

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

The New Mexico Medical Insurance Pool

The Pool Stats
2025 1st Half

The New Mexico Medical Insurance Pool

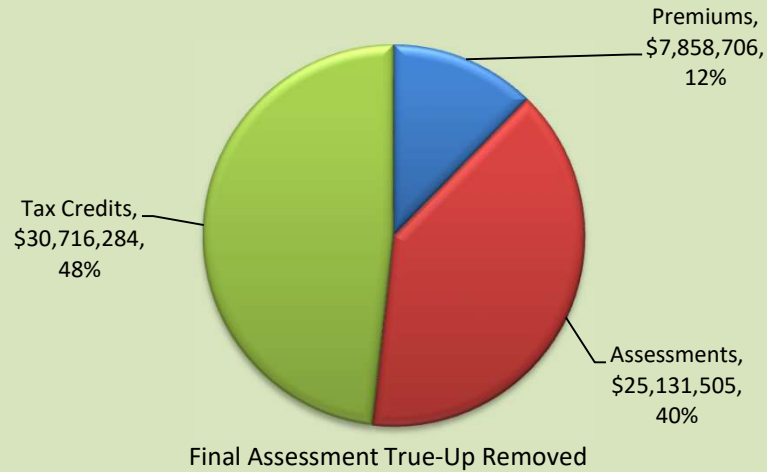
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The New Mexico Medical Insurance Pool

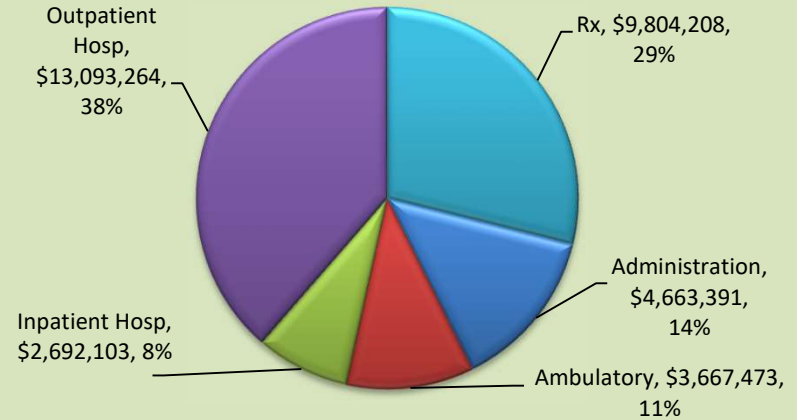
2025 First Half Highlights

Revenue: 88% From Tax Credits and Assessments

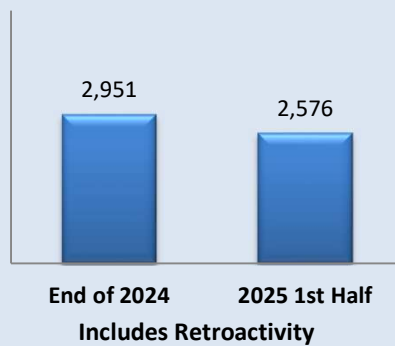


Expenses: 47% To Hospitals

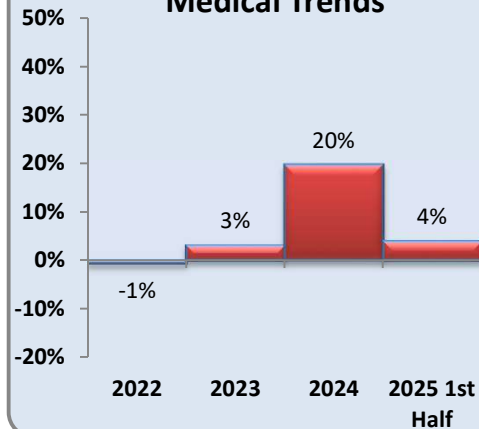
Does not include IBNR



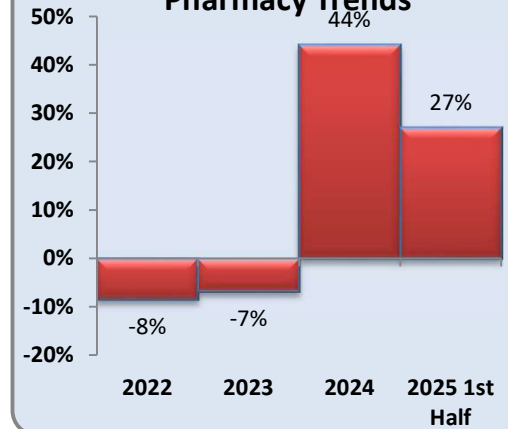
Loss of 375 Members -13% Growth



Medical Trends

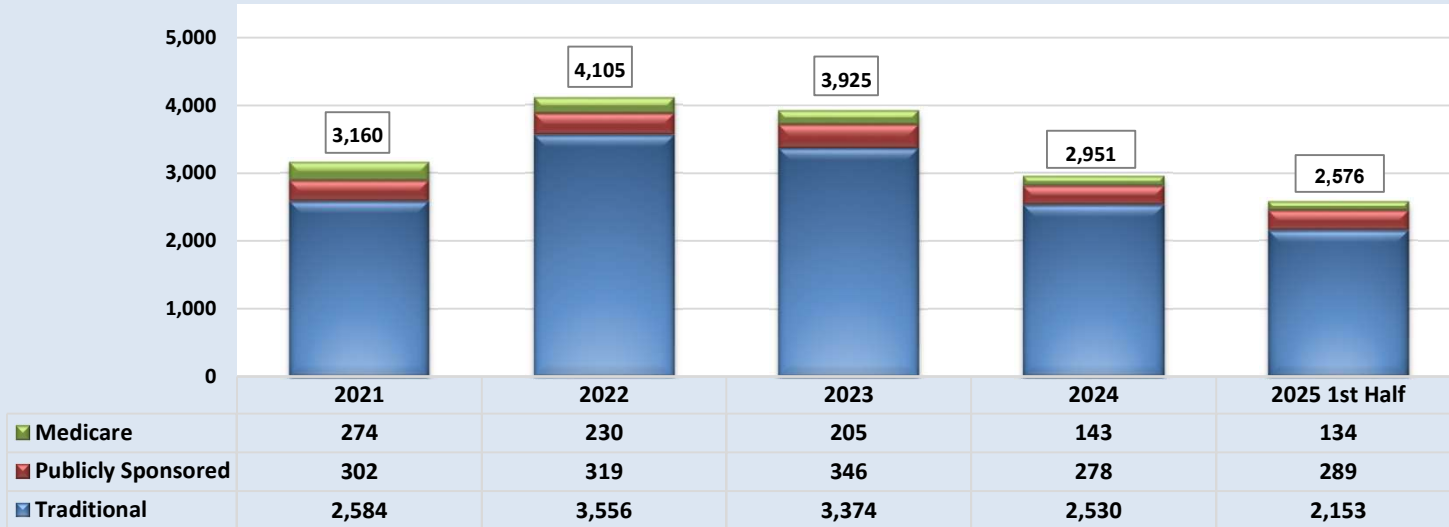


Pharmacy Trends

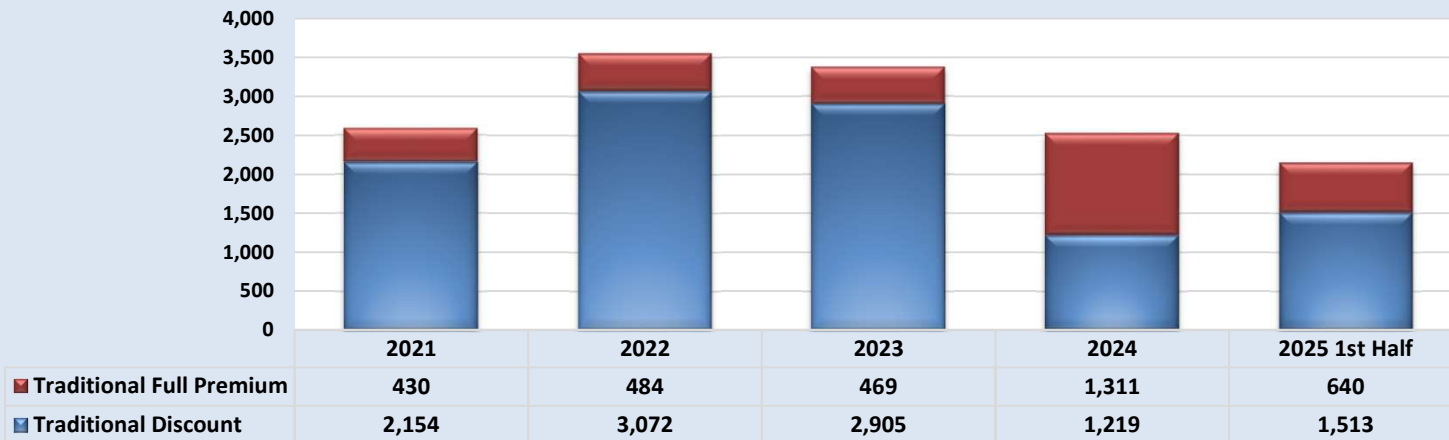


The New Mexico Medical Insurance Pool

Year End Membership By Eligibility Group

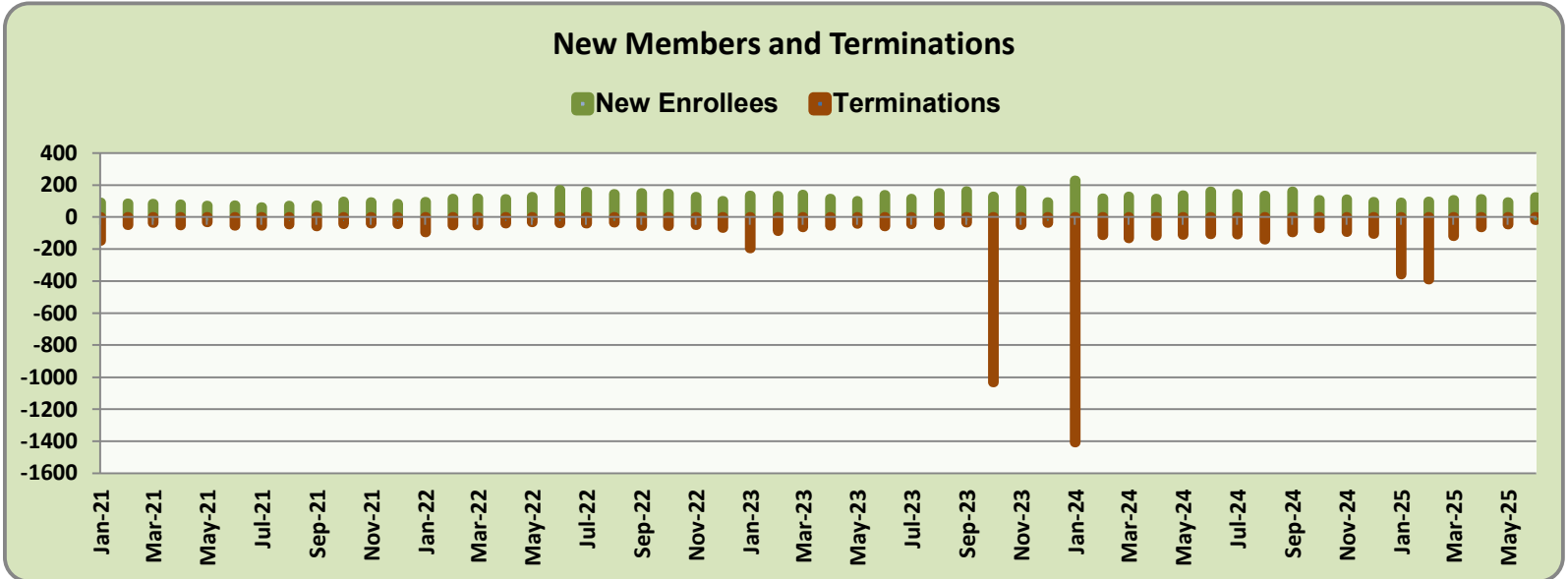
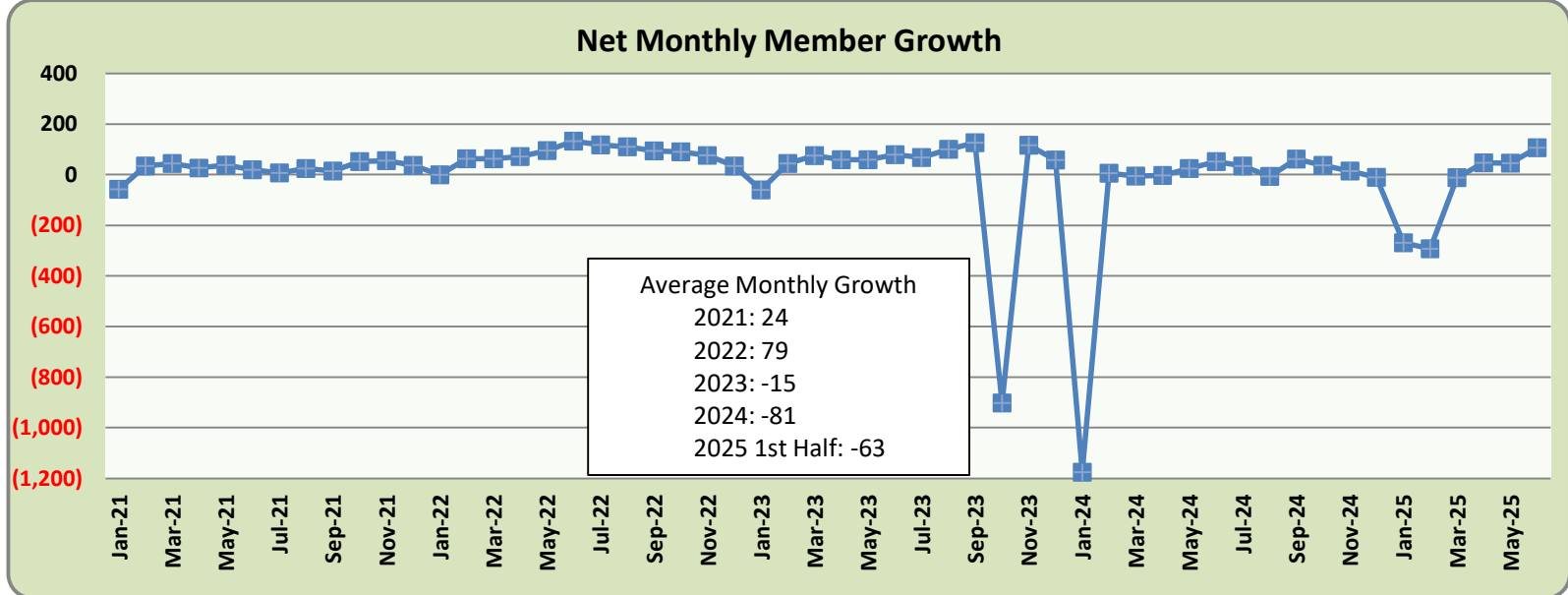


