

*The New Mexico Medical Insurance Pool*

*The Pool Stats  
2008*

*Data as of: January 2009*

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## The New Mexico Medical Insurance Pool

### December 2008 Highlights

#### Enrollment

	Members	Growth
As of Dec-2004	1,382	
As of Dec-2005	1,904	37.8%
As of Dec-2006	2,944	54.6%
As of Dec-2007	4,681	59.0%
As of Dec-2008	6,020	28.6%

Distribution by Eligibility Group	% of Total
Traditional Full Premium	39.2%
Traditional LIPP	42.7%
Medicare Full Premium	4.3%
Medicare LIPP	2.0%
Publicly Sponsored	11.3%
Senior Pharmacy, Medbank	0.5%
<b>Total</b>	<b>100.0%</b>

Distribution by Plan	% of Total
\$500 Deductible	49.5%
\$1,000 Deductible	9.7%
\$2,000 Deductible	11.2%
\$5,000 Deductible	7.8%
\$7,500 Deductible	1.7%
\$10,000 Deductible	2.0%
Medicare	6.2%
Senior Pharmacy	0.1%
Medbank	0.4%
Publicly Sponsored	11.3%
<b>Total</b>	<b>100.0%</b>

#### Financial

	Earned Premiums	Total Claims Incurred	Loss Ratio
Jan - Dec 2007	\$11,591,756	\$41,531,235	358.3%
Jan - Dec 2008	\$15,725,777	\$63,154,230	401.6%

2007 YTD Total Assessments	\$29,397,664
2008 YTD Total Assessments	\$49,028,813

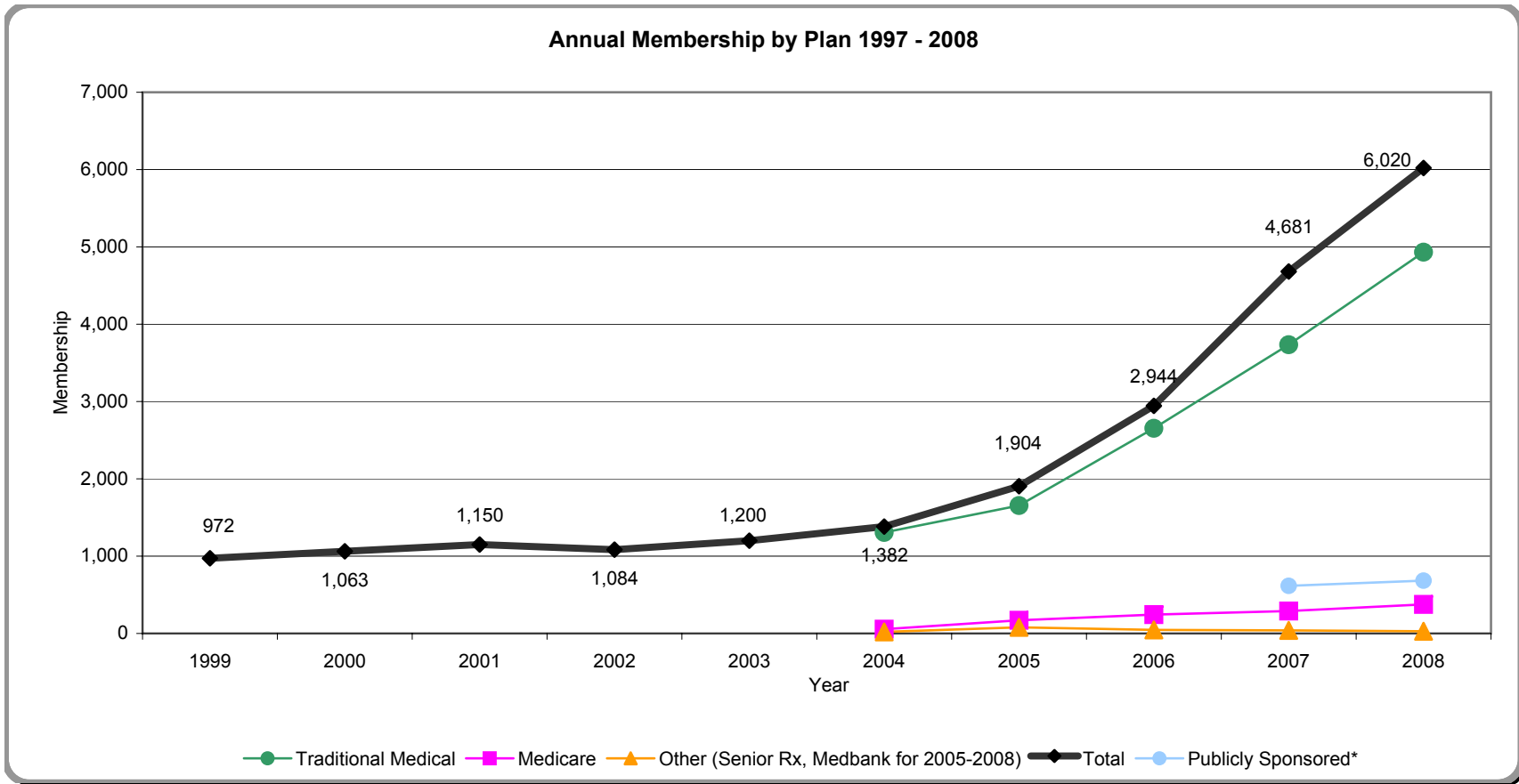
Jan - Dec 2007 PMPM for Medical and Rx Combined	\$886.62
Jan - Dec 2008 PMPM for Medical and Rx Combined	\$963.26

#### Claim Distribution

2008 YTD Paid Claims	Claim Type	% Total
	Ambulatory	11.6%
	Inpatient	25.0%
	Outpatient	39.7%
	Rx	23.7%
	<b>Total</b>	<b>100.0%</b>

## The New Mexico Medical Insurance Pool

### Annual Membership by Plan 1997 - 2008



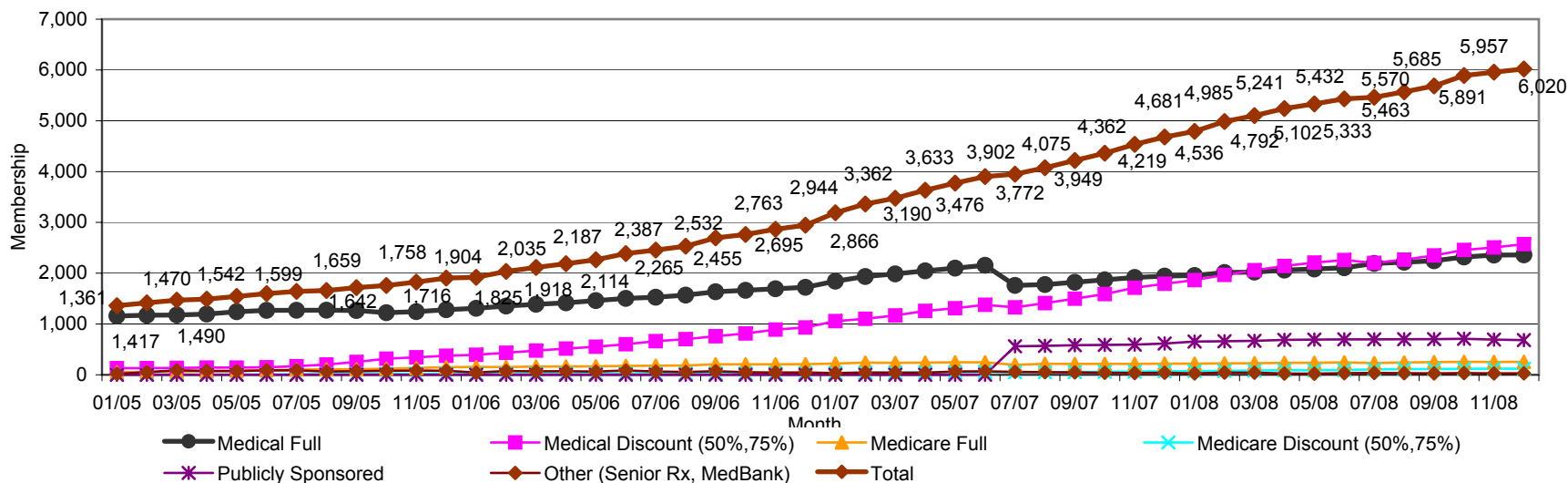
Benefit Description	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
Traditional Medical						1,307	1,655	2,654	3,735	4,932
Medicare						55	170	244	290	376
Publicly Sponsored*									616	683
Other (Senior Rx, Medbank for 2005-2008)						20	79	46	40	29
<b>Total</b>	<b>972</b>	<b>1,063</b>	<b>1,150</b>	<b>1,084</b>	<b>1,200</b>	<b>1,382</b>	<b>1,904</b>	<b>2,944</b>	<b>4,681</b>	<b>6,020</b>

Source: 1997-2003 NASCHIP Book, 2004 Budget Reports, 2005-current from data  
 Reported as of January 2009

\*Publicly Sponsored members includes traditional and Medicare members, broken out 7/01/2007 and forward, prior months the members are included in whatever plan they were in.

