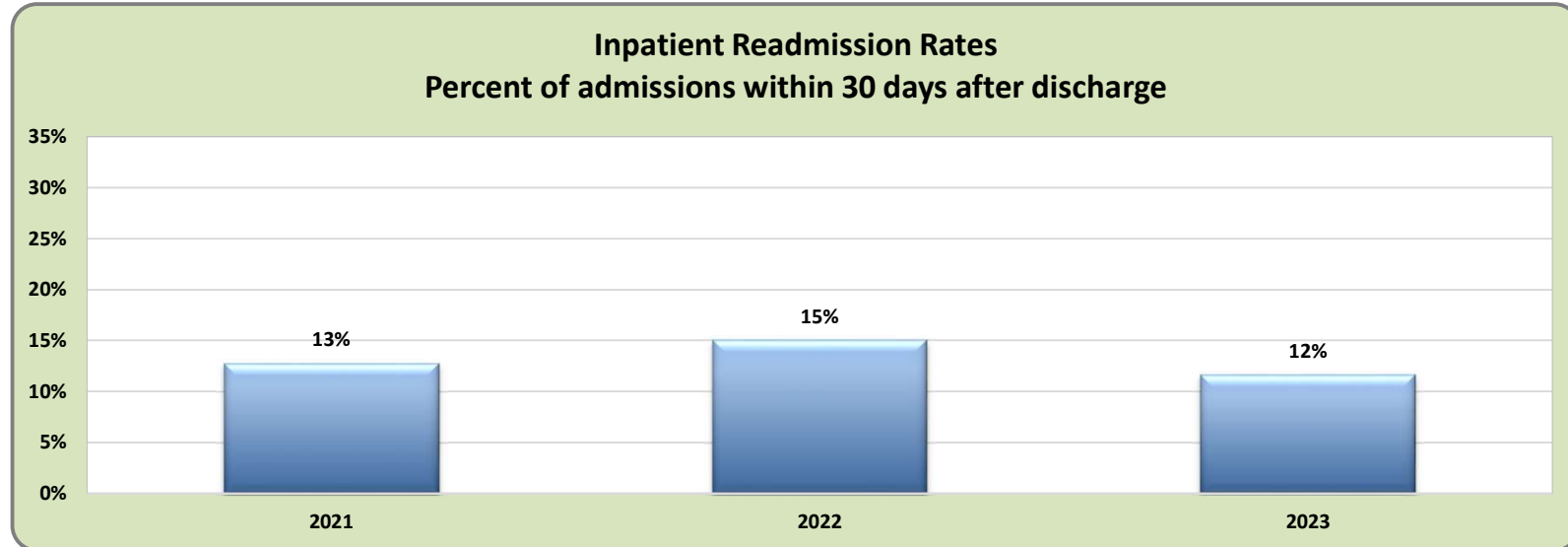
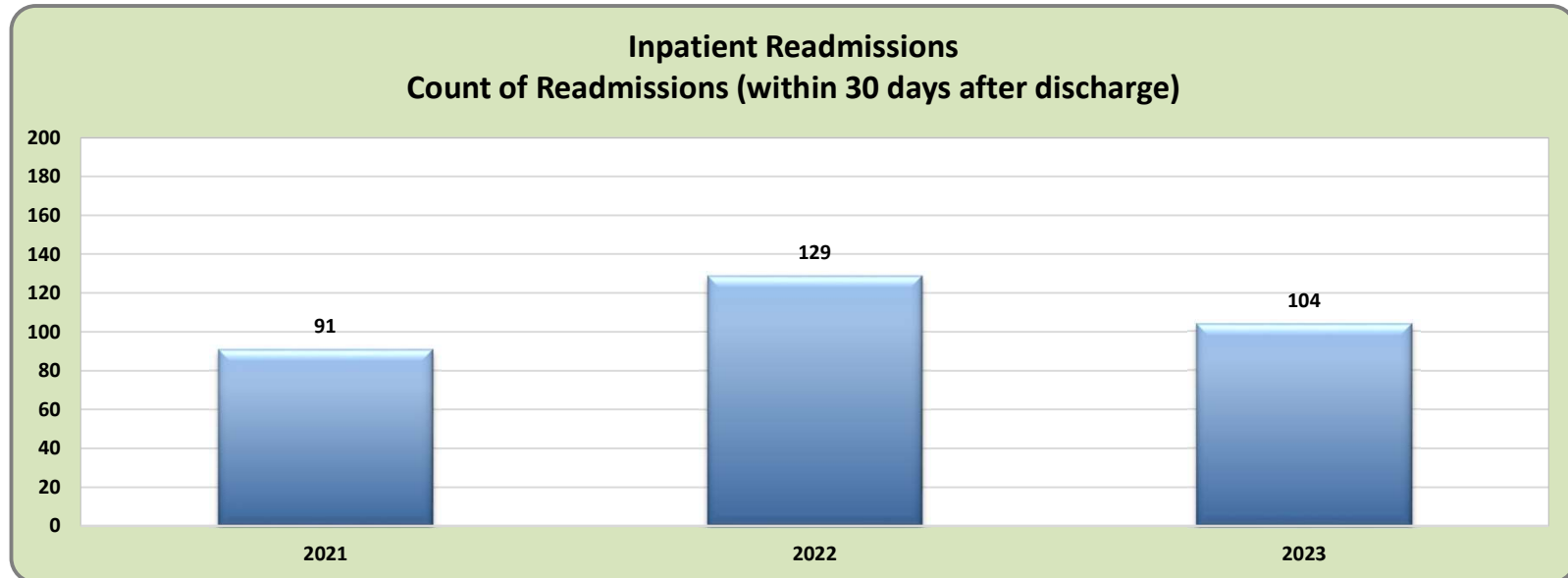
## *The New Mexico Medical Insurance Pool*