Traditional Membership: Full Premium vs Discount

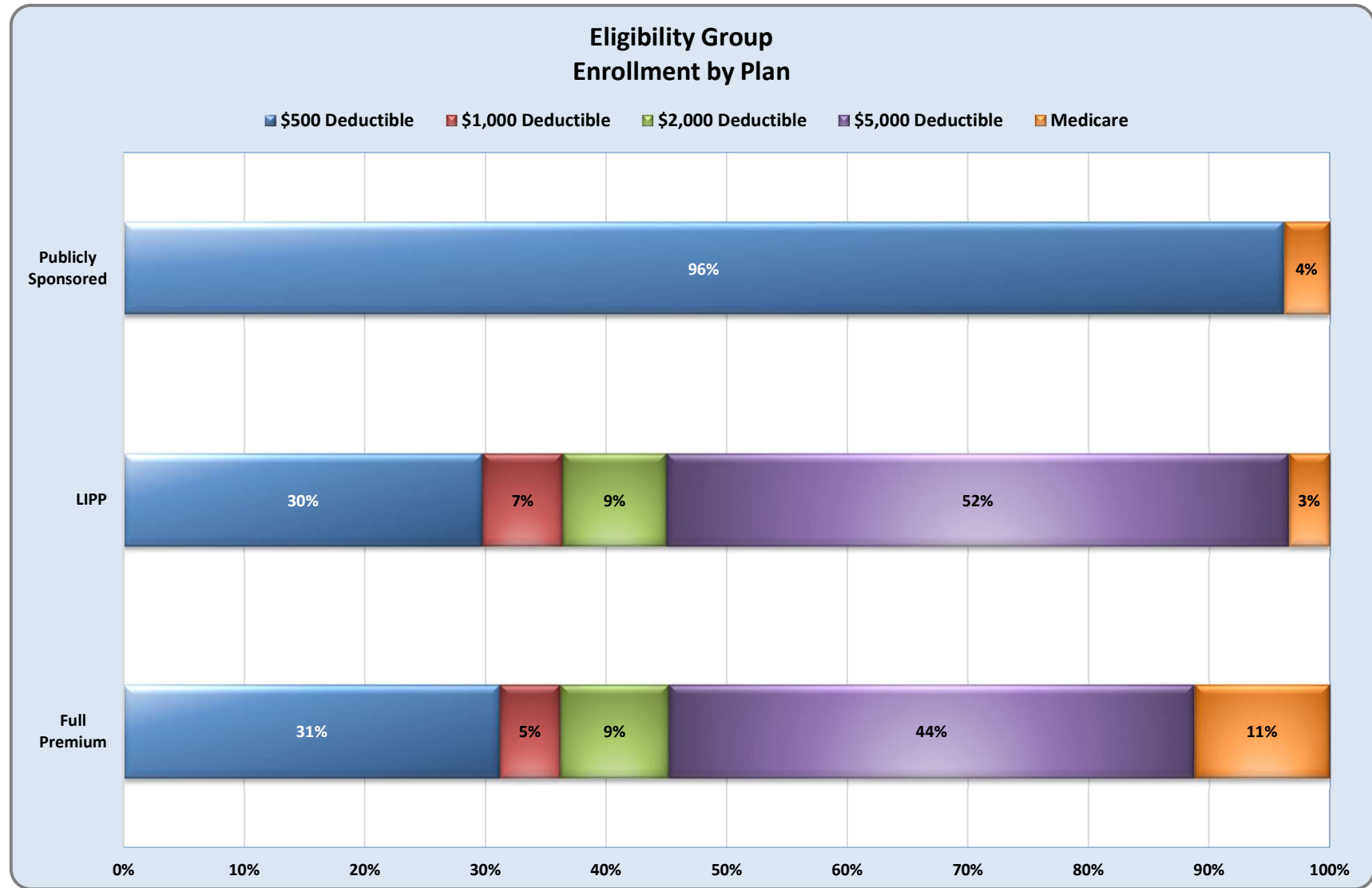


Publicly Sponsored plan includes the following programs; Childrens Medical Services, HIV/AIDS, and Hemophilia.

The New Mexico Medical Insurance Pool



The New Mexico Medical Insurance Pool

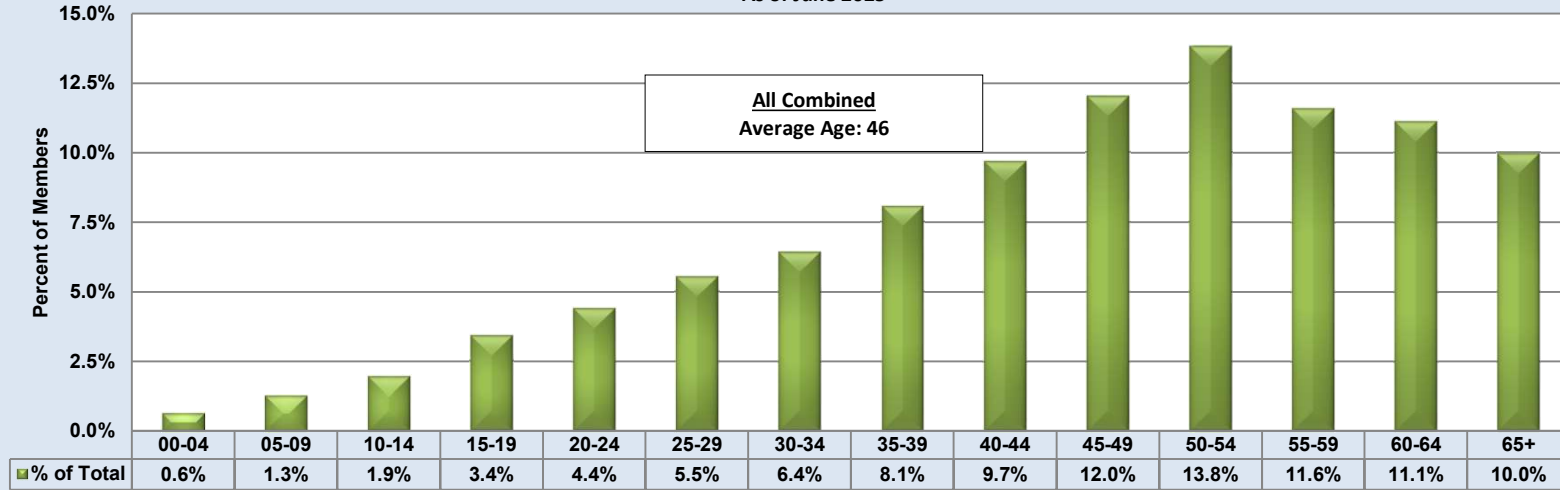


As of June 2025

The New Mexico Medical Insurance Pool

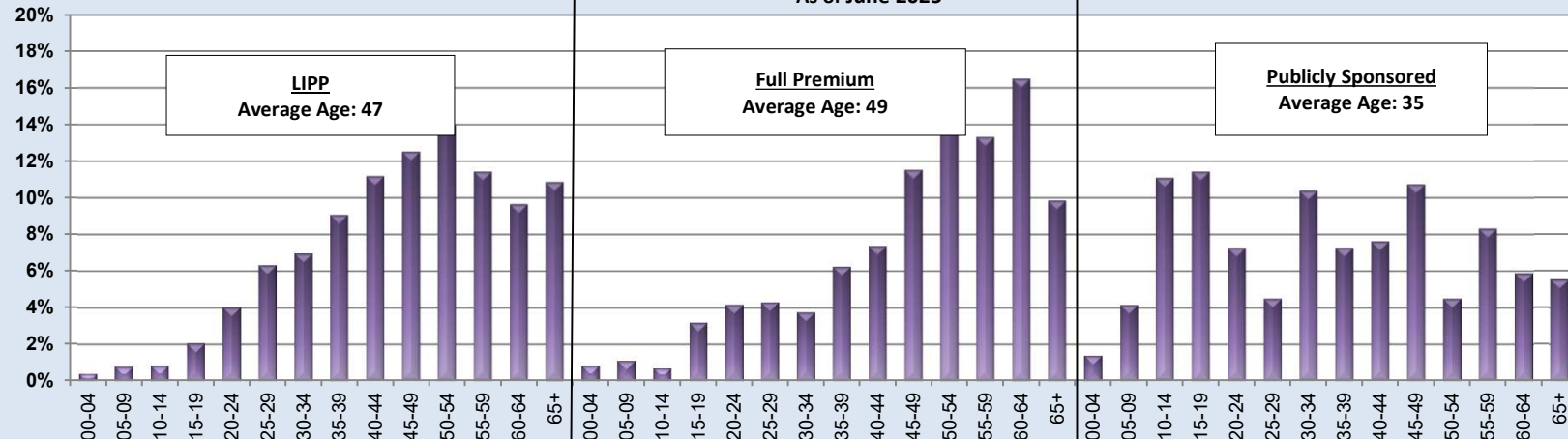
Active Membership by Age Band

As of June 2025

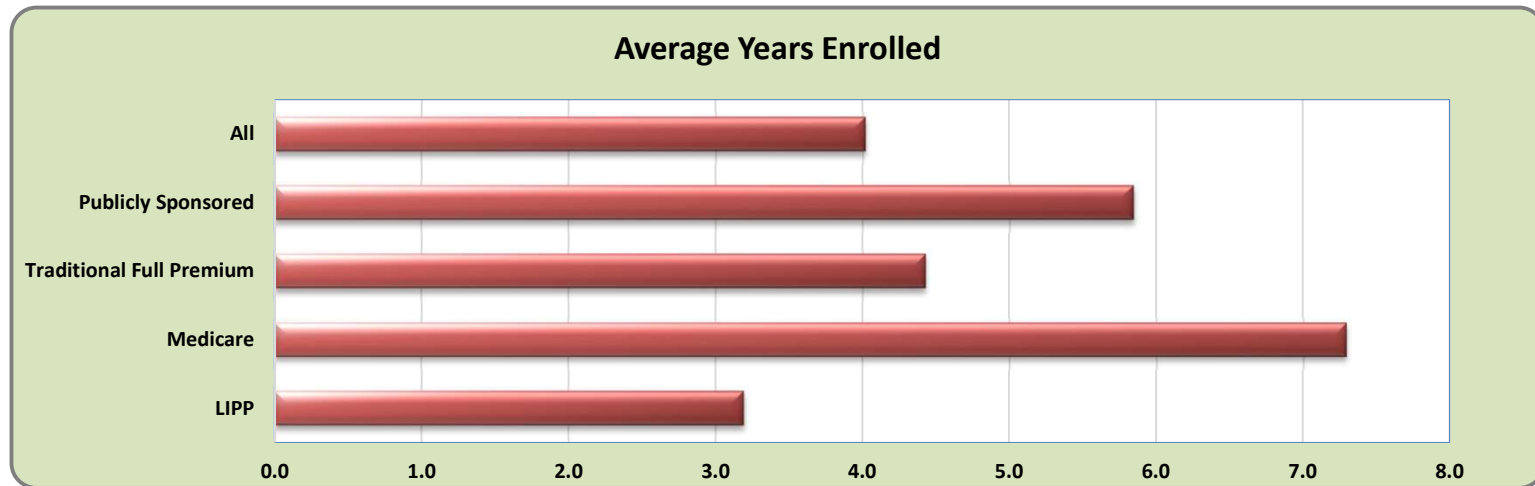
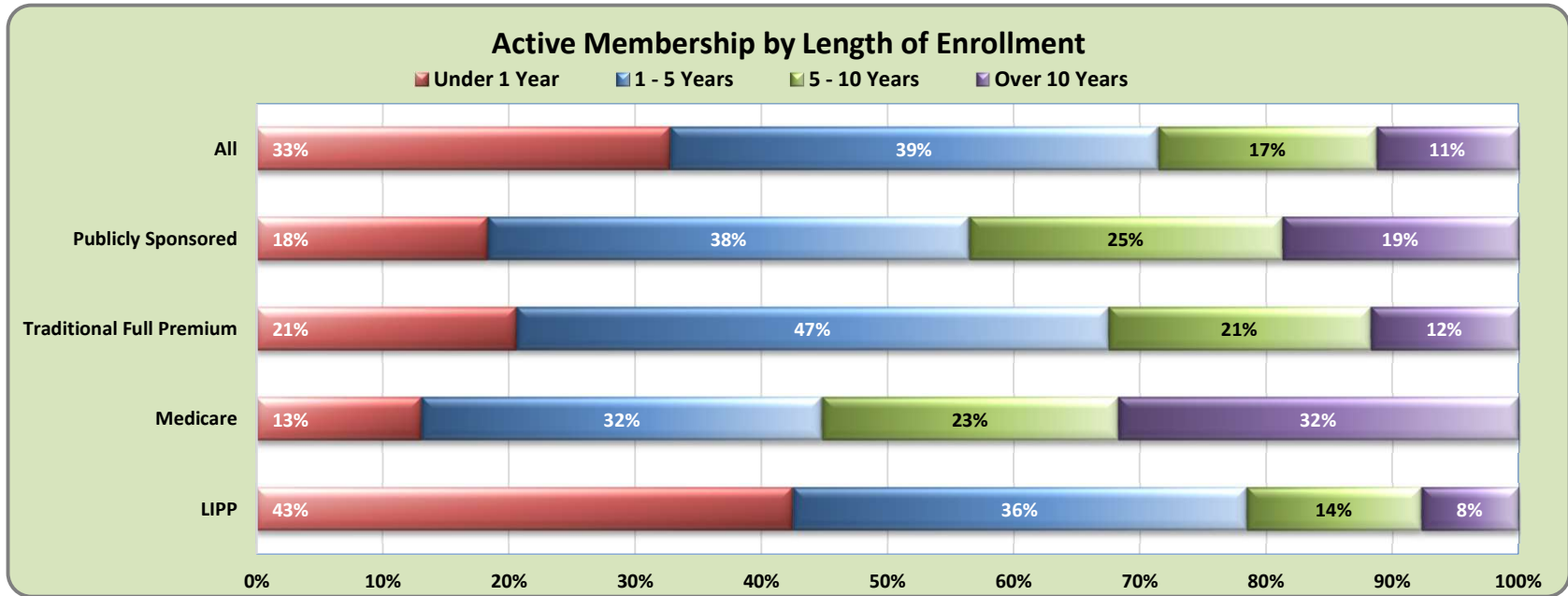