## The New Mexico Medical Insurance Pool

### Total Monthly Membership 2005-2008



2006	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Aug-06	Sep-06	Oct-06	Nov-06	Dec-06
Trad Medical Full Premium	1,309	1,353	1,388	1,416	1,461	1,504	1,527	1,568	1,634	1,663	1,693	1,722
Trad Medical Discount (50%,75%)	394	433	477	515	552	601	662	702	759	814	890	932
Medicare Full Premium	153	154	161	163	166	175	179	183	206	206	206	209
Medicare Discount (50%,75%)	18	20	20	22	23	23	23	24	26	30	32	35
Other (Senior Rx, MedBank)	44	75	68	71	63	84	64	55	70	50	45	46
<b>Total</b>	<b>1,918</b>	<b>2,035</b>	<b>2,114</b>	<b>2,187</b>	<b>2,265</b>	<b>2,387</b>	<b>2,455</b>	<b>2,532</b>	<b>2,695</b>	<b>2,763</b>	<b>2,866</b>	<b>2,944</b>

2007	Jan-07	Feb-07	Mar-07	Apr-07	May-07	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07
Trad Medical Full Premium	1,842	1,935	1,986	2,047	2,099	2,155	1,759	1,777	1,821	1,870	1,916	1,943
Trad Medical Discount (50%,75%)	1,056	1,102	1,168	1,257	1,310	1,377	1,328	1,411	1,498	1,589	1,714	1,792
Medicare Full Premium	221	239	236	239	247	245	195	216	214	215	215	219
Medicare Discount (50%,75%)	38	41	45	50	52	56	49	50	55	60	63	71
Publicly Sponsored*							561	570	583	588	594	616
Other (Senior Rx, MedBank)	33	45	41	40	64	68	57	51	48	40	34	40
<b>Total</b>	<b>3,190</b>	<b>3,362</b>	<b>3,476</b>	<b>3,633</b>	<b>3,772</b>	<b>3,901</b>	<b>3,949</b>	<b>4,075</b>	<b>4,219</b>	<b>4,362</b>	<b>4,536</b>	<b>4,681</b>

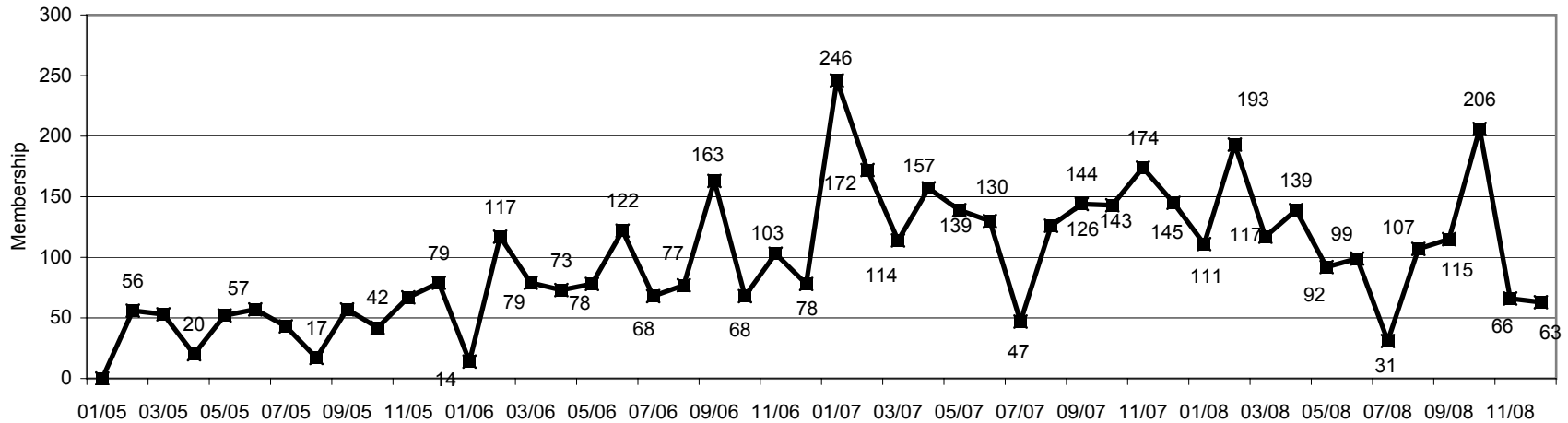
2008	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08
Trad Medical Full Premium	1,954	2,014	2,022	2,061	2,082	2,106	2,191	2,216	2,245	2,319	2,357	2,361
Trad Medical Discount (50%,75%)	1,864	1,966	2,058	2,143	2,208	2,258	2,201	2,266	2,349	2,457	2,507	2,571
Medicare Full Premium	220	224	228	236	237	244	231	243	249	255	253	256
Medicare Discount (50%,75%)	73	78	84	90	91	94	106	112	113	118	120	120
Publicly Sponsored*	654	660	669	687	693	698	698	701	702	709	693	683
Other (Senior Rx, MedBank)	27	43	41	24	22	32	36	32	27	33	27	29
<b>Total</b>	<b>4,792</b>	<b>4,985</b>	<b>5,102</b>	<b>5,241</b>	<b>5,333</b>	<b>5,432</b>	<b>5,463</b>	<b>5,570</b>	<b>5,685</b>	<b>5,891</b>	<b>5,957</b>	<b>6,020</b>

Source: From Data

\*Publicly Sponsored members broken out 7/01/2007 and forward, prior months the members are included in whatever plan they were in.

## The New Mexico Medical Insurance Pool

**Net Enrollment: 2005-2008**



2006	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Aug-06	Sep-06	Oct-06	Nov-06	Dec-06
Trad Medical Full Premium	28	44	35	28	45	43	23	41	66	29	30	29
Trad Medical Discount (50%,75%)	20	39	44	38	37	49	61	40	57	55	76	42
Medicare Full Premium	3	1	7	2	3	9	4	4	23	0	0	3
Medicare Discount (50%,75%)	-2	2	0	2	1	0	0	1	2	4	2	3
Other (Senior Rx, MedBank)	-35	31	-7	3	-8	21	-20	-9	15	-20	-5	1
<b>Total</b>	<b>14</b>	<b>117</b>	<b>79</b>	<b>73</b>	<b>78</b>	<b>122</b>	<b>68</b>	<b>77</b>	<b>163</b>	<b>68</b>	<b>103</b>	<b>78</b>

2007	Jan-07	Feb-07	Mar-07	Apr-07	May-07	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07
Trad Medical Full Premium	120	93	51	61	52	56	-396	18	44	49	46	27
Trad Medical Discount (50%,75%)	124	46	66	89	53	67	-49	83	87	91	125	78
Medicare Full Premium	12	18	-3	3	8	-2	-50	21	-2	1	0	4
Medicare Discount (50%,75%)	3	3	4	5	2	4	-7	1	5	5	3	8
Publicly Sponsored*							560	9	13	5	6	22
Other (Senior Rx, MedBank)	-13	12	-4	-1	24	4	-11	-6	-3	-8	-6	6
<b>Total</b>	<b>246</b>	<b>172</b>	<b>114</b>	<b>157</b>	<b>139</b>	<b>129</b>	<b>47</b>	<b>126</b>	<b>144</b>	<b>143</b>	<b>174</b>	<b>145</b>