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## *The New Mexico Medical Insurance Pool*



\* Readmissions based on any diagnosis at any facility



## The New Mexico Medical Insurance Pool

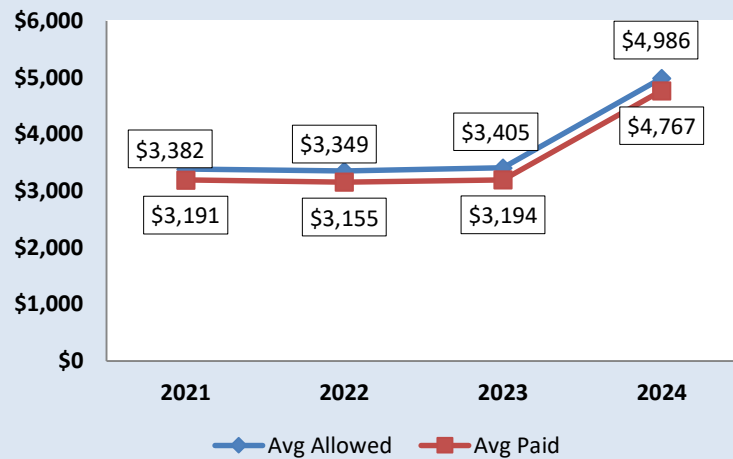
### Emergency Room Visits



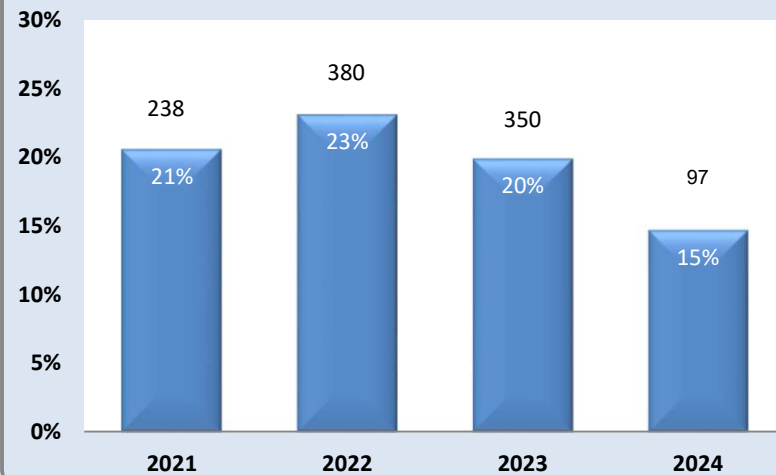
### Emergency Room Utilization Visits per 1,000 Members