Active Membership by Eligibility Group and Age Band

As of June 2025



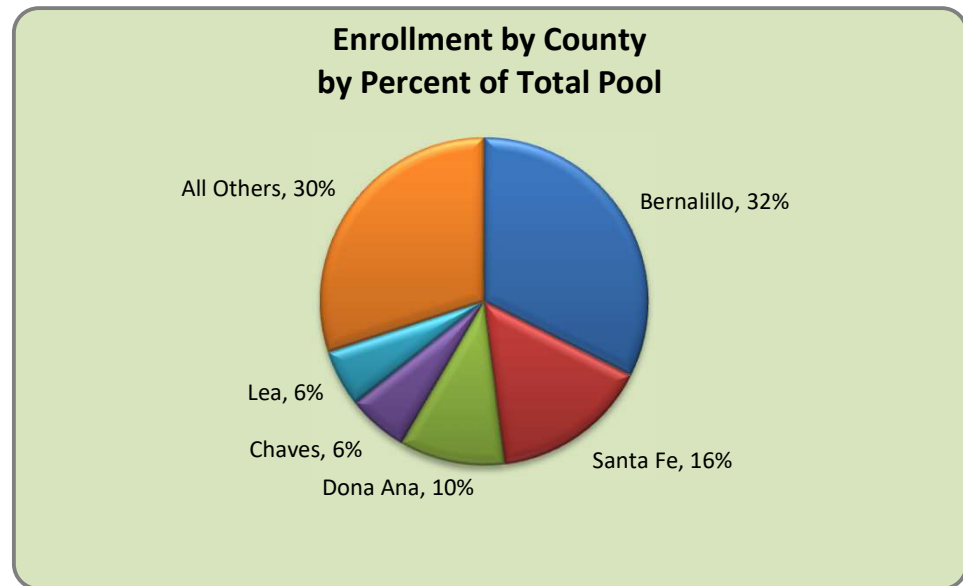
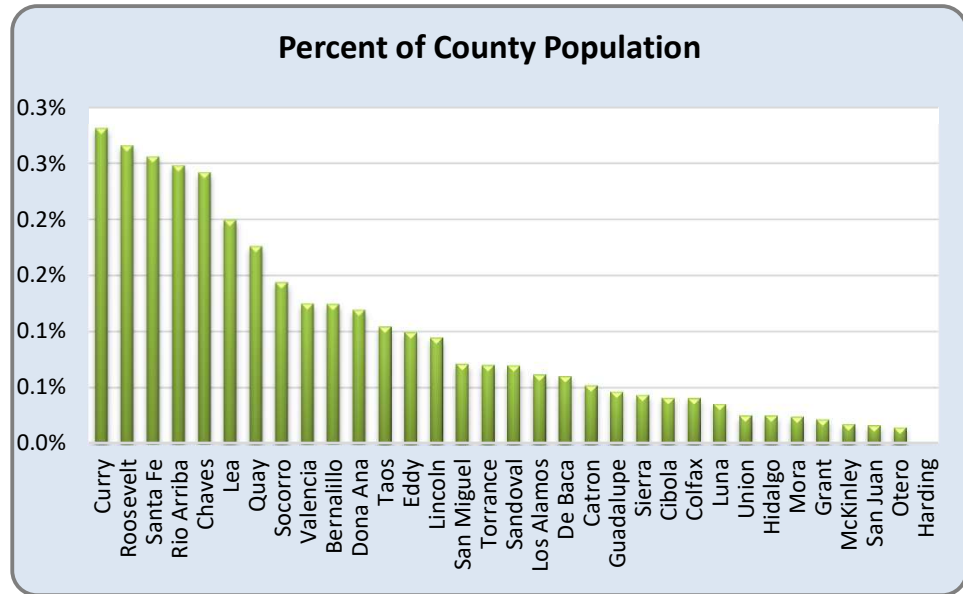
The New Mexico Medical Insurance Pool



The New Mexico Medical Insurance Pool

Pool Membership by County

County	U.S. Census Bureau Population Estimates	Pool Membership as of 6/30/2025*	Percent of County
Curry	47,222	133	0.28%
Roosevelt	18,787	50	0.27%
Santa Fe	155,956	400	0.26%
Rio Arriba	39,876	99	0.25%
Chaves	63,561	154	0.24%
Lea	72,101	144	0.20%
Quay	8,510	15	0.18%
Socorro	15,963	23	0.14%
Valencia	79,141	99	0.13%
Bernalillo	671,586	836	0.12%
Dona Ana	225,210	269	0.12%
Taos	34,405	36	0.10%
Eddy	60,275	60	0.10%
Lincoln	20,029	19	0.09%
San Miguel	26,668	19	0.07%
Torrance	15,633	11	0.07%
Sandoval	155,936	109	0.07%
Los Alamos	19,444	12	0.06%
De Baca	1,657	1	0.06%
Catron	3,825	2	0.05%
Guadalupe	4,292	2	0.05%
Sierra	11,488	5	0.04%
Cibola	26,780	11	0.04%
Colfax	12,255	5	0.04%
Luna	25,316	9	0.04%
Union	3,964	1	0.03%
Hidalgo	3,965	1	0.03%
Mora	4,123	1	0.02%
Grant	27,472	6	0.02%
McKinley	68,797	12	0.02%
San Juan	120,675	20	0.02%
Otero	68,835	10	0.01%
Harding	624	-	0.00%
Unknown County	-	3	0.00%
Total	2,114,371	2,577	0.12%