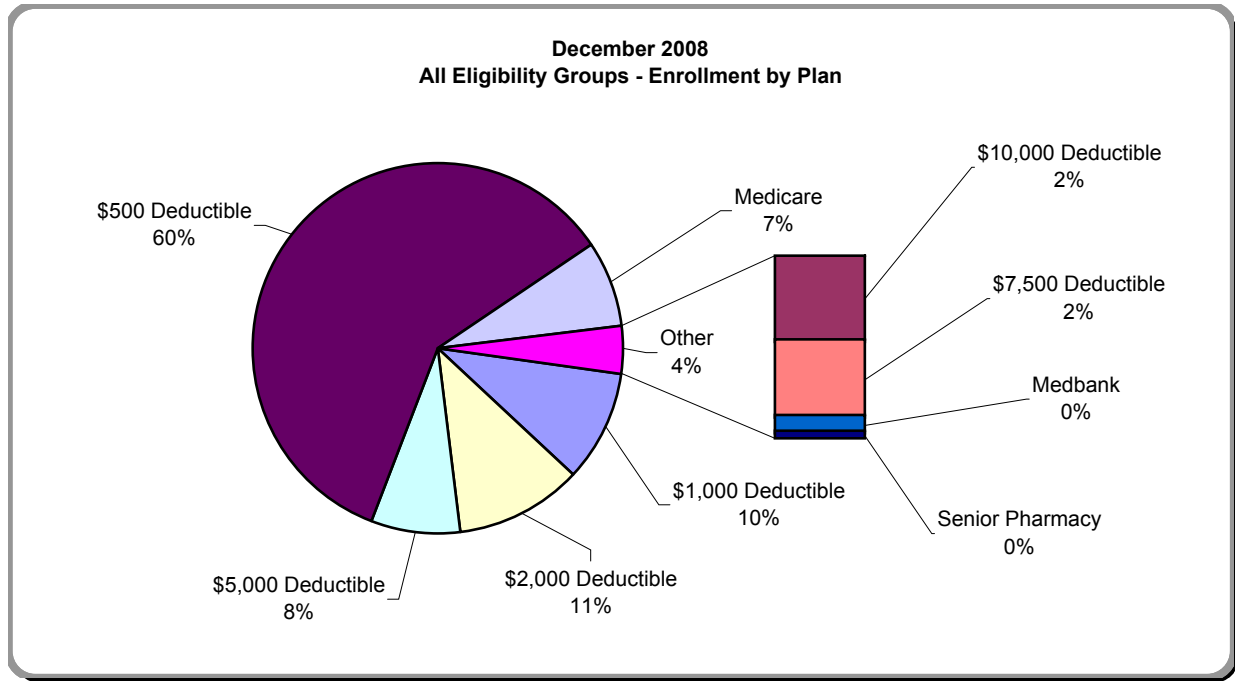
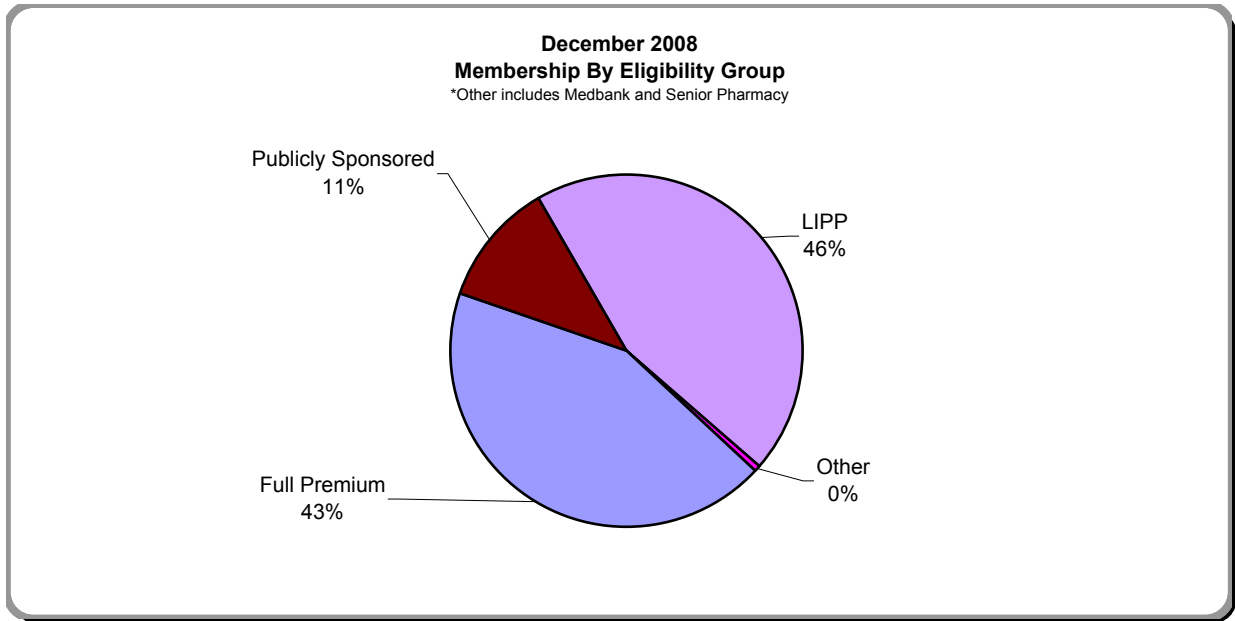
  

2008	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08
Trad Medical Full Premium	11	60	8	39	21	24	85	25	29	74	38	4
Trad Medical Discount (50%,75%)	72	102	92	85	65	50	-57	65	83	108	50	64
Medicare Full Premium	1	4	4	8	1	7	-13	12	6	6	-2	3
Medicare Discount (50%,75%)	2	5	6	6	1	3	12	6	1	5	2	0
Publicly Sponsored*	38	6	9	18	6	5	0	3	1	7	-16	-10
Other (Senior Rx, MedBank)	-13	16	-2	-17	-2	10	4	-4	-5	6	-6	2
<b>Total</b>	<b>111</b>	<b>193</b>	<b>117</b>	<b>139</b>	<b>92</b>	<b>99</b>	<b>31</b>	<b>107</b>	<b>115</b>	<b>206</b>	<b>66</b>	<b>63</b>

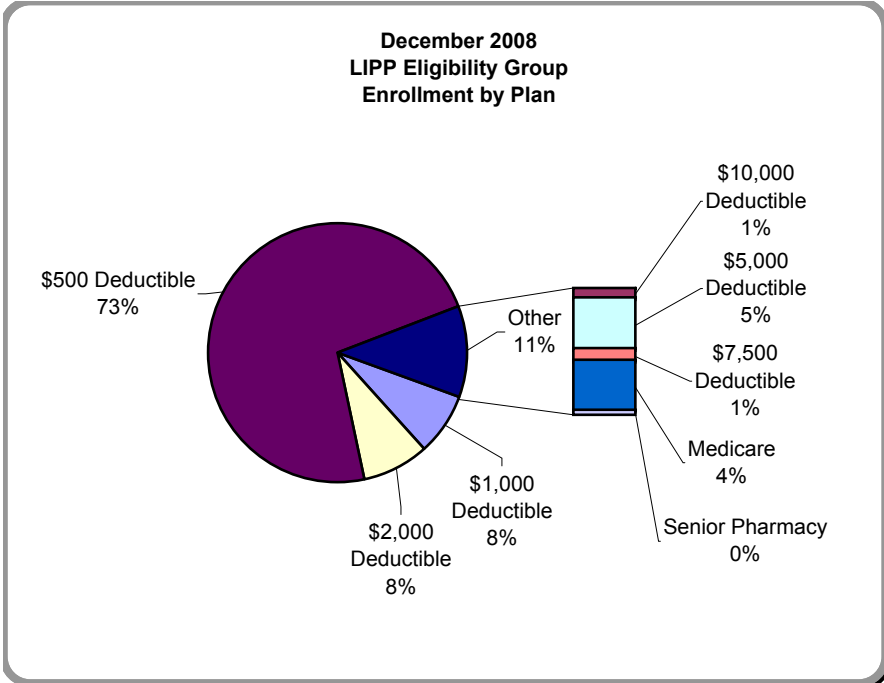
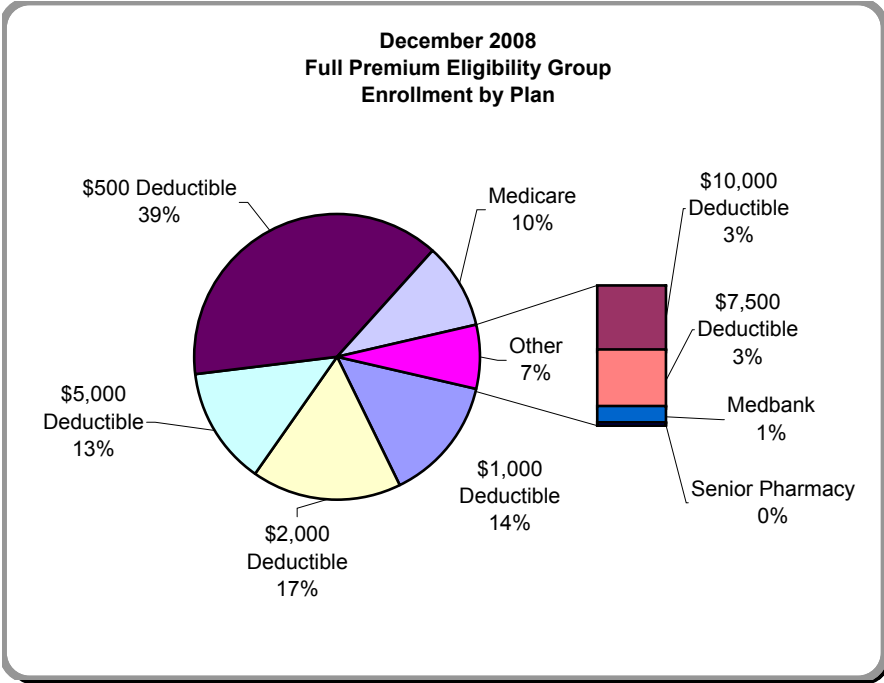
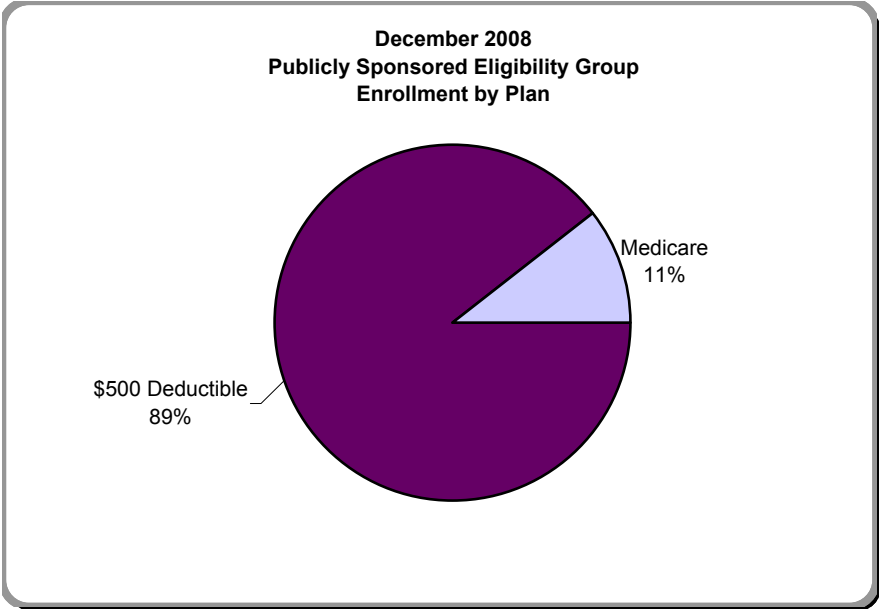
Source: From Data