### Emergency Room Costs Average Allowed and Paid



### Emergency Room Return Visits (within 30 days)



## The New Mexico Medical Insurance Pool

### Claims by Major Diagnostic Category in 2024

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	10.5	261	6.2%	\$23,348,504	\$22,457,420	\$891,084	26.0%	31.8%	4.7%	3.8%	\$8,537
Cancer	9.4	320	7.6%	\$21,484,062	\$17,759,447	\$3,724,615	23.9%	25.2%	19.4%	17.3%	\$7,109
Other	7.6	1,329	31.8%	\$9,349,312	\$7,177,665	\$2,171,647	10.4%	10.2%	11.3%	23.2%	\$924
HIV/AIDS Related	11.2	180	4.3%	\$7,980,732	\$1,477,670	\$6,503,062	8.9%	2.1%	34.0%	81.5%	\$3,949
Heart Related	9.0	263	6.3%	\$6,555,979	\$5,698,603	\$857,376	7.3%	8.1%	4.5%	13.1%	\$2,757
Neurological	10.2	177	4.2%	\$5,960,101	\$5,596,548	\$363,553	6.6%	7.9%	1.9%	6.1%	\$3,306
Arthritis and Joint Disorders	9.8	232	5.5%	\$4,848,433	\$3,397,585	\$1,450,847	5.4%	4.8%	7.6%	29.9%	\$2,128
Diabetes	9.6	263	6.3%	\$4,510,975	\$2,697,686	\$1,813,289	5.0%	3.8%	9.5%	40.2%	\$1,794
Spinal/Brain	9.3	171	4.1%	\$1,891,020	\$1,739,389	\$151,631	2.1%	2.5%	0.8%	8.0%	\$1,195
Mental Disorders	9.3	157	3.8%	\$1,230,640	\$955,756	\$274,884	1.4%	1.4%	1.4%	22.3%	\$841
Metabolic Disorders	10.2	80	1.9%	\$1,059,691	\$408,641	\$651,051	1.2%	0.6%	3.4%	61.4%	\$1,299
Coagulation Defects	9.7	3	0.1%	\$648,849	\$635,956	\$12,893	0.7%	0.9%	0.1%	2.0%	\$22,374
Hepatitis C	6.6	9	0.2%	\$482,791	\$223,252	\$259,539	0.5%	0.3%	1.4%	53.8%	\$8,183
COVID-19	9.3	21	0.5%	\$376,781	\$349,660	\$27,121	0.4%	0.5%	0.1%	7.2%	\$1,922
No Claims Submitted	5.5	719	17.2%	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	\$0
<b>TOTALS</b>	<b>8.4</b>	<b>4,185</b>	<b>100.0%</b>	<b>\$89,727,869</b>	<b>\$70,575,278</b>	<b>\$19,152,590</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>		<b>\$2,563</b>
<b>% of Total Claims</b>					<b>79%</b>	<b>21%</b>					

NOTE:  
Total of 4,185 unique members enrolled at some time during 2024. Claims based on incurred date of service, paid through 12/31/2024.  
Does not include IBNR  
Members are assigned to a mutually exclusive diagnostic category based on the category which had the most paid dollars

\* COVID-19 must have a primary dx starting with U07\*, Mbrs only entered in category if it's the most paid dollars

## The New Mexico Medical Insurance Pool

### Claims by Major Diagnostic Category in 2024 Medicare

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	10.9	55	27.0%	\$297,058	\$229,983	\$67,075	38.3%	59.3%	17.3%	22.6%	\$497
Heart Related	11.9	7	3.4%	\$89,877	\$71,645	\$18,233	11.6%	18.5%	4.7%	20.3%	\$1,083
Metabolic Disorders	8.5	2	1.0%	\$89,426	\$2,312	\$87,114	11.5%	0.6%	22.5%	97.4%	\$5,260
Other	10.4	61	29.9%	\$69,072	\$9,321	\$59,752	8.9%	2.4%	15.4%	86.5%	\$109
Diabetes	11.6	14	6.9%	\$61,354	\$5,132	\$56,222	7.9%	1.3%	14.5%	91.6%	\$376
Arthritis and Joint Disorders	10.0	3	1.5%	\$40,732	\$34,139	\$6,593	5.3%	8.8%	1.7%	16.2%	\$1,358
Neurological	11.5	13	6.4%	\$34,371	\$22,112	\$12,259	4.4%	5.7%	3.2%	35.7%	\$229
Hepatitis C	5.0	1	0.5%	\$24,446	\$0	\$24,446	3.2%	0.0%	6.3%	100.0%	\$4,889
Cancer	9.2	6	2.9%	\$22,507	\$4,534	\$17,973	2.9%	1.2%	4.6%	79.9%	\$409
Spinal/Brain	12.0	6	2.9%	\$21,969	\$6,377	\$15,592	2.8%	1.6%	4.0%	71.0%	\$305
Mental Disorders	11.3	9	4.4%	\$21,864	\$2,239	\$19,624	2.8%	0.6%	5.1%	89.8%	\$214
HIV/AIDS Related	12.0	1	0.5%	\$2,184	\$170	\$2,015	0.3%	0.0%	0.5%	92.2%	\$182
No Claims Submitted	7.9	26	12.7%	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	\$0
<b>TOTALS</b>	<b>10.4</b>	<b>204</b>	<b>100.0%</b>	<b>\$774,860</b>	<b>\$387,963</b>	<b>\$386,897</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>		<b>\$365</b>
<b>% of Total Claims</b>					<b>50%</b>	<b>50%</b>					