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

* Pool Membership as of 6/30/2025 with data through 7/31/2025

The New Mexico Medical Insurance Pool

Total Incurred Claims

Medical & Rx with IBNR

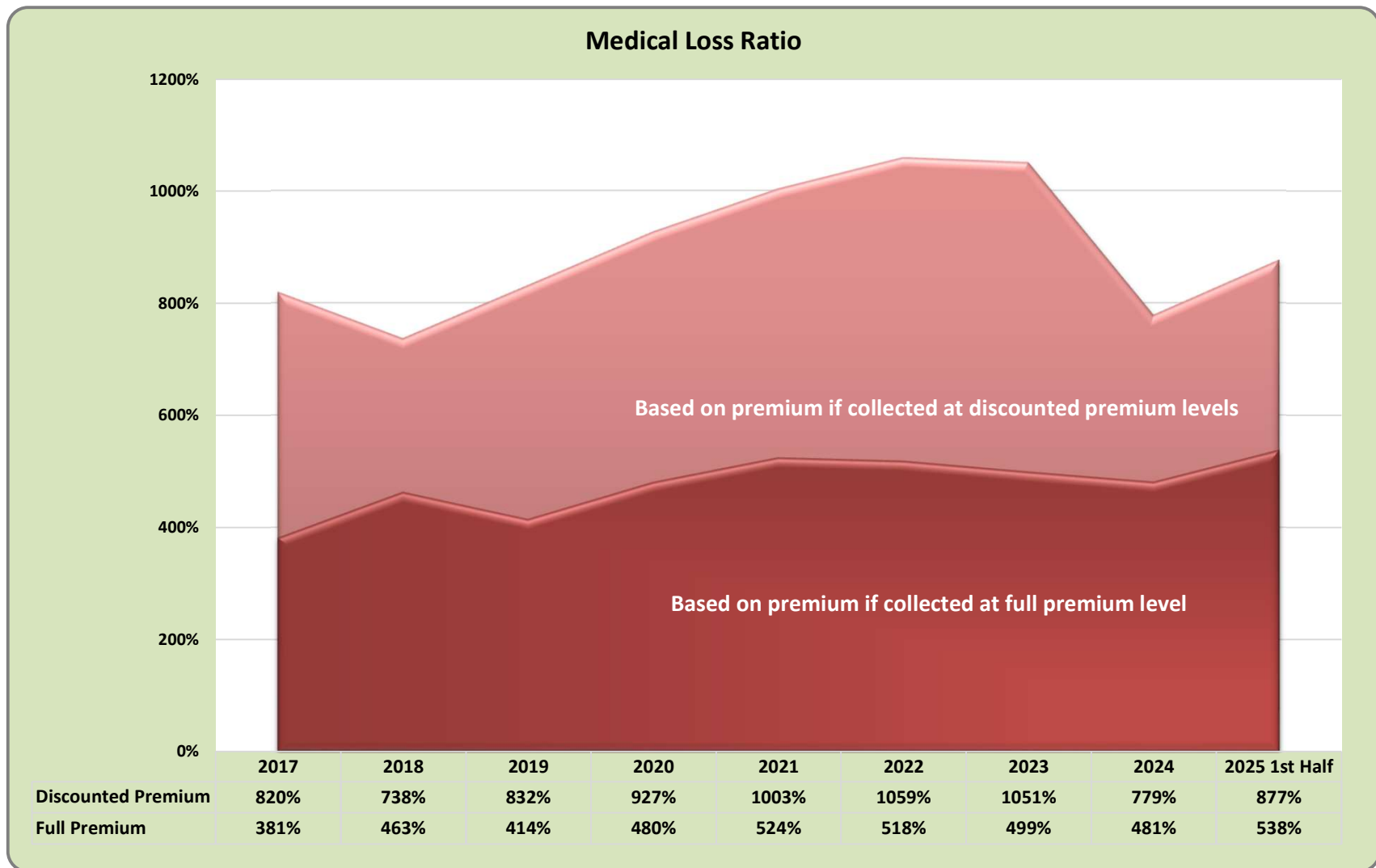


Incurred Claims PMPM

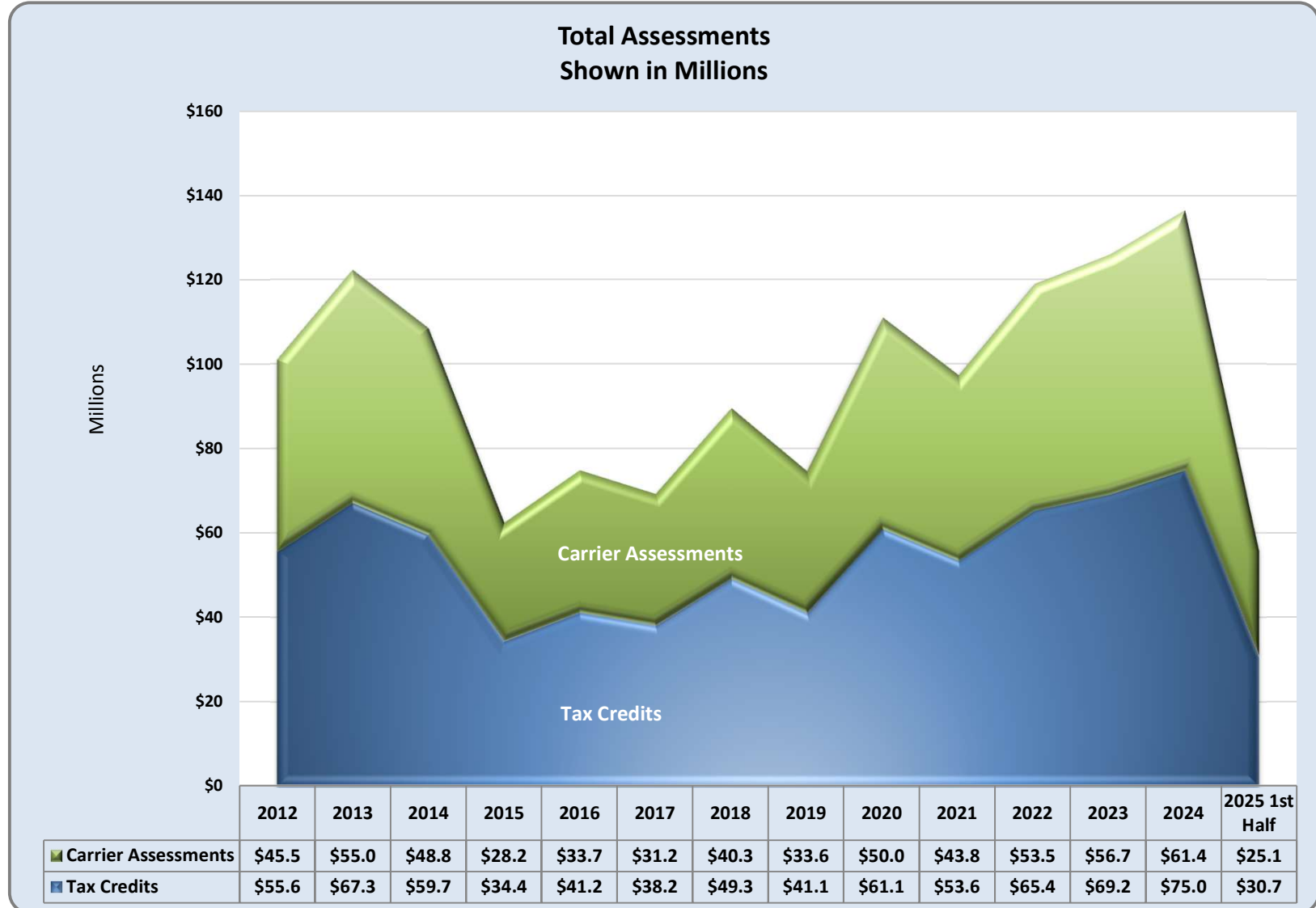
Medical & Rx with IBNR



The New Mexico Medical Insurance Pool

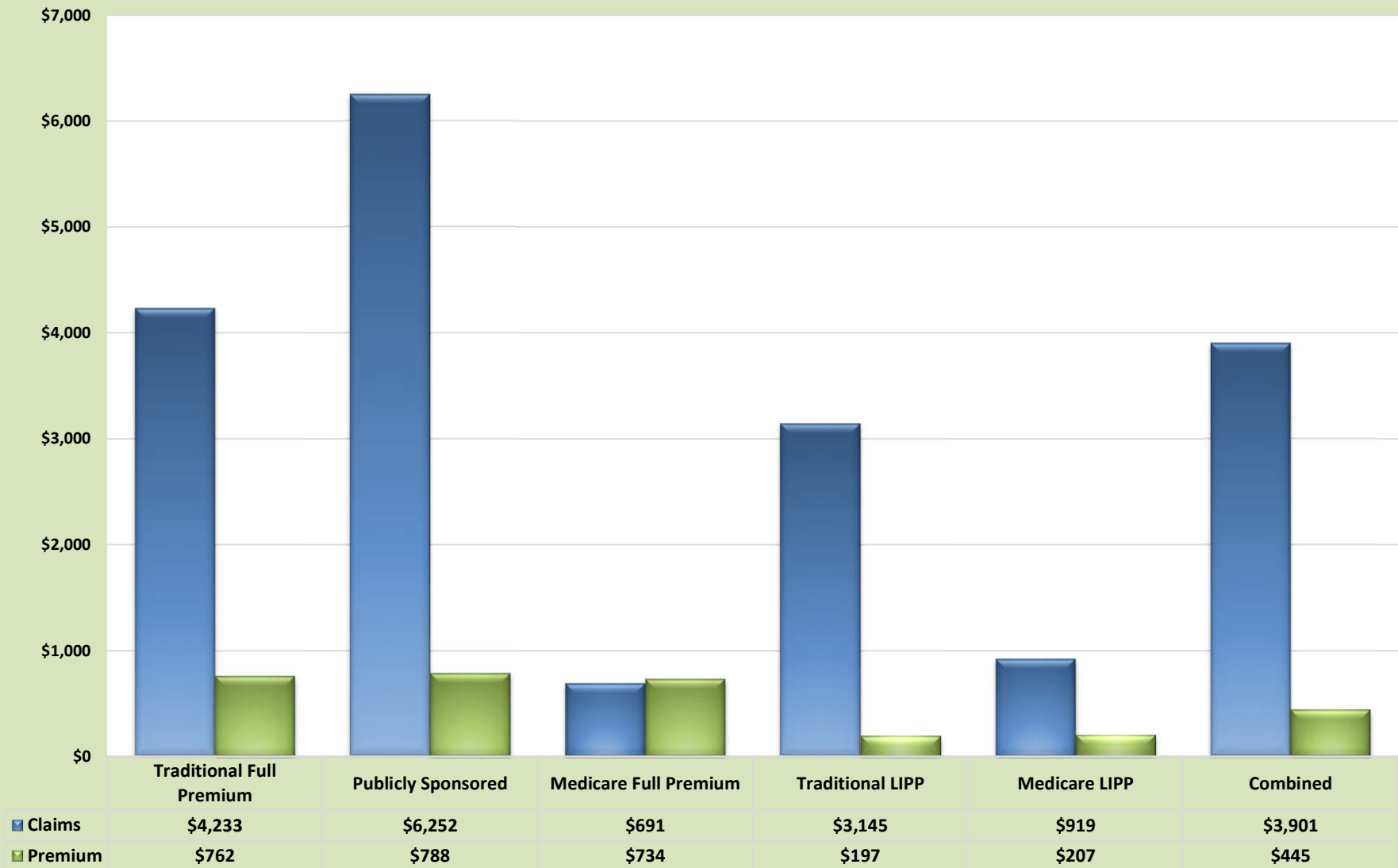


The New Mexico Medical Insurance Pool

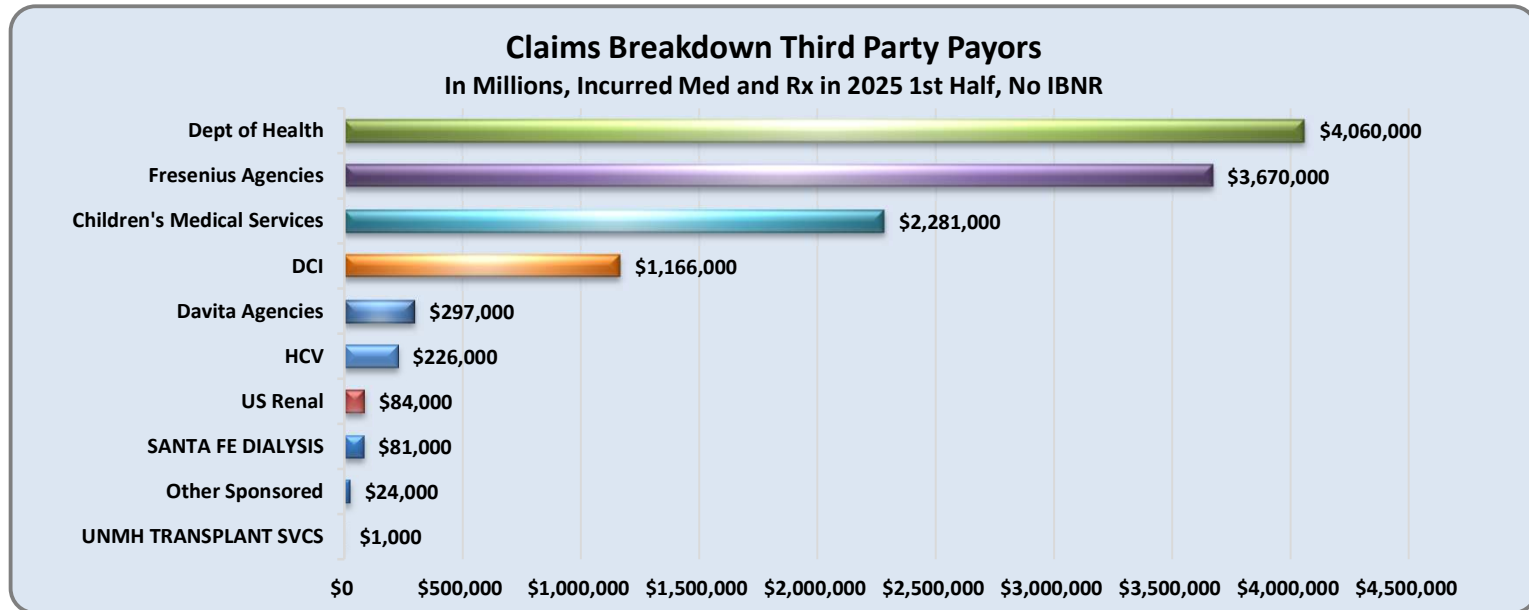
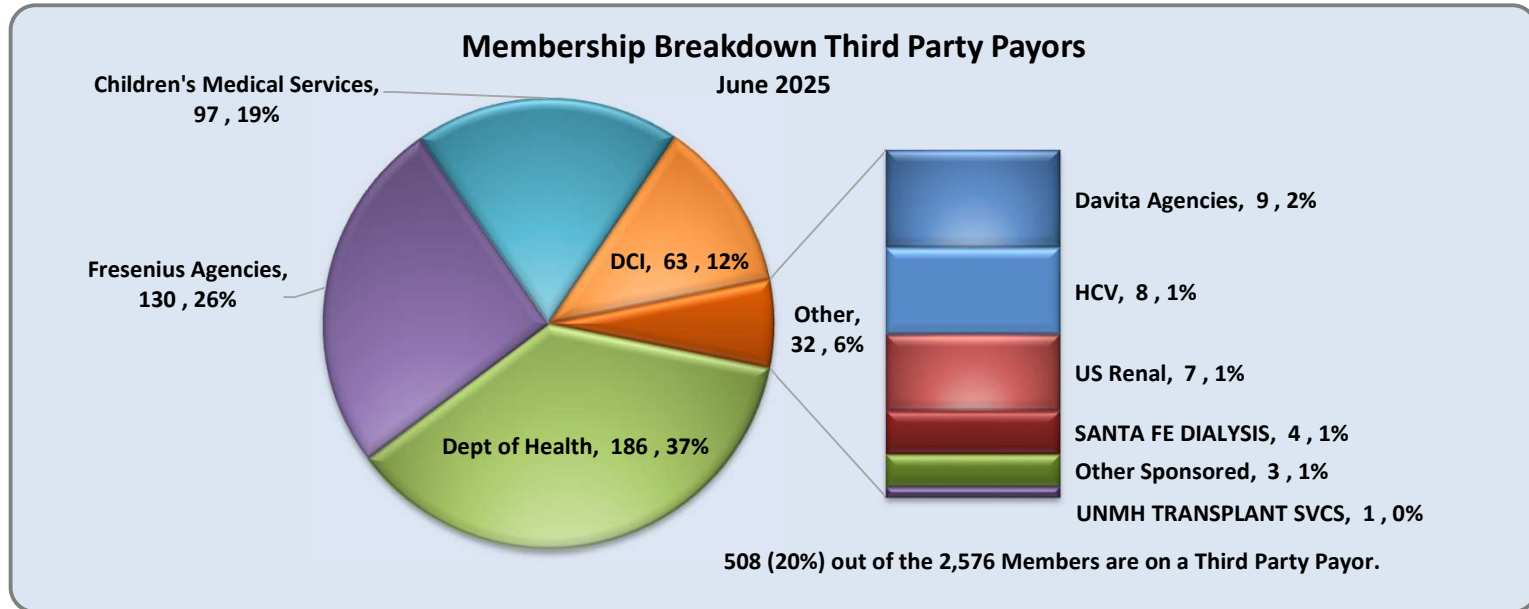


The New Mexico Medical Insurance Pool

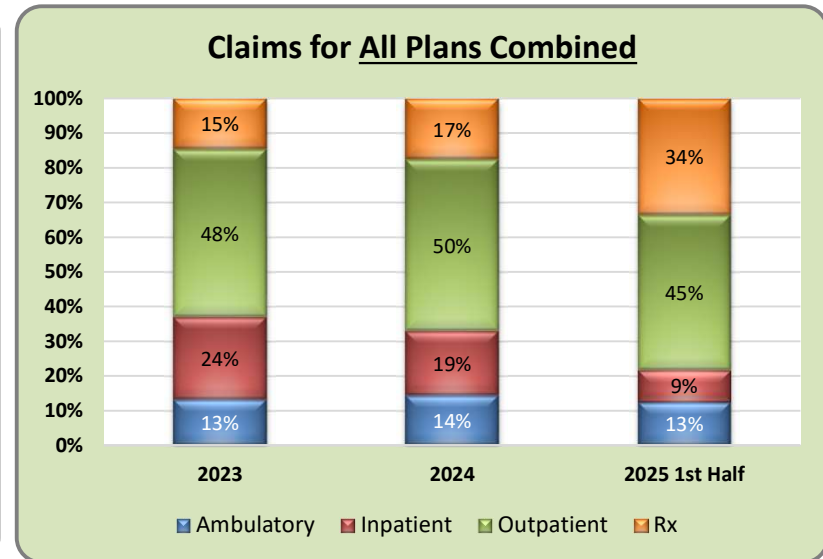
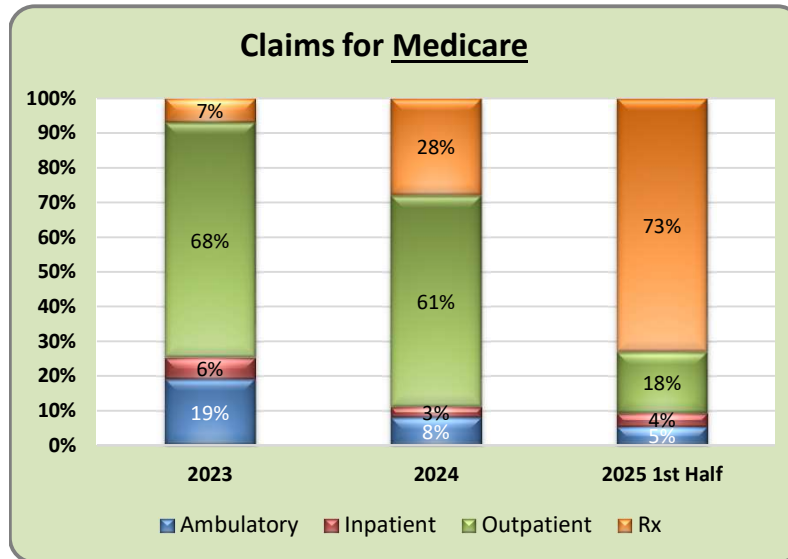
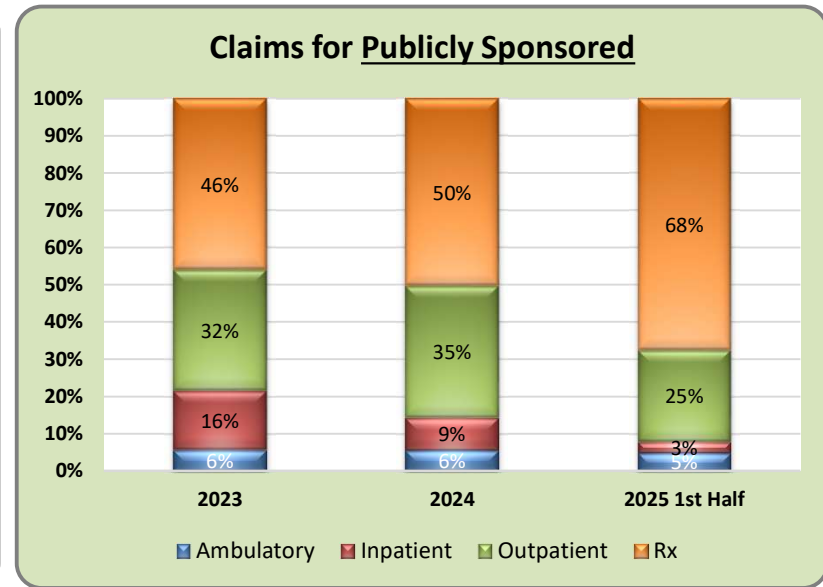
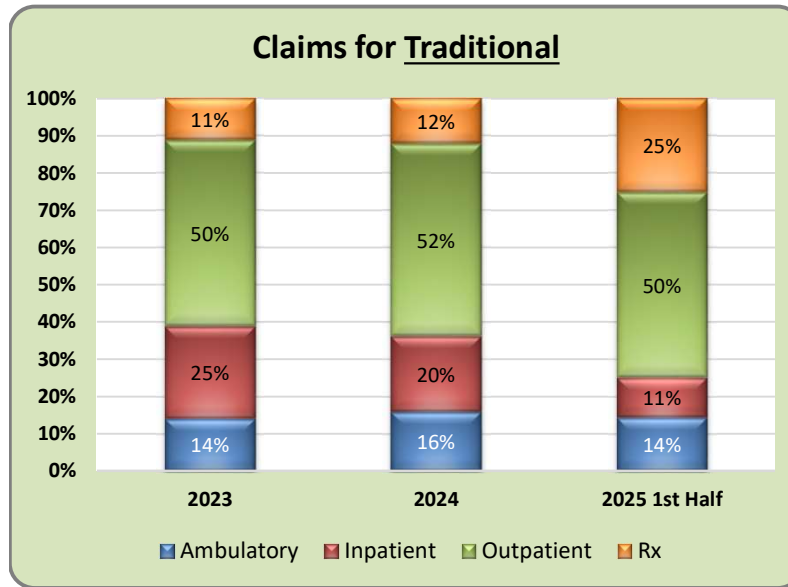
Average Monthly Premiums and Claims by Eligibility Group
2025 1st Half