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## The New Mexico Medical Insurance Pool

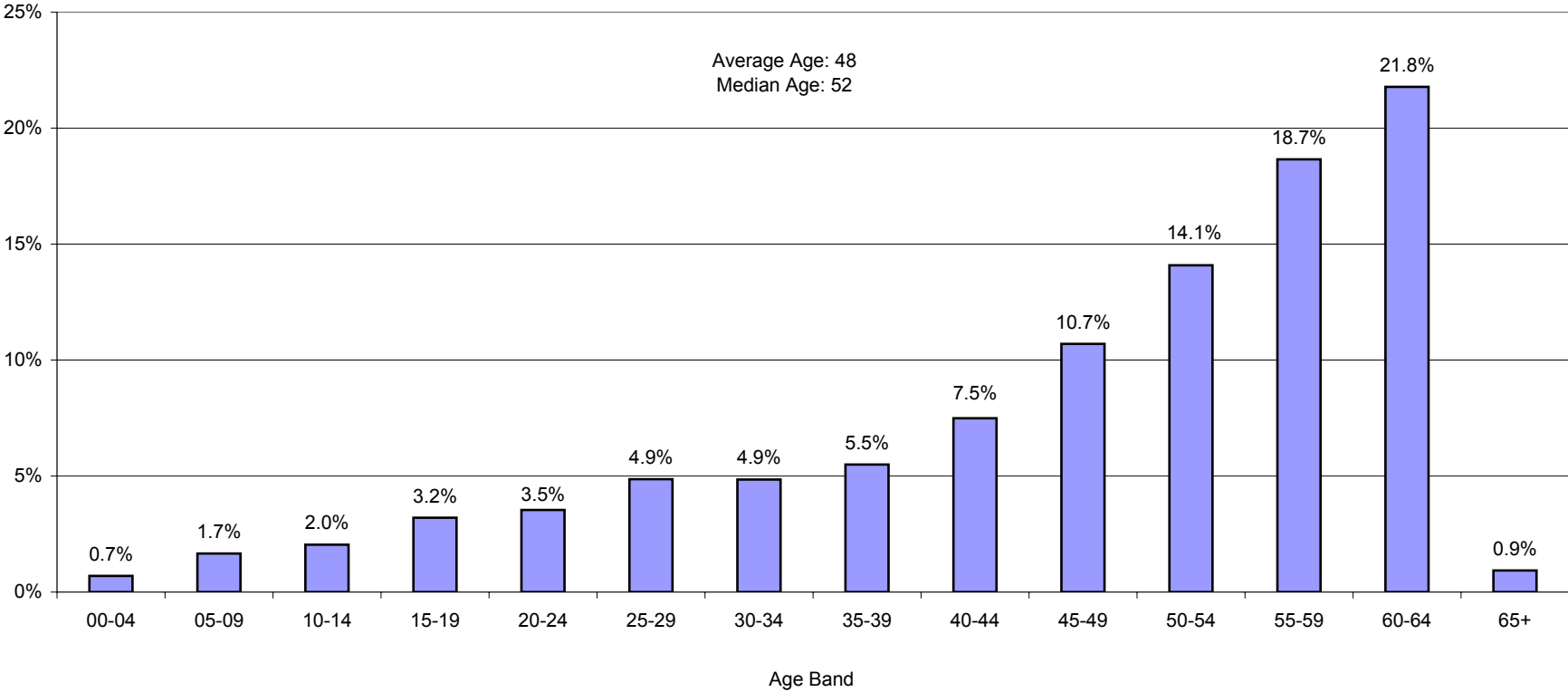


## The New Mexico Medical Insurance Pool



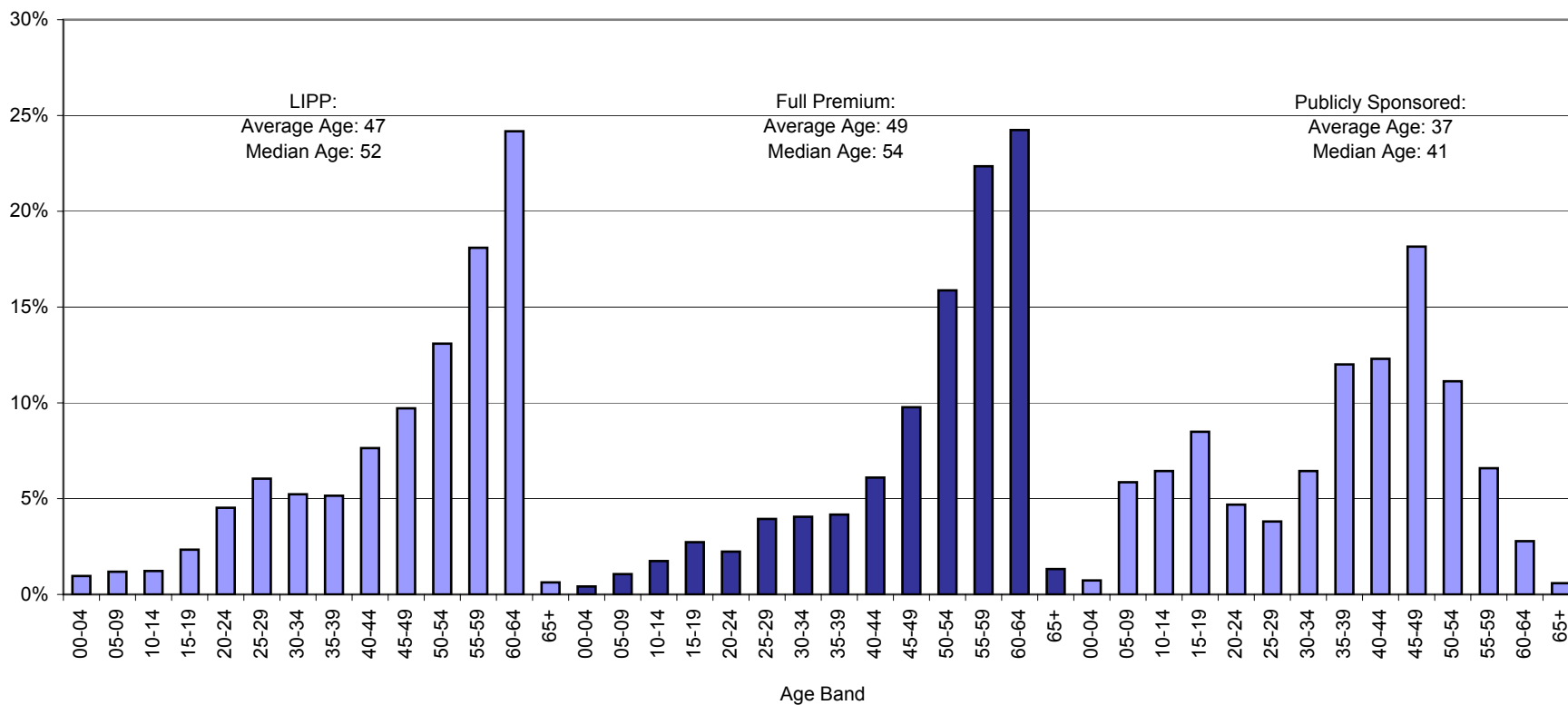
**The New Mexico Medical Insurance Pool**