NOTE:  
Total of 204 unique members enrolled at some time during 2024. Claims based on incurred date of service, paid through 12/31/2024.  
Does not include IBNR  
Members are assigned to a mutually exclusive diagnostic category based on the category which had the most paid dollars

\* COVID-19 must have a primary dx starting with U07\*, Mbrs only entered in category if it's the most paid dollars

## The New Mexico Medical Insurance Pool

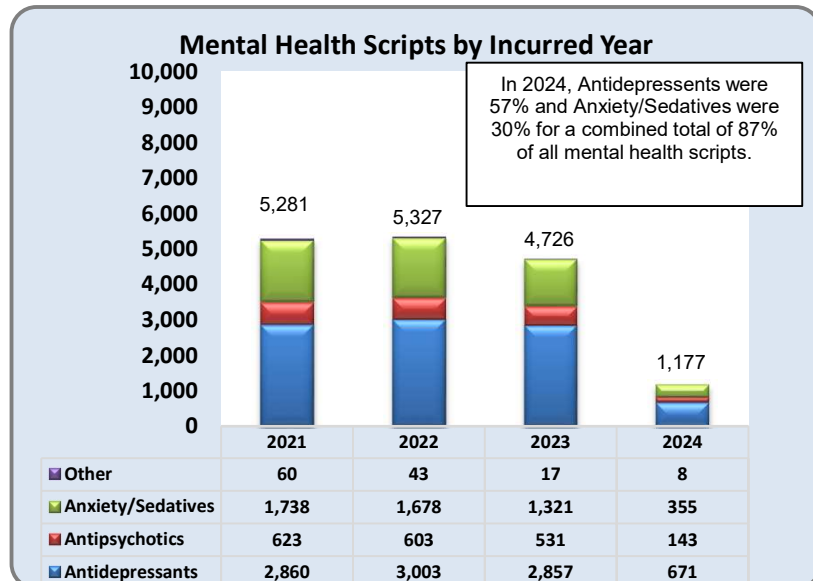
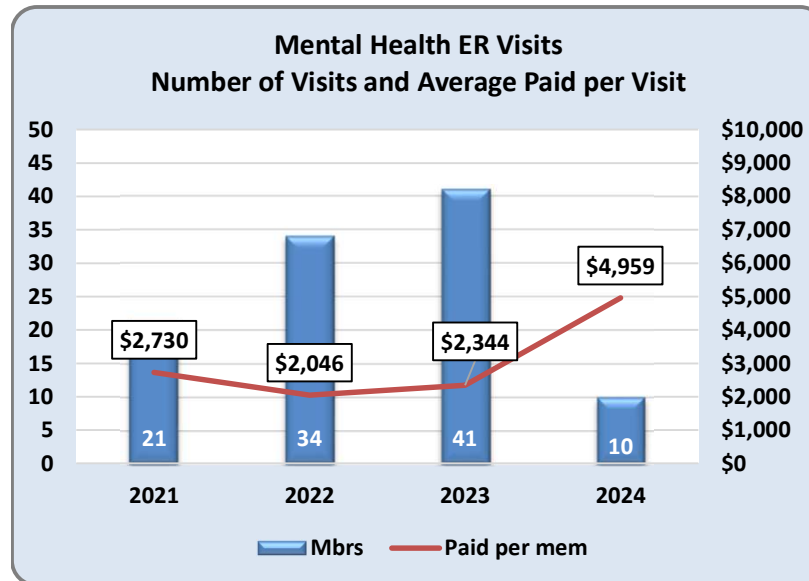
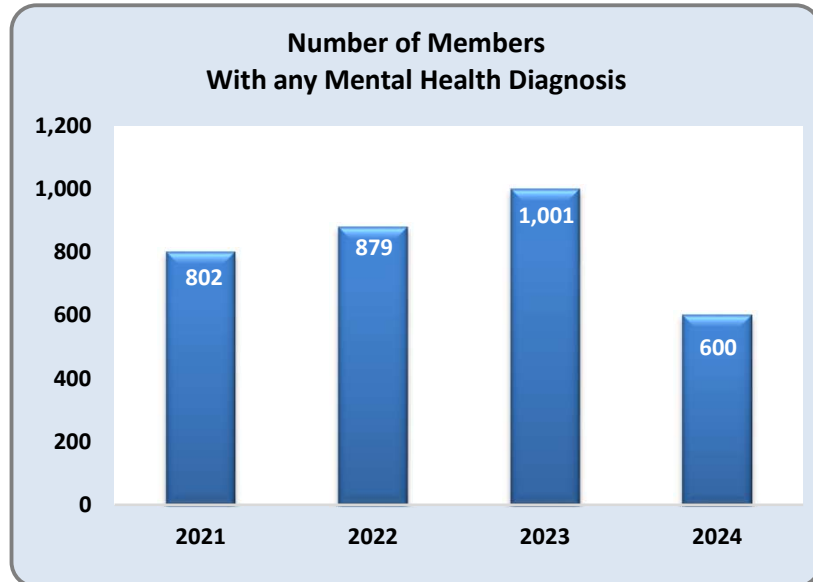
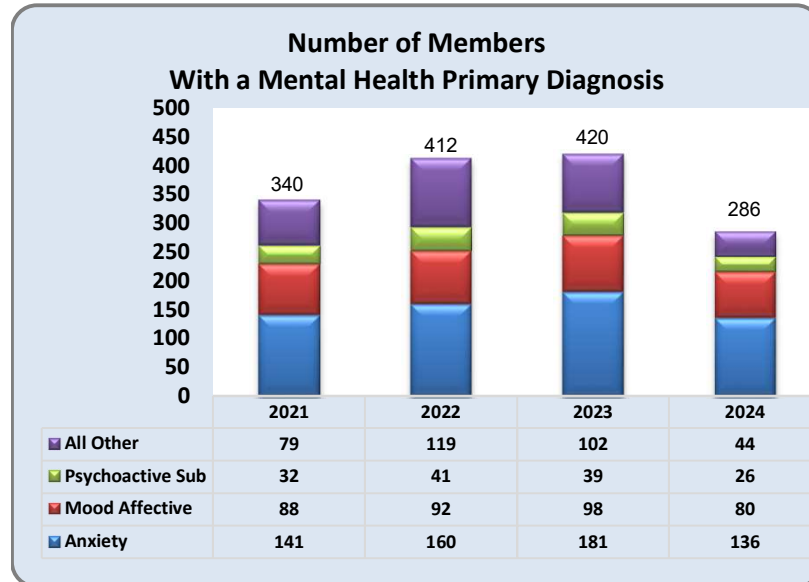
### Claims by Major Diagnostic Category in 2024 Non Medicare