The New Mexico Medical Insurance Pool

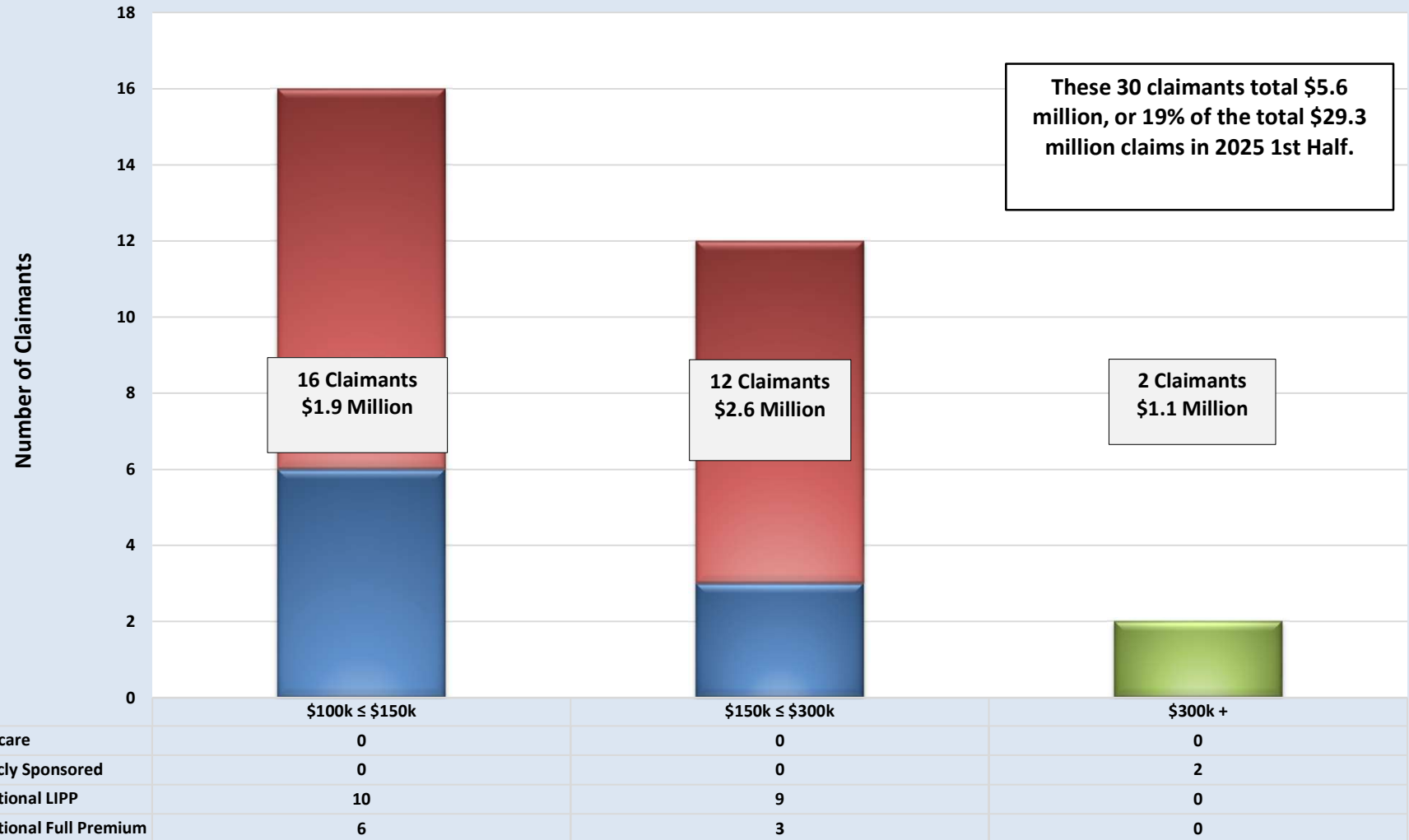


The New Mexico Medical Insurance Pool



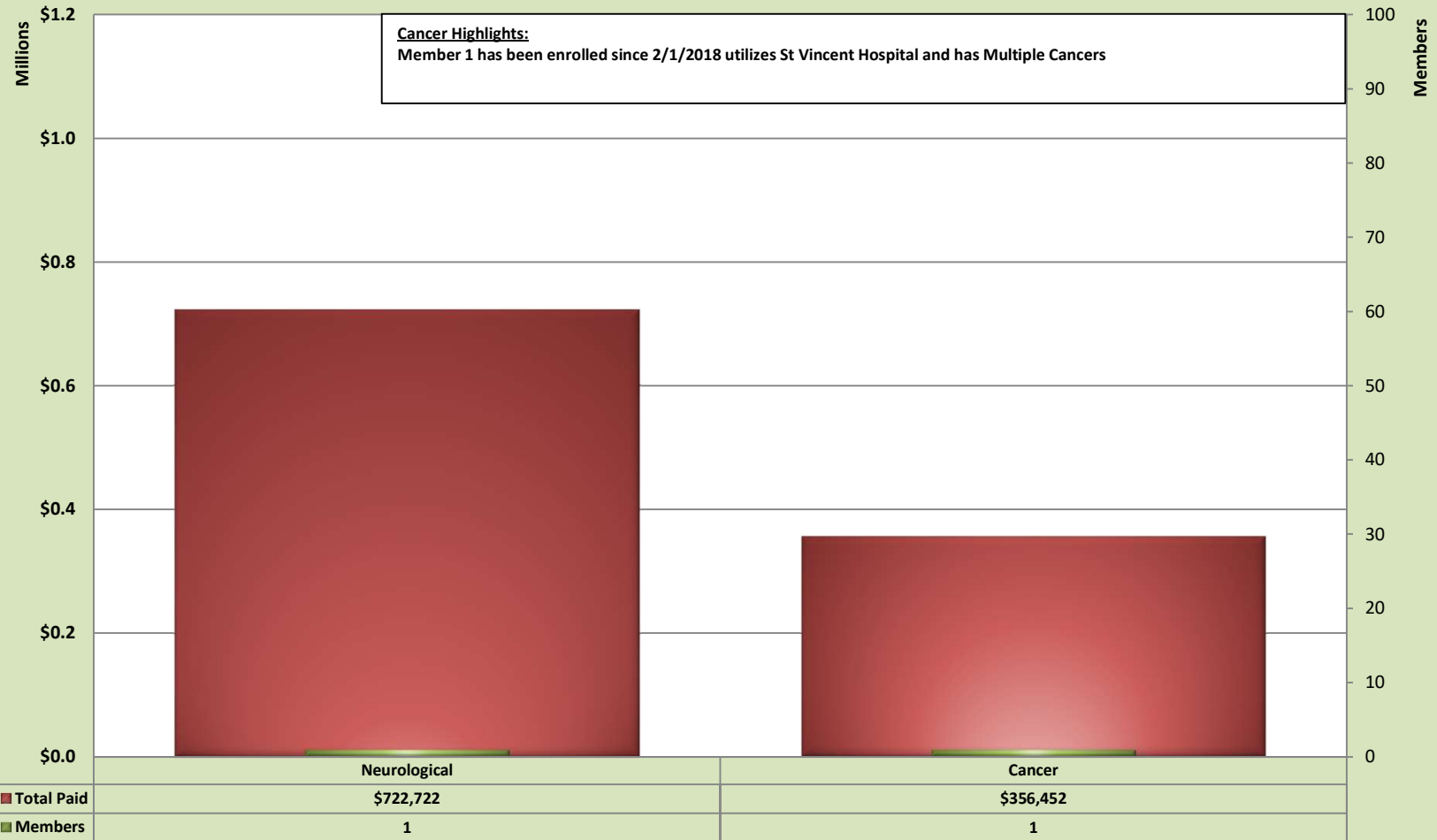
The New Mexico Medical Insurance Pool

Claimants Over \$100,000 in 2025 1st Half



The New Mexico Medical Insurance Pool

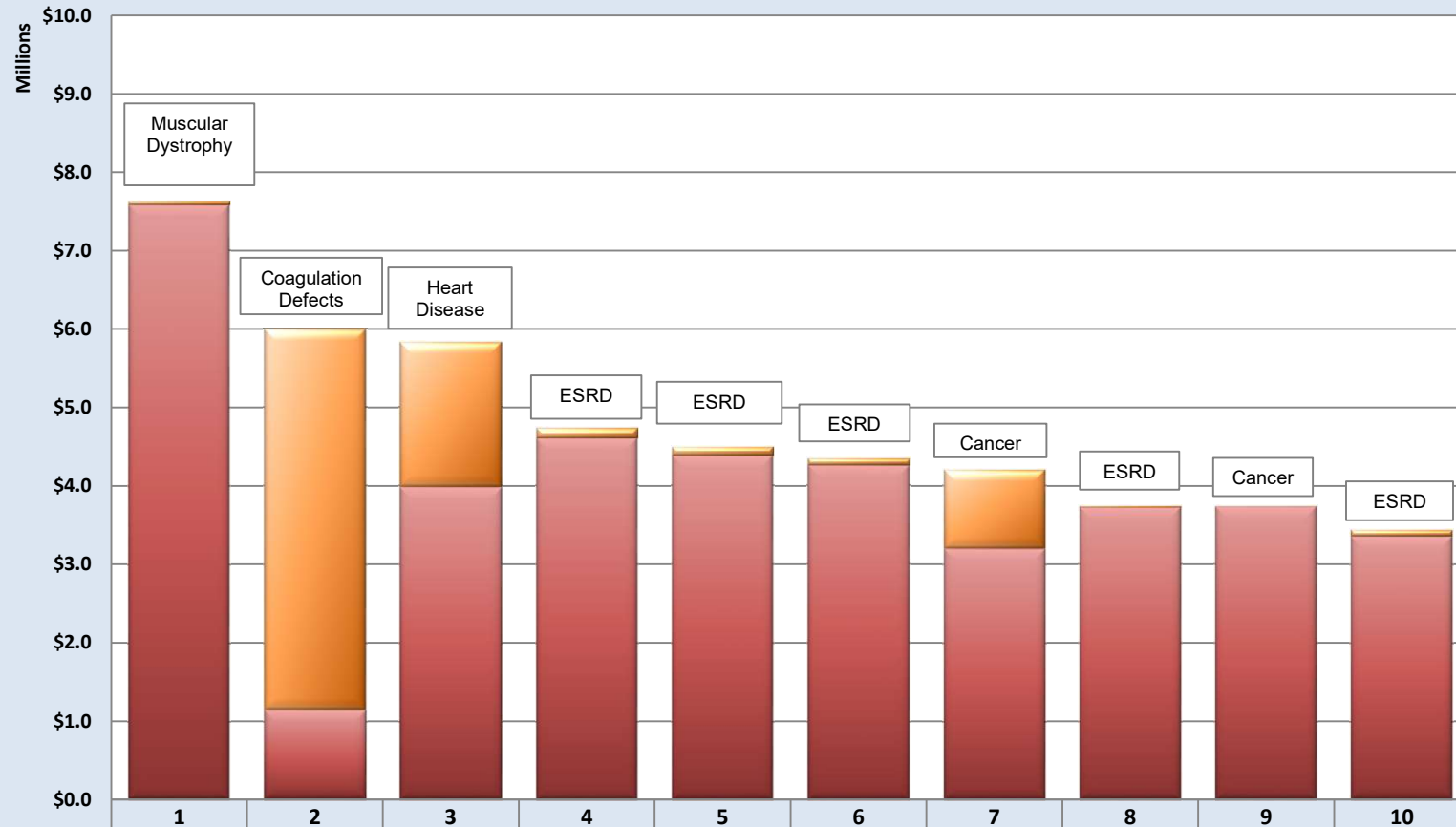
Claimants Over \$300,000 in 2025 1st Half



The New Mexico Medical Insurance Pool

Top 10 Lifetime Paid

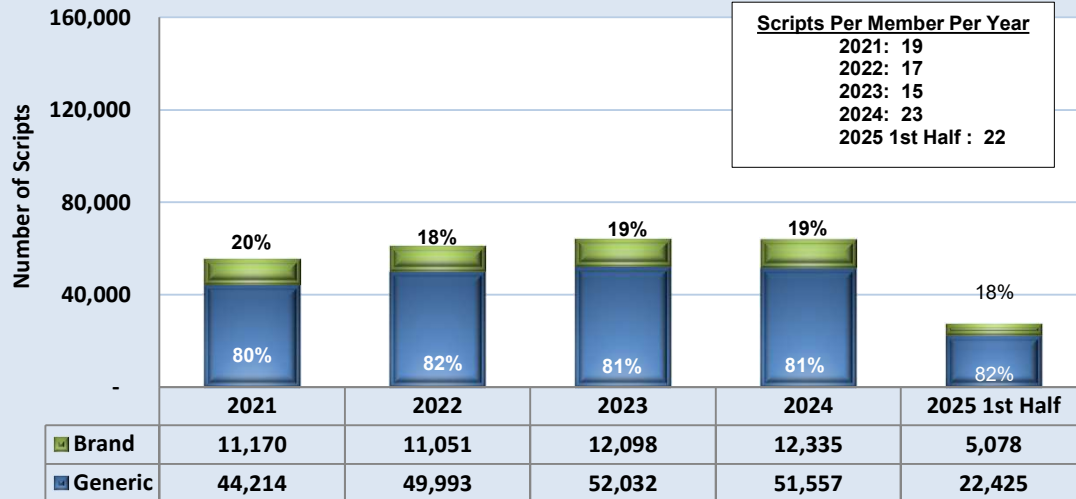
For members who are still enrolled, as of June 2025



	1	2	3	4	5	6	7	8	9	10
Rx	\$44,794	\$4,851,625	\$1,846,473	\$132,928	\$110,688	\$86,516	\$1,008,541	\$16,658	\$1,858	\$81,387
Medical	\$7,582,021	\$1,145,364	\$3,980,932	\$4,602,122	\$4,384,097	\$4,256,907	\$3,197,199	\$3,724,648	\$3,731,887	\$3,357,903
Years Enrolled	13.83	9.58	7.92	14.67	15.5	19.17	7.5	17.08	5.5	13.5