**December 2008  
Active Membership by Age Band**



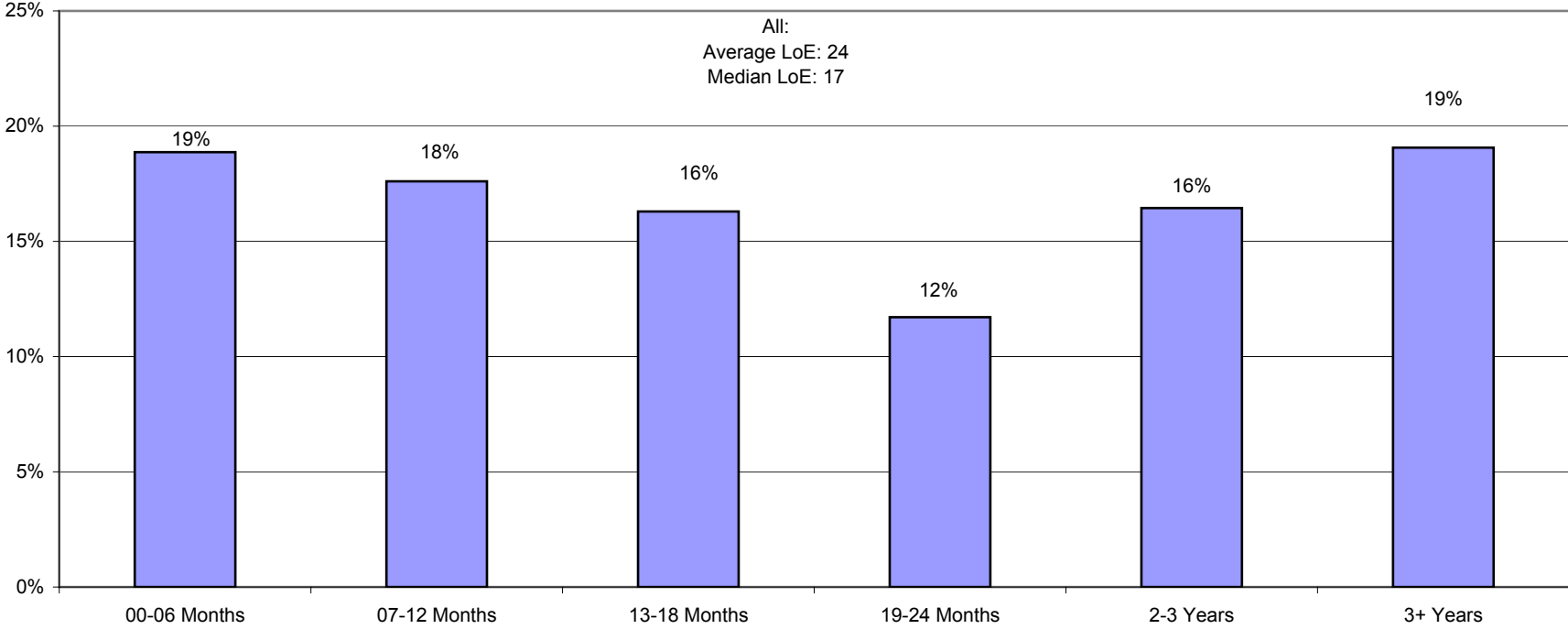
# The New Mexico Medical Insurance Pool

December 2008  
Active Membership by Eligibility Group and Age Band



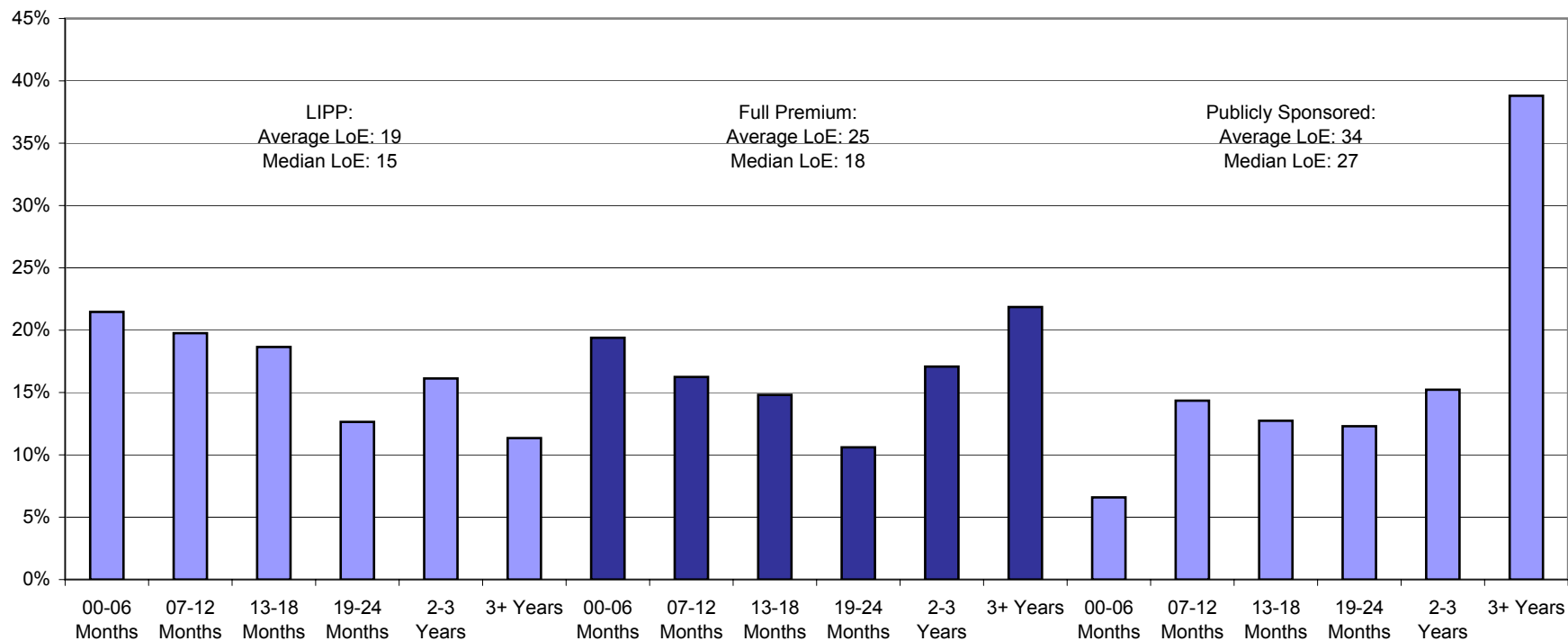
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**December 2008  
Active Membership by Length of Enrollment**