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	10.4	206	5.2%	\$23,051,446	\$22,227,437	\$824,009	25.9%	31.7%	4.4%	3.6%	\$10,787
Cancer	9.4	314	7.9%	\$21,461,555	\$17,754,913	\$3,706,641	24.1%	25.3%	19.8%	17.3%	\$7,233
Other	7.5	1,268	31.9%	\$9,280,239	\$7,168,344	\$2,111,895	10.4%	10.2%	11.3%	22.8%	\$978
HIV/AIDS Related	11.2	179	4.5%	\$7,978,548	\$1,477,501	\$6,501,048	9.0%	2.1%	34.6%	81.5%	\$3,971
Heart Related	9.0	256	6.4%	\$6,466,101	\$5,626,958	\$839,143	7.3%	8.0%	4.5%	13.0%	\$2,817
Neurological	10.1	164	4.1%	\$5,925,730	\$5,574,436	\$351,294	6.7%	7.9%	1.9%	5.9%	\$3,585
Arthritis and Joint Disorders	9.8	229	5.8%	\$4,807,701	\$3,363,447	\$1,444,254	5.4%	4.8%	7.7%	30.0%	\$2,139
Diabetes	9.4	249	6.3%	\$4,449,621	\$2,692,554	\$1,757,067	5.0%	3.8%	9.4%	39.5%	\$1,893
Spinal/Brain	9.2	165	4.1%	\$1,869,050	\$1,733,011	\$136,039	2.1%	2.5%	0.7%	7.3%	\$1,237
Mental Disorders	9.2	148	3.7%	\$1,208,777	\$953,517	\$255,260	1.4%	1.4%	1.4%	21.1%	\$888
Metabolic Disorders	10.2	78	2.0%	\$970,265	\$406,328	\$563,937	1.1%	0.6%	3.0%	58.1%	\$1,214
Coagulation Defects	9.7	3	0.1%	\$648,849	\$635,956	\$12,893	0.7%	0.9%	0.1%	2.0%	\$22,374
Hepatitis C	6.8	8	0.2%	\$458,345	\$223,252	\$235,093	0.5%	0.3%	1.3%	51.3%	\$8,488
COVID-19	9.3	21	0.5%	\$376,781	\$349,660	\$27,121	0.4%	0.5%	0.1%	7.2%	\$1,922
No Claims Submitted	5.5	693	17.4%	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	\$0
<b>TOTALS</b>	<b>8.3</b>	<b>3,981</b>	<b>100.0%</b>	<b>\$88,953,008</b>	<b>\$70,187,315</b>	<b>\$18,765,693</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>		<b>\$2,705</b>
<b>% of Total Claims</b>					<b>79%</b>	<b>21%</b>					

NOTE:  
Total of 3,981 unique members enrolled at some time during 2024. Claims based on incurred date of service, paid through 12/31/2024.  
Does not include IBNR  
Members are assigned to a mutually exclusive diagnostic category based on the category which had the most paid dollars

\* COVID-19 must have a primary dx starting with U07\*, Mbrs only entered in category if it's the most paid dollars

## The New Mexico Medical Insurance Pool

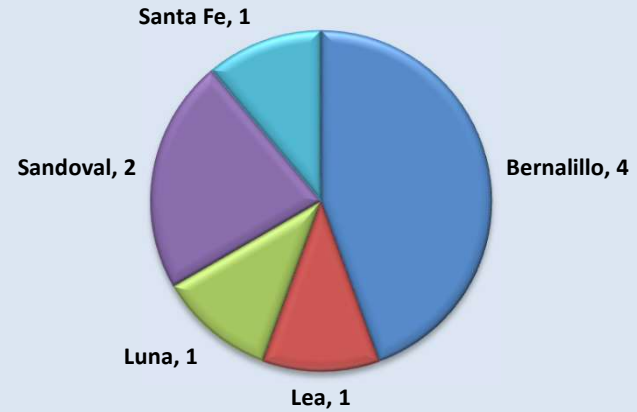


## The New Mexico Medical Insurance Pool

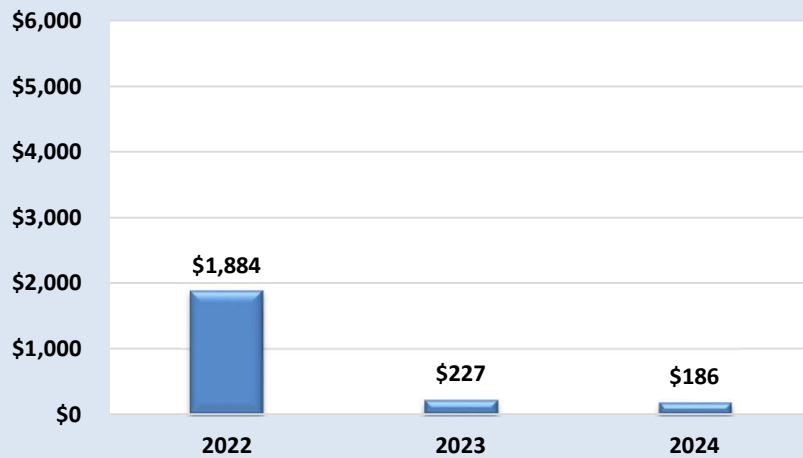
**HCV Members  
Number of Members Per Month**



**HCV Members  
Number of Members by County  
as of December 2024**



**HCV Members  
Average PMPM Medical**



**HCV Members  
Average PMPM Pharmacy**