The New Mexico Medical Insurance Pool

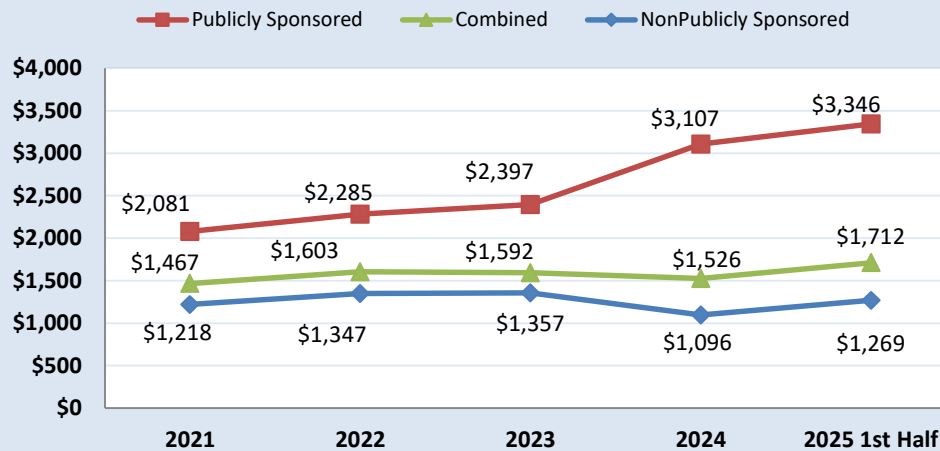
Brand vs Generic Drug Utilization



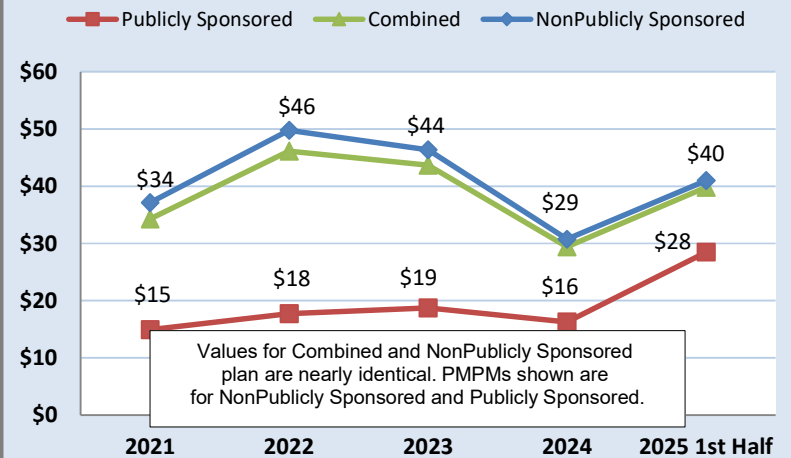
Specialty vs Non-Specialty Drugs

Insights Coming Soon

Pharmacy Paid Cost Per Script Brand



Pharmacy Paid Cost Per Script Generic



The New Mexico Medical Insurance Pool

Non-Specialty Drugs Paid in 2025

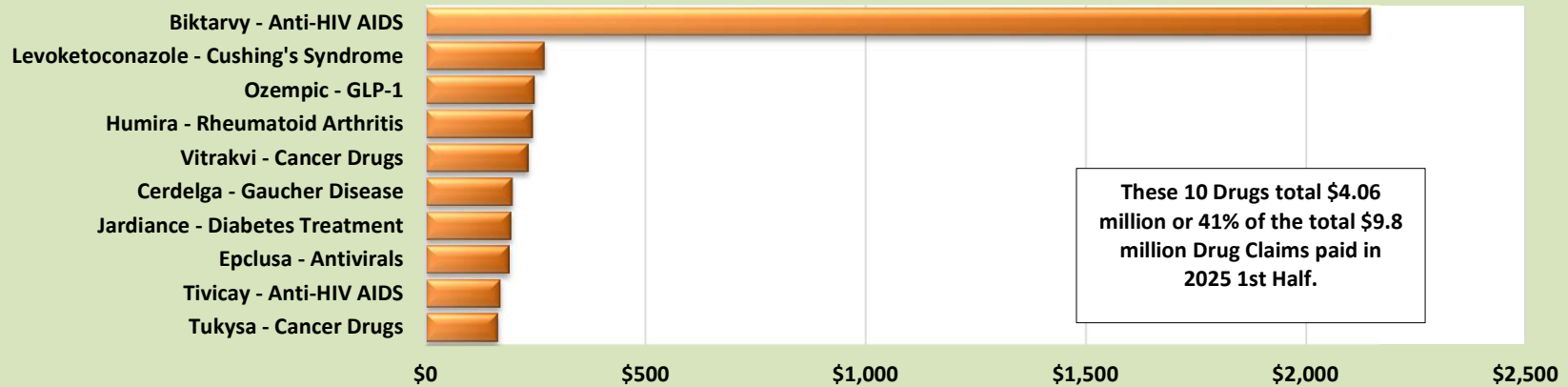
Insights Coming Soon

Specialty Drugs Paid in 2025

Insights Coming Soon

Top 10 Paid Drugs in 2025 1st Half

Based on Proprietary Name, Shown in Thousands

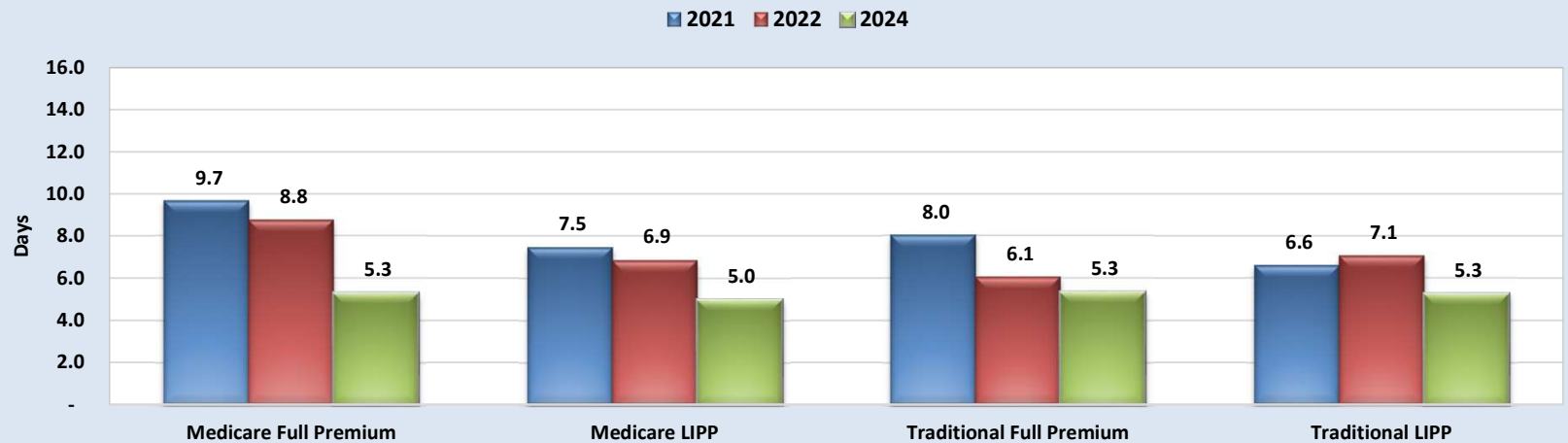


The New Mexico Medical Insurance Pool

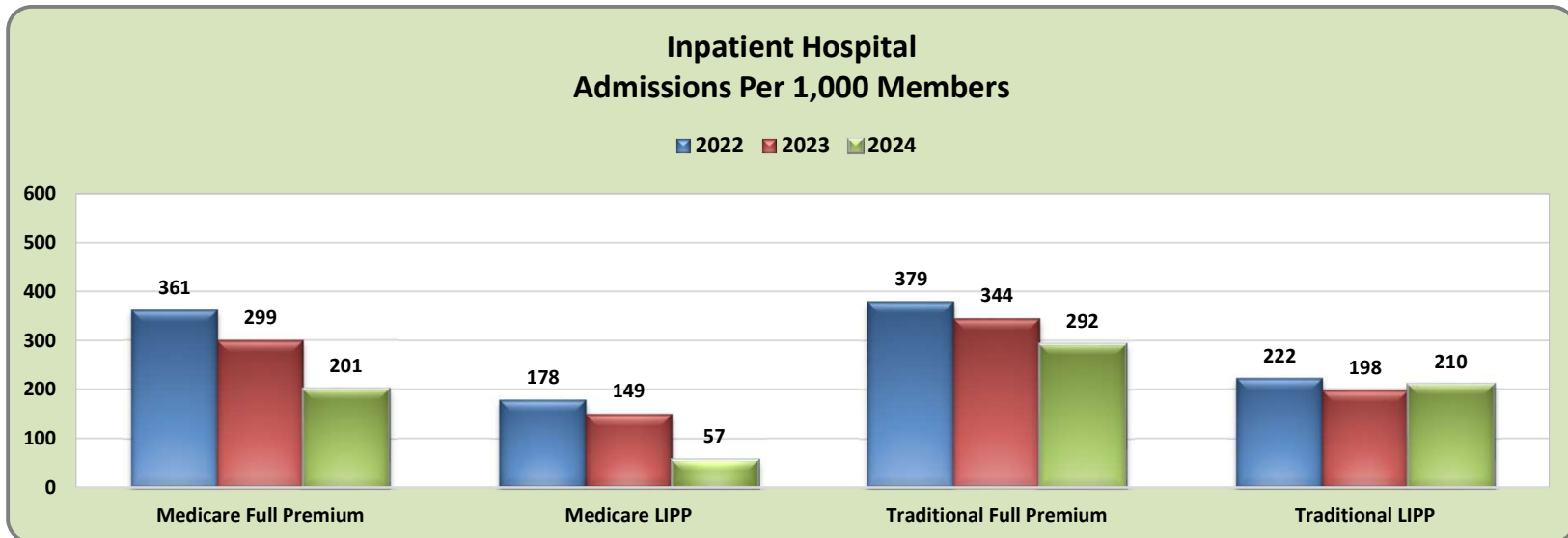
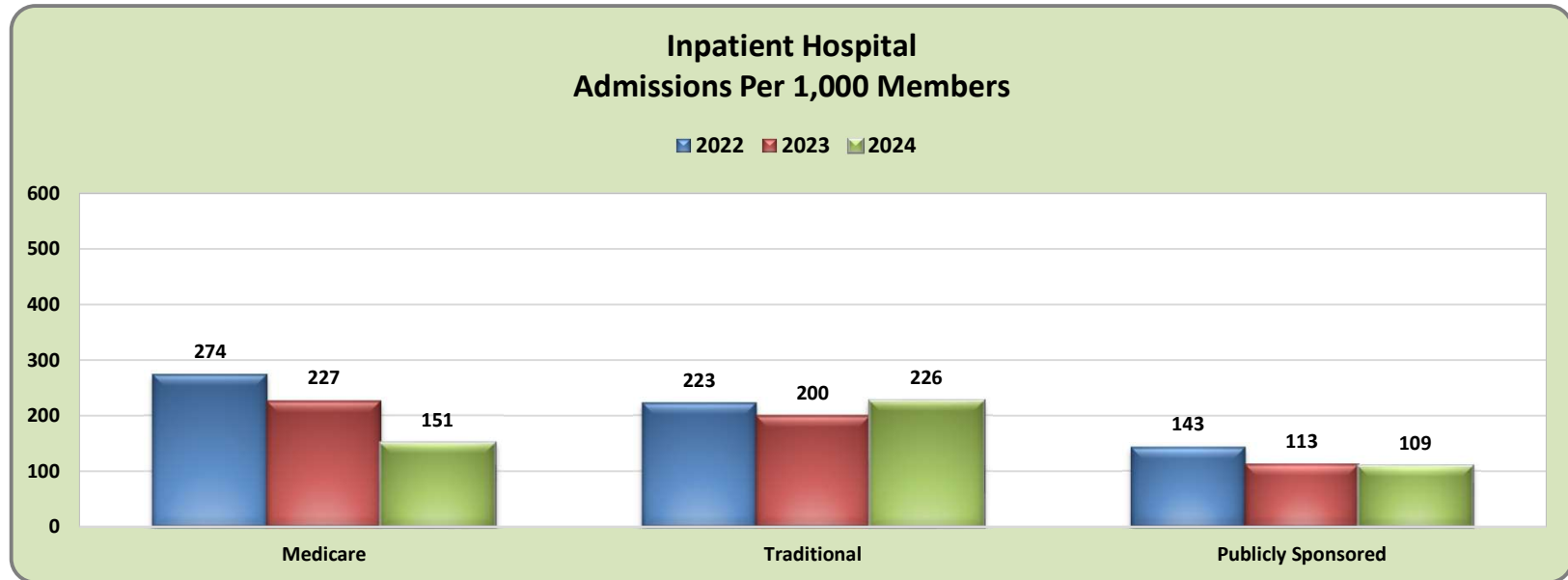
Inpatient Hospital Average Length of Stay