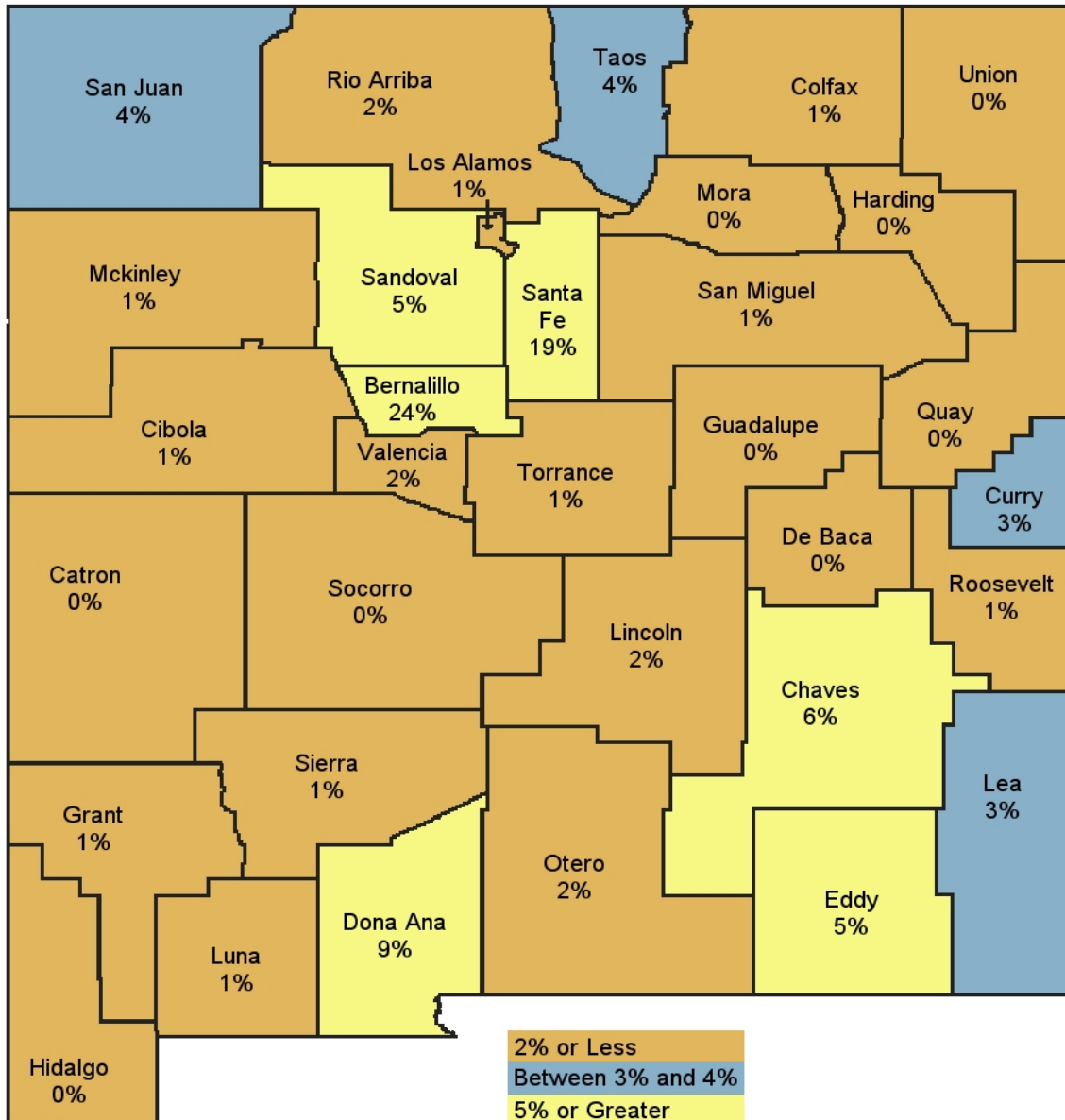
## The New Mexico Medical Insurance Pool

December 2008  
Active Membership by Eligibility Group and Length of Enrollment



# The New Mexico Medical Insurance Pool

## The Pool Membership Distribution by County

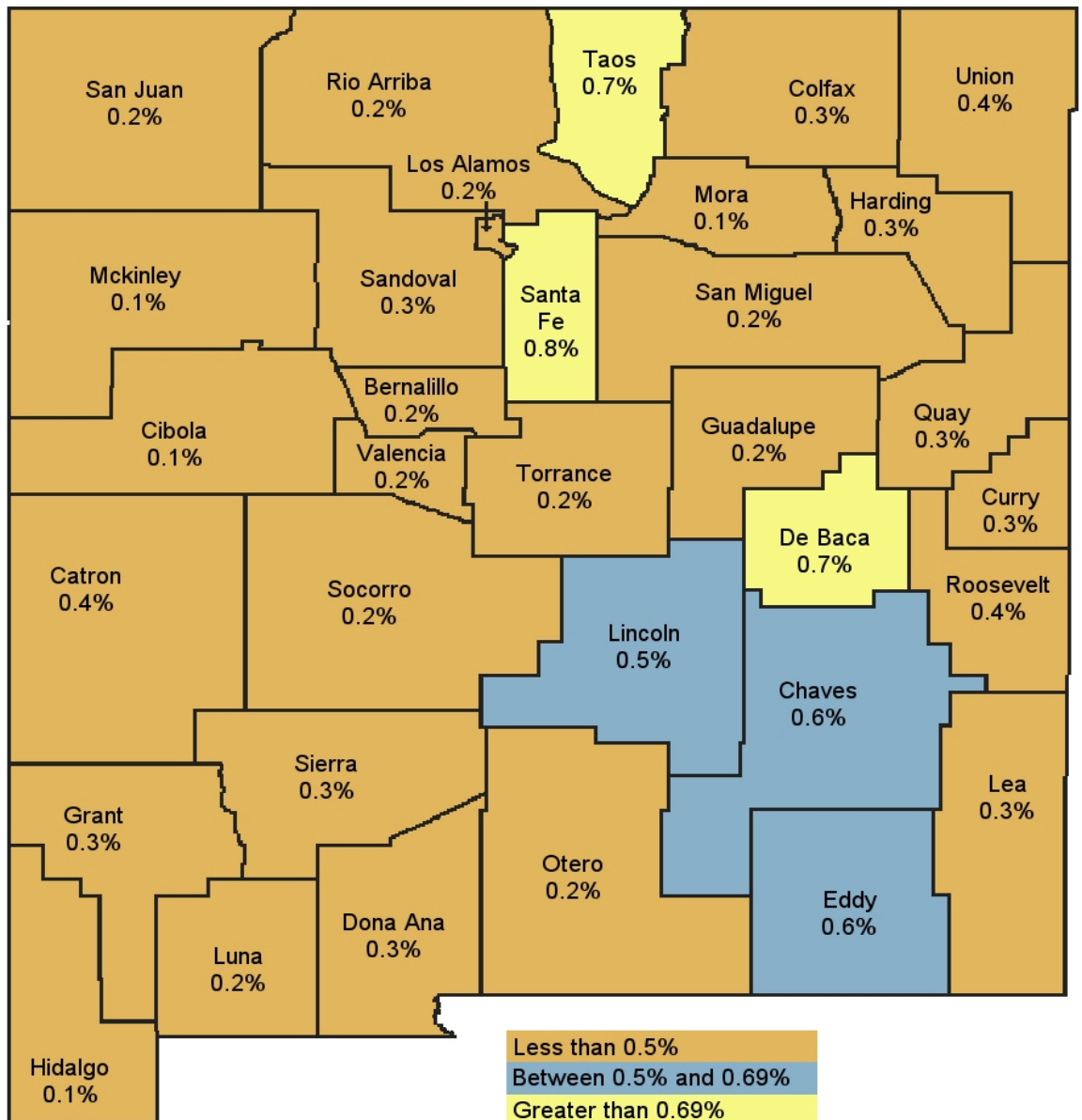


For 12/31/2008 as of 1/31/2009

County	Members	% of Total
Bernalillo	1432	24%
Catron	15	0%
Chaves	388	6%
Cibola	32	1%
Colfax	44	1%
Curry	158	3%
De Baca	12	0%
Dona Ana	533	9%
Eddy	285	5%
Grant	86	1%
Guadalupe	7	0%
Harding	2	0%
Hidalgo	4	0%
Lea	199	3%
Lincoln	109	2%
Los Alamos	42	1%
Luna	64	1%
McKinley	37	1%
Mora	7	0%
Otero	138	2%
Quay	28	0%
Rio Arriba	101	2%
Roosevelt	73	1%
San Juan	223	4%
San Miguel	62	1%
Sandoval	311	5%
Santa Fe	1130	19%
Sierra	35	1%
Socorro	28	0%
Taos	211	4%
Torrance	35	1%
Union	16	0%
Unknown	52	1%
Valencia	121	2%
Total	6020	100%