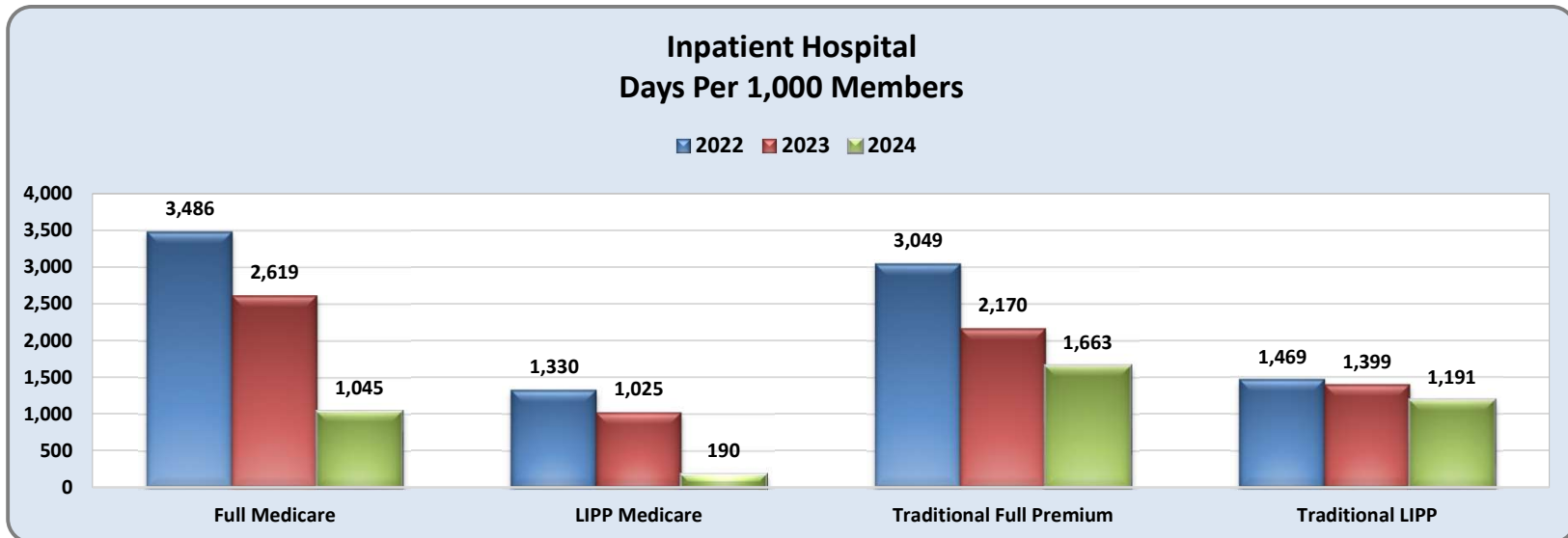
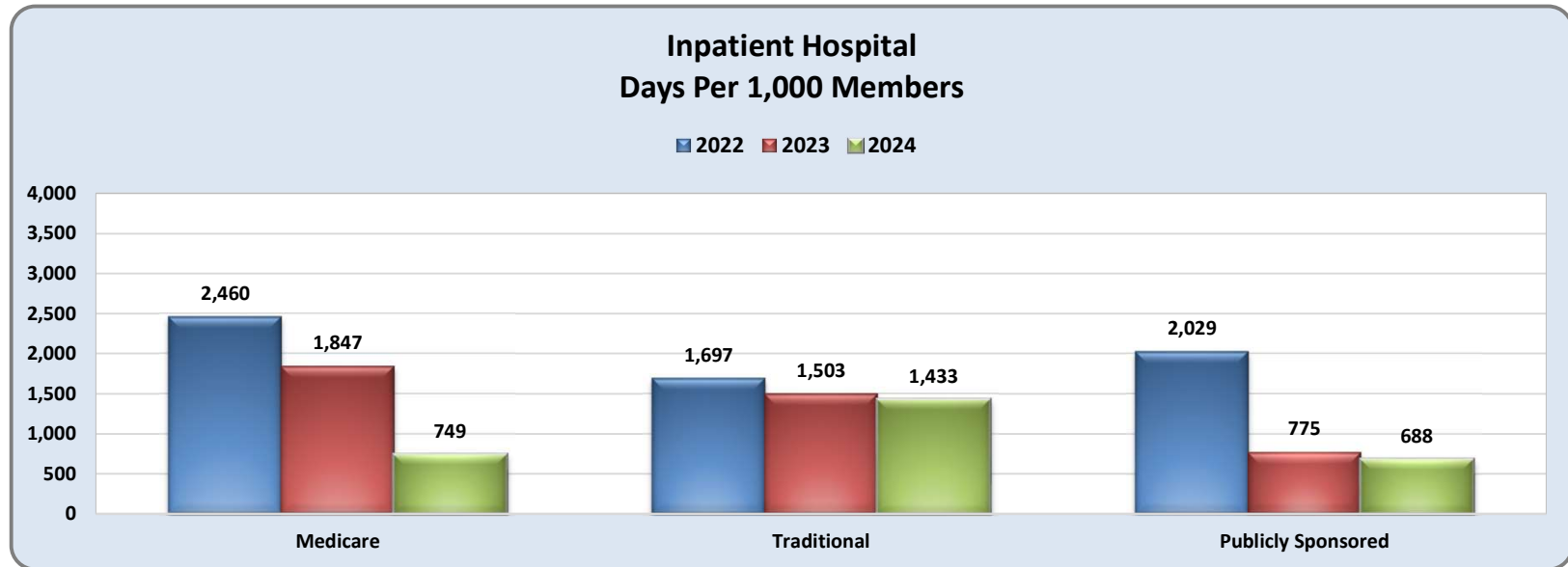
Inpatient Hospital Average Length of Stay



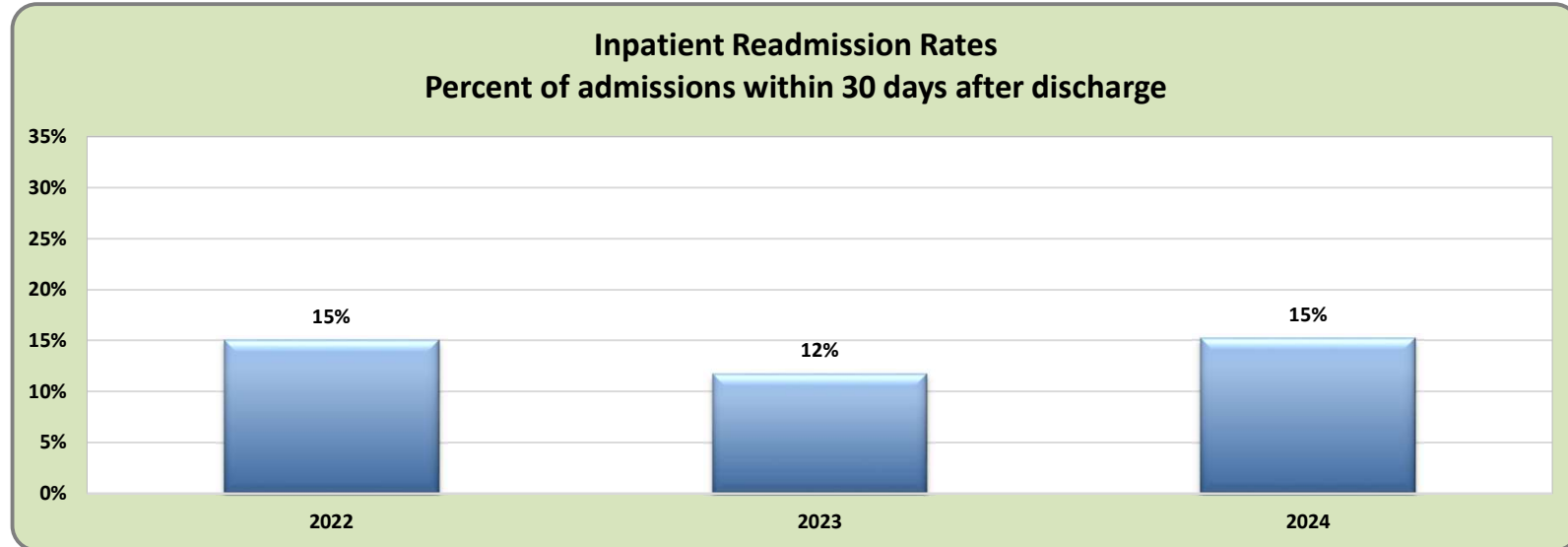
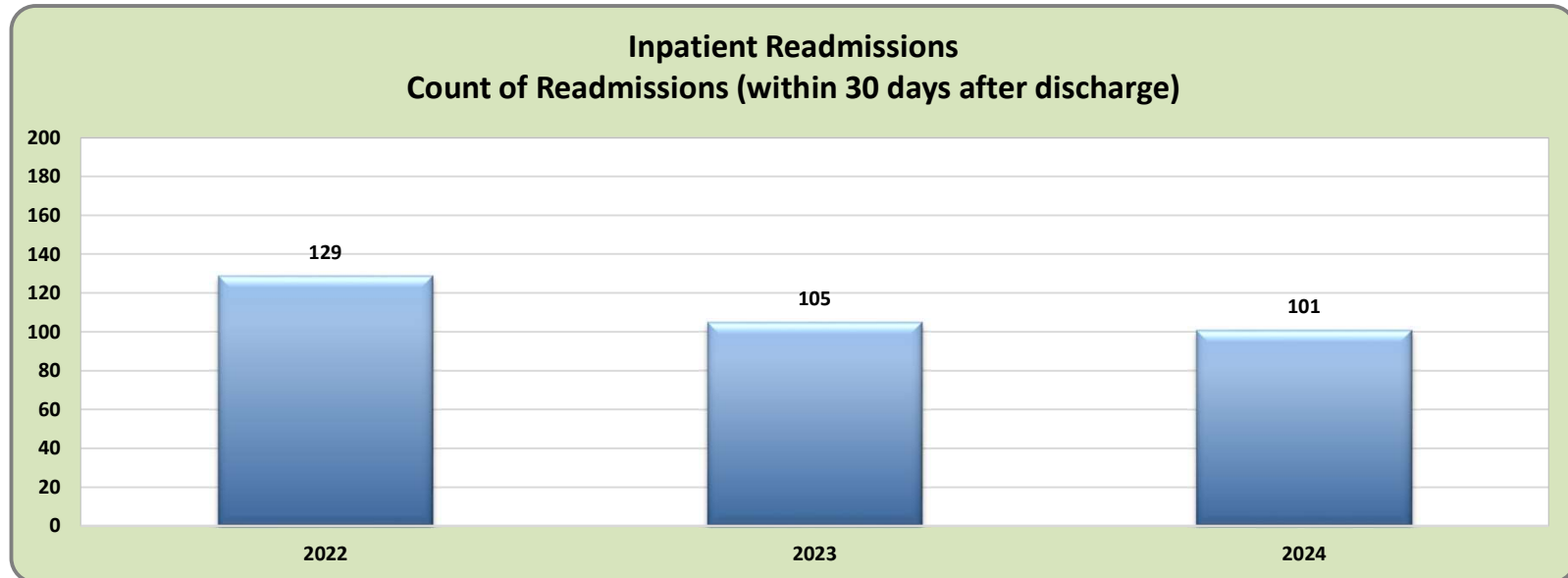
The New Mexico Medical Insurance Pool



The New Mexico Medical Insurance Pool



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* Readmissions based on any diagnosis at any facility

The New Mexico Medical Insurance Pool

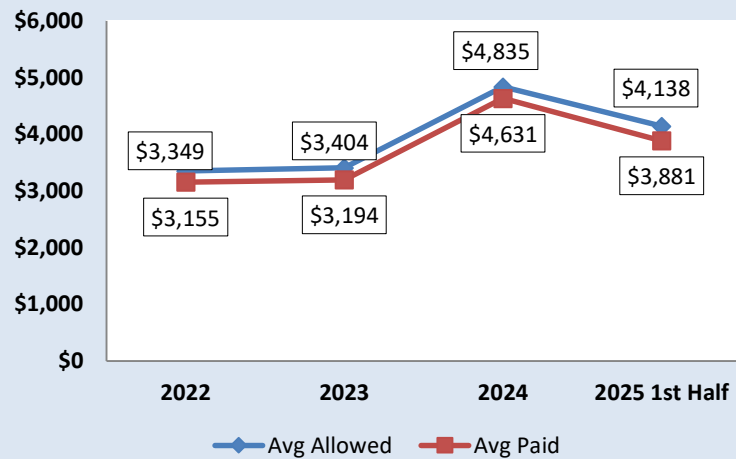
Emergency Room Visits



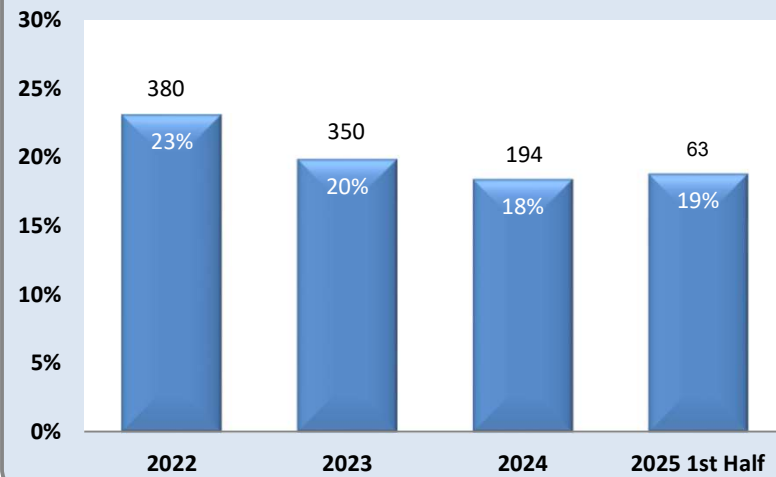
Emergency Room Utilization Visits per 1,000 Members



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 2025 1st Half

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	5.7	229	7.1%	\$7,718,962	\$7,461,884	\$257,077	26.4%	38.4%	2.6%	3.3%	\$5,965
Cancer	5.1	282	8.8%	\$5,924,186	\$3,783,307	\$2,140,879	20.2%	19.4%	21.8%	36.1%	\$4,088
Other	4.6	957	29.8%	\$4,142,607	\$2,353,223	\$1,789,384	14.2%	12.1%	18.3%	43.2%	\$948
HIV/AIDS Related	5.7	173	5.4%	\$3,611,932	\$459,979	\$3,151,953	12.3%	2.4%	32.1%	87.3%	\$3,645
Neurological	5.4	121	3.8%	\$1,657,676	\$1,416,871	\$240,805	5.7%	7.3%	2.5%	14.5%	\$2,554
Arthritis and Joint Disorders	5.2	114	3.6%	\$1,493,241	\$985,674	\$507,567	5.1%	5.1%	5.2%	34.0%	\$2,527
Heart Related	4.8	133	4.1%	\$1,289,856	\$1,097,901	\$191,956	4.4%	5.6%	2.0%	14.9%	\$2,000
Diabetes	5.0	182	5.7%	\$1,223,343	\$458,248	\$765,095	4.2%	2.4%	7.8%	62.5%	\$1,333
Spinal/Brain	5.2	90	2.8%	\$622,983	\$577,922	\$45,061	2.1%	3.0%	0.5%	7.2%	\$1,325
Coagulation Defects	5.2	37	1.2%	\$477,708	\$385,099	\$92,609	1.6%	2.0%	0.9%	19.4%	\$2,501
Hepatitis C	4.5	14	0.4%	\$426,102	\$73,416	\$352,686	1.5%	0.4%	3.6%	82.8%	\$6,764
Mental Disorders	5.1	90	2.8%	\$347,559	\$227,498	\$120,060	1.2%	1.2%	1.2%	34.5%	\$764
Metabolic Disorders	5.3	45	1.4%	\$262,433	\$124,665	\$137,768	0.9%	0.6%	1.4%	52.5%	\$1,103
COVID-19	4.5	4	0.1%	\$58,639	\$47,330	\$11,309	0.2%	0.2%	0.1%	19.3%	\$3,258
No Claims Submitted	3.5	739	23.0%	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	\$0
TOTALS	4.6	3,210	100.0%	\$29,257,226	\$19,453,018	\$9,804,208	100.0%	100.0%	100.0%		\$1,961
% of Total Claims					66%	34%					

NOTE:

Total of 3,210 unique members enrolled at some time during 2025 1st Half. Claims based on incurred date of service through 6/30/2025, paid through 7/31/2025.