## The New Mexico Medical Insurance Pool

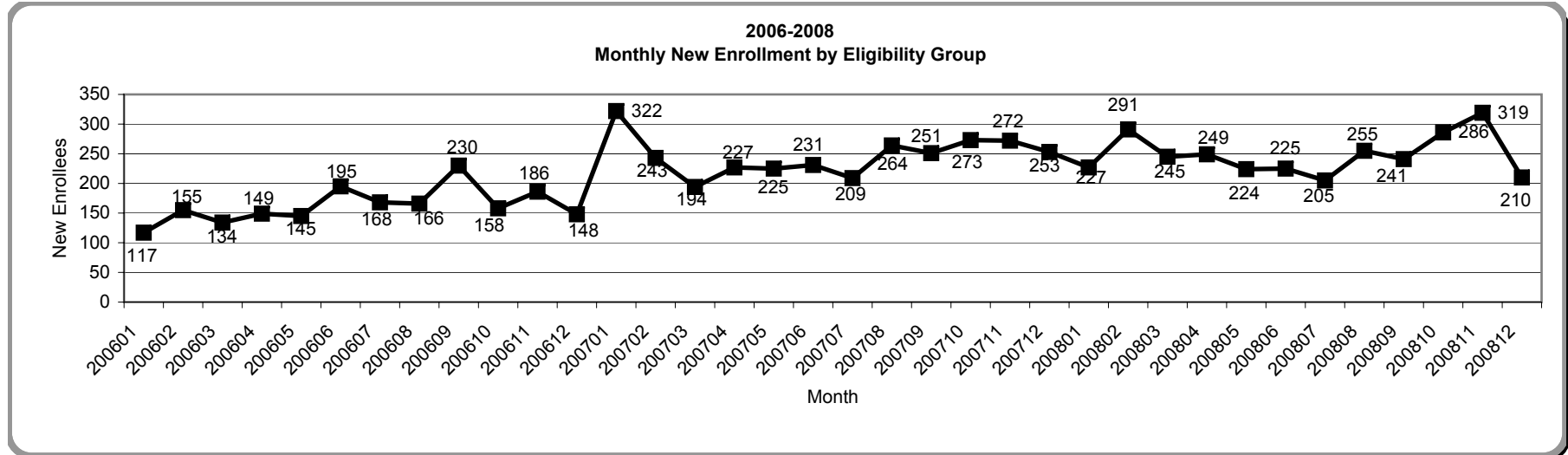
### The Pool Membership as a Percent of County Population



County	U.S. Census Bureau Population estimates as of 7/1/2007	Pool Membership for 12/31/2008 as of 1/31/2009	Membership as a % of County
Bernalillo	629,292	1,432	0.2%
Catron	3,431	15	0.4%
Chaves	62,595	388	0.6%
Cibola	27,261	32	0.1%
Colfax	13,216	44	0.3%
Curry	45,328	158	0.3%
De Baca	1,916	12	0.6%
Dona Ana	198,791	533	0.3%
Eddy	51,002	285	0.6%
Grant	29,699	86	0.3%
Guadalupe	4,447	7	0.2%
Harding	716	2	0.3%
Hidalgo	4,945	4	0.1%
Lea	58,043	199	0.3%
Lincoln	20,783	109	0.5%
Los Alamos	18,558	42	0.2%
Luna	26,996	64	0.2%
McKinley	70,059	37	0.1%
Mora	5,069	7	0.1%
Otero	63,129	138	0.2%
Quay	8,971	28	0.3%
Rio Arriba	40,827	101	0.2%
Roosevelt	19,142	73	0.4%
San Juan	122,427	223	0.2%
San Miguel	28,655	62	0.2%
Sandoval	117,866	311	0.3%
Santa Fe	142,955	1,130	0.8%
Sierra	12,316	35	0.3%
Socorro	18,118	28	0.2%
Taos	31,608	211	0.7%
Torrance	16,598	35	0.2%
Union	3,792	16	0.4%
Valencia	71,364	121	0.2%
<b>Total</b>	<b>1,969,915</b>	<b>5,968</b>	<b>0.3%</b>

Source: Population Division, U.S. Census Bureau  
 Table 1: Annual Est. of the Pop. for Counties of NM:  
 4/1/2000 to 7/1/2007

## The New Mexico Medical Insurance Pool



2006	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Aug-06	Sep-06	Oct-06	Nov-06	Dec-06
Trad Full Premium	72	69	67	61	76	78	79	79	96	61	77	65
Trad LIPP	27	35	39	41	33	53	56	51	67	63	80	54
Full Premium Medicare	6	2	8	4	5	6	7	4	28	6	2	6
LIPP Medicare	0	2	0	0	1	0	0	1	2	4	0	2
Publicly Sponsored*	0	0	0	0	0	0	0	0	0	0	0	0
Other (Senior Rx, MedBank)	12	47	20	43	30	58	26	31	37	24	27	21
<b>Total</b>	<b>117</b>	<b>155</b>	<b>134</b>	<b>149</b>	<b>145</b>	<b>195</b>	<b>168</b>	<b>166</b>	<b>230</b>	<b>158</b>	<b>186</b>	<b>148</b>

2007	Jan-07	Feb-07	Mar-07	Apr-07	May-07	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07
Trad Full Premium	164	137	85	108	106	90	82	87	88	111	106	86
Trad LIPP	129	62	86	90	69	104	78	101	114	120	130	100
Full Premium Medicare	16	18	5	6	10	3	10	20	5	8	2	11
LIPP Medicare	3	2	2	4	1	2	1	2	2	2	2	3
Publicly Sponsored*							14	22	20	14	19	32
Other (Senior Rx, MedBank)	10	24	16	19	39	31	24	32	22	18	13	21
<b>Total</b>	<b>322</b>	<b>243</b>	<b>194</b>	<b>227</b>	<b>225</b>	<b>230</b>	<b>209</b>	<b>264</b>	<b>251</b>	<b>273</b>	<b>272</b>	<b>253</b>