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 2025 1st Half - 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	5.7	51	31.1%	\$69,272	\$46,395	\$22,878	19.4%	58.8%	8.2%	33.0%	\$239
Other	5.4	44	26.8%	\$66,152	\$6,585	\$59,567	18.5%	8.3%	21.4%	90.0%	\$277
Diabetes	5.4	9	5.5%	\$56,196	\$2,411	\$53,785	15.7%	3.1%	19.3%	95.7%	\$1,147
Metabolic Disorders	6.0	1	0.6%	\$52,069	\$0	\$52,069	14.6%	0.0%	18.7%	100.0%	\$8,678
Neurological	4.9	9	5.5%	\$27,603	\$8,255	\$19,348	7.7%	10.5%	6.9%	70.1%	\$627
HIV/AIDS Related	6.0	1	0.6%	\$26,943	\$0	\$26,943	7.5%	0.0%	9.7%	100.0%	\$4,490
Mental Disorders	6.0	5	3.0%	\$13,817	\$1,467	\$12,350	3.9%	1.9%	4.4%	89.4%	\$461
Arthritis and Joint Disorders	6.0	3	1.8%	\$13,169	\$1,125	\$12,044	3.7%	1.4%	4.3%	91.5%	\$732
Coagulation Defects	6.0	4	2.4%	\$12,423	\$1,239	\$11,184	3.5%	1.6%	4.0%	90.0%	\$518
Heart Related	4.0	2	1.2%	\$8,074	\$8,074	\$0	2.3%	10.2%	0.0%	0.0%	\$1,009
Cancer	6.0	3	1.8%	\$5,931	\$1,786	\$4,145	1.7%	2.3%	1.5%	69.9%	\$330
COVID-19	1.0	1	0.6%	\$5,592	\$1,341	\$4,251	1.6%	1.7%	1.5%	76.0%	\$5,592
Spinal/Brain	6.0	2	1.2%	\$254	\$254	\$0	0.1%	0.3%	0.0%	0.0%	\$21
No Claims Submitted	4.1	29	17.7%	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	\$0
TOTALS	5.3	164	100.0%	\$357,493	\$78,932	\$278,562	100.0%	100.0%	100.0%		\$413
% of Total Claims					22%	78%					

NOTE:

Total of 164 unique members enrolled at some time during 2025 1st Half. Claims based on incurred date of service through 6/30/2025, paid through 7/31/2025.

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 2025 1st Half - 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	5.6	178	5.8%	\$7,649,689	\$7,415,490	\$234,200	26.5%	38.3%	2.5%	3.1%	\$7,619
Cancer	5.1	279	9.2%	\$5,918,255	\$3,781,520	\$2,136,734	20.5%	19.5%	22.4%	36.1%	\$4,136
Other	4.5	913	30.0%	\$4,076,455	\$2,346,638	\$1,729,818	14.1%	12.1%	18.2%	42.4%	\$987
HIV/AIDS Related	5.7	172	5.6%	\$3,584,990	\$459,979	\$3,125,010	12.4%	2.4%	32.8%	87.2%	\$3,640
Neurological	5.4	112	3.7%	\$1,630,073	\$1,408,617	\$221,457	5.6%	7.3%	2.3%	13.6%	\$2,694
Arthritis and Joint Disorders	5.2	111	3.6%	\$1,480,072	\$984,549	\$495,523	5.1%	5.1%	5.2%	33.5%	\$2,583
Heart Related	4.9	131	4.3%	\$1,281,782	\$1,089,827	\$191,956	4.4%	5.6%	2.0%	15.0%	\$2,012
Diabetes	5.0	173	5.7%	\$1,167,147	\$455,837	\$711,310	4.0%	2.4%	7.5%	60.9%	\$1,343
Spinal/Brain	5.2	88	2.9%	\$622,728	\$577,668	\$45,061	2.2%	3.0%	0.5%	7.2%	\$1,360
Coagulation Defects	5.1	33	1.1%	\$465,285	\$383,860	\$81,425	1.6%	2.0%	0.9%	17.5%	\$2,786
Hepatitis C	4.5	14	0.5%	\$426,102	\$73,416	\$352,686	1.5%	0.4%	3.7%	82.8%	\$6,764
Mental Disorders	5.0	85	2.8%	\$333,742	\$226,031	\$107,711	1.2%	1.2%	1.1%	32.3%	\$785
Metabolic Disorders	5.3	44	1.4%	\$210,364	\$124,665	\$85,700	0.7%	0.6%	0.9%	40.7%	\$907
COVID-19	5.7	3	0.1%	\$53,047	\$45,989	\$7,058	0.2%	0.2%	0.1%	13.3%	\$3,120
No Claims Submitted	3.5	710	23.3%	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	\$0
TOTALS	4.6	3,046	100.0%	\$28,899,733	\$19,374,086	\$9,525,647	100.0%	100.0%	100.0%		\$2,056
% of Total Claims					67%	33%					

NOTE:

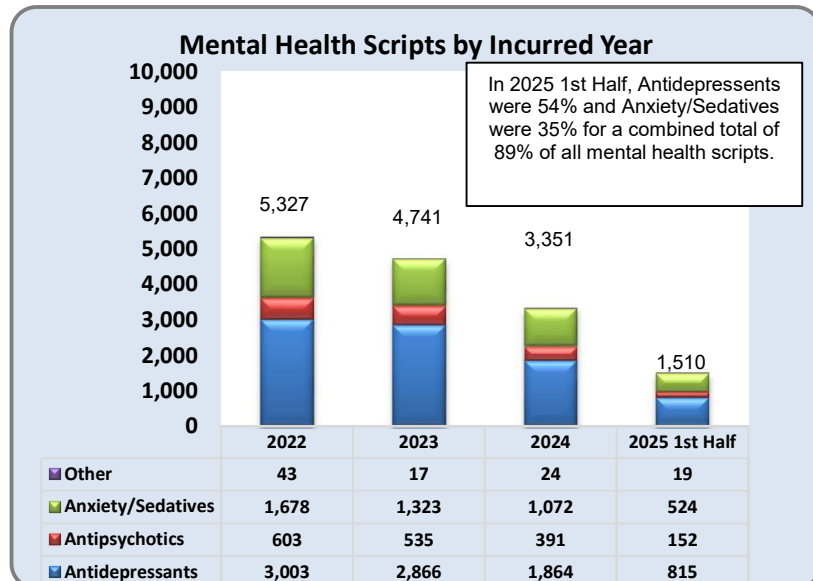
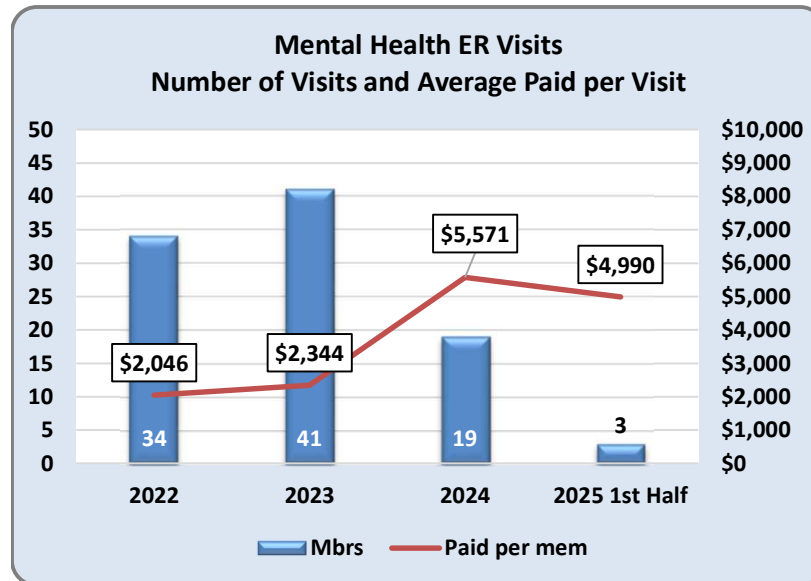
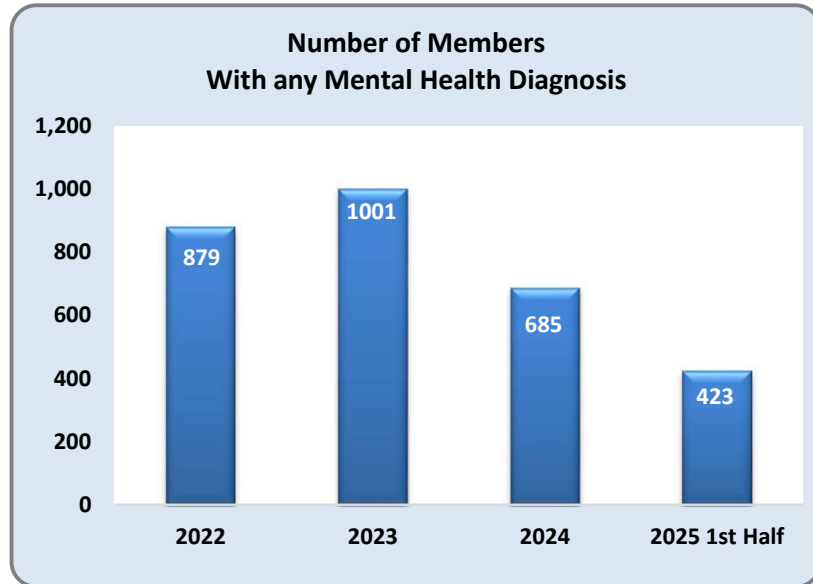
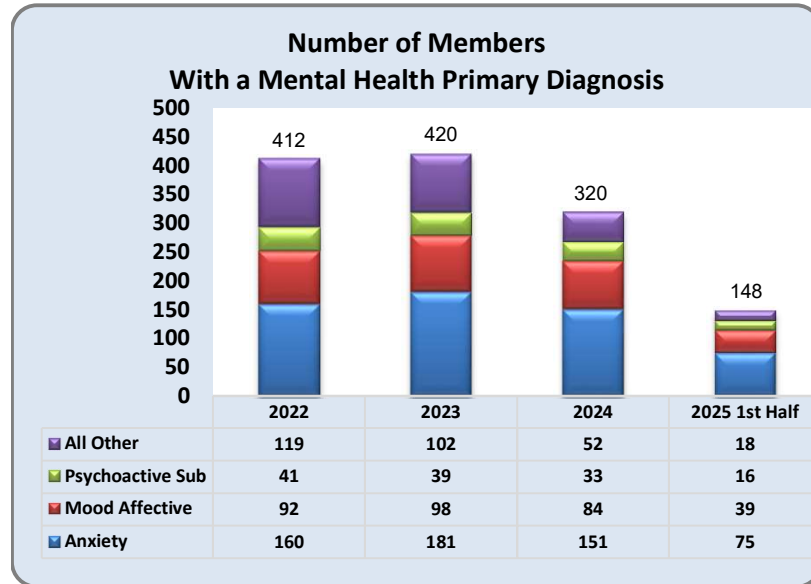
Total of 3,046 unique members enrolled at some time during 2025 1st Half. Claims based on incurred date of service through 6/30/2025, paid through 7/31/2025.

Does not include IBNR

Members are assigned to a mutually exclusive diagnostic category based on the category which had the most paid dollars

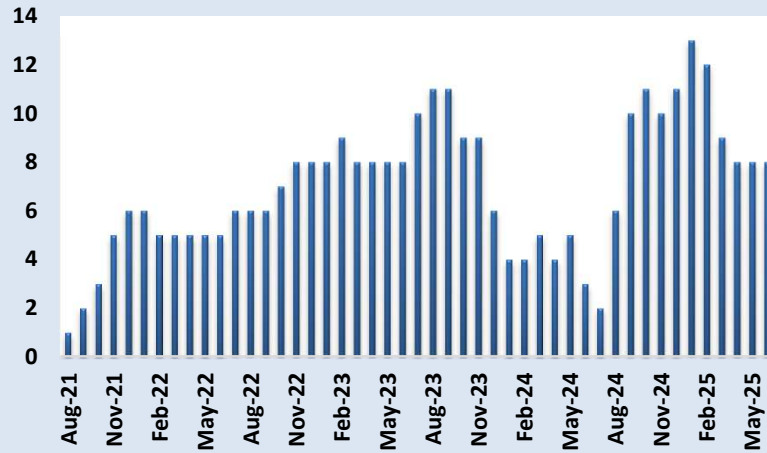
* COVID-19 must have a primary dx starting with U07*, Mbrs only entered in category if it's the most paid dollars

The New Mexico Medical Insurance Pool

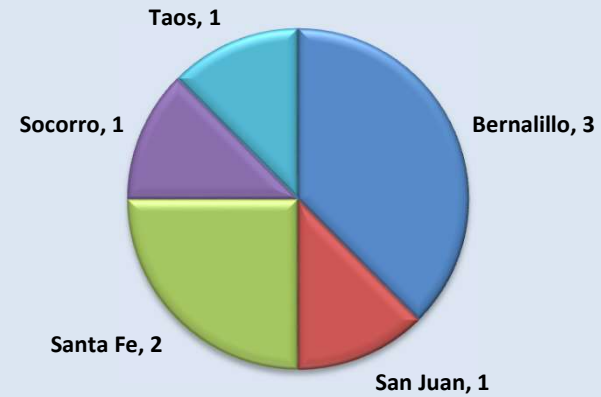


The New Mexico Medical Insurance Pool

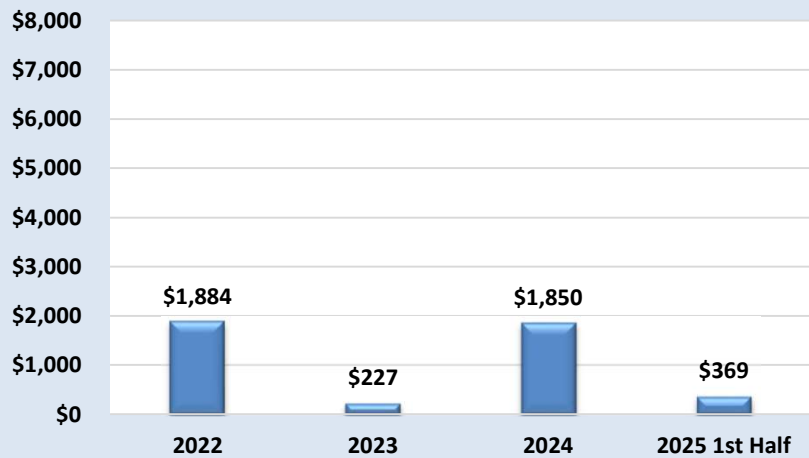
**HCV Members
Number of Members Per Month**



**HCV Members
Number of Members by County
as of June 2025**



**HCV Members
Average PMPM Medical**



**HCV Members
Average PMPM Pharmacy**