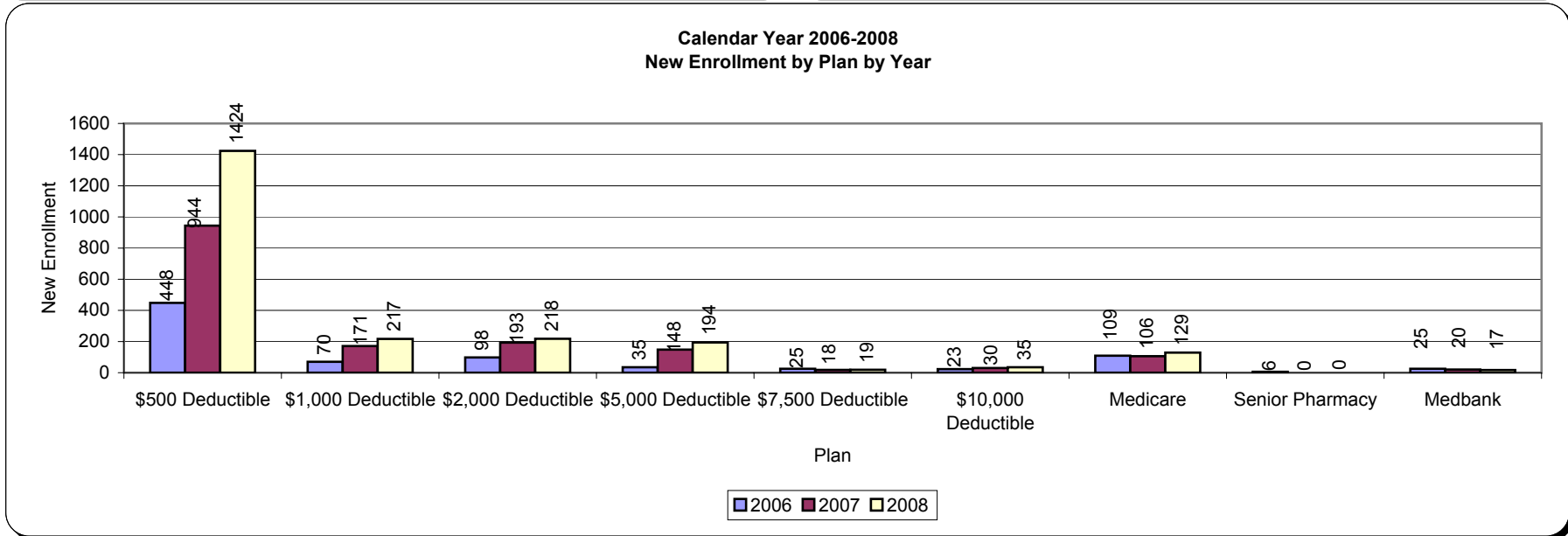
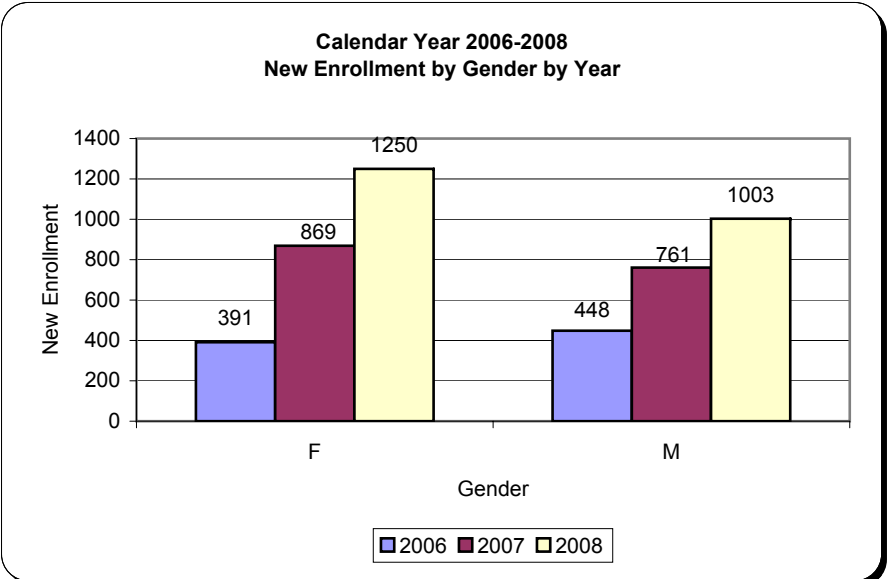
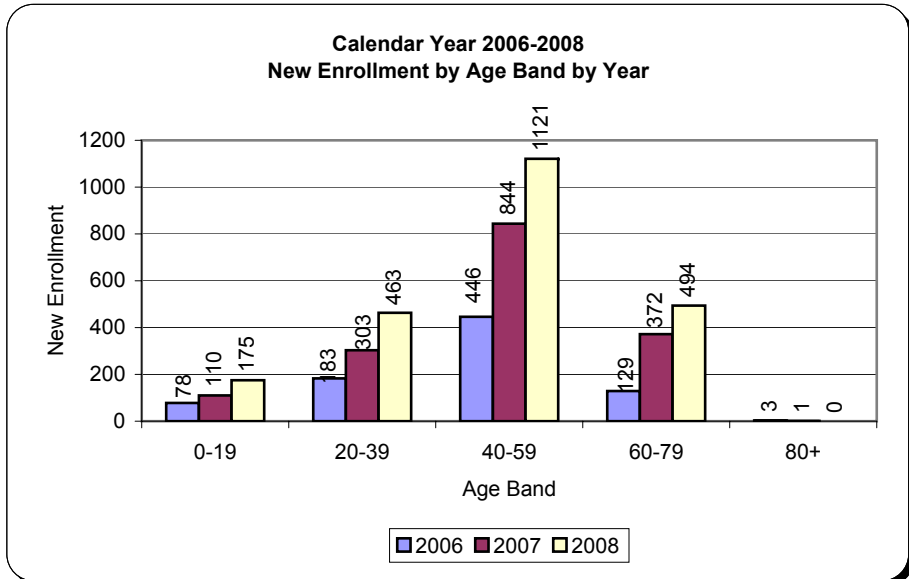
  

2008	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08
Trad Full Premium	86	106	87	92	78	78	90	93	88	123	138	82
Trad LIPP	95	126	110	98	105	92	79	115	118	122	154	103
Full Premium Medicare	6	6	3	12	5	10	3	12	6	6	5	6
LIPP Medicare	4	6	4	3	1	4	3	3	1	1	2	2
Publicly Sponsored*	28	16	25	36	24	22	11	17	13	16	9	0
Other (Senior Rx, MedBank)	8	31	16	8	11	19	19	15	15	18	11	17
<b>Total</b>	<b>227</b>	<b>291</b>	<b>245</b>	<b>249</b>	<b>224</b>	<b>225</b>	<b>205</b>	<b>255</b>	<b>241</b>	<b>286</b>	<b>319</b>	<b>210</b>

NOTE: Source: From detailed membership data through January 2009

\*Publicly Sponsored members broken out 7/01/2007 and forward, prior months the members are included in whatever plan they were in.

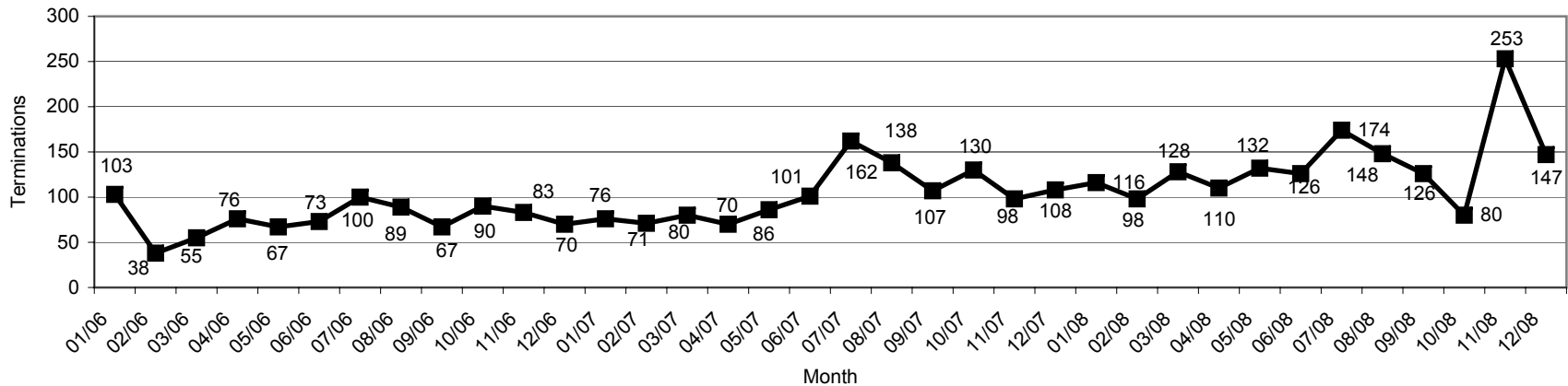
## The New Mexico Medical Insurance Pool



NOTE: Source: From detailed membership data through January 2009

## The New Mexico Medical Insurance Pool

**2006-2008  
Monthly Terminations by Eligibility Group**



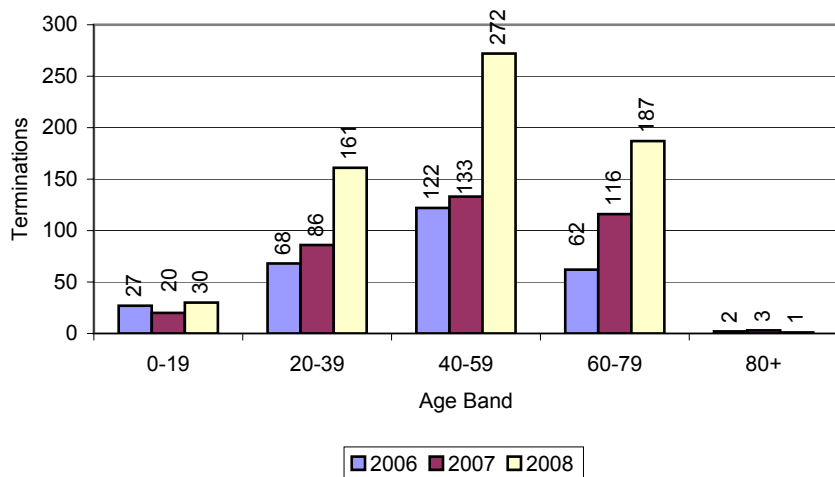
2006	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Aug-06	Sep-06	Oct-06	Nov-06	Dec-06
Trad Full Premium	37	15	20	24	21	26	37	31	26	28	37	36
Trad LIPP	12	3	3	8	3	7	11	16	14	12	12	10
Full Premium Medicare	5	4	5	4	4	4	5	2	5	6	2	4
LIPP Medicare	2	0	0	0	0	0	1	0	0	1	0	0
Publicly Sponsored*	0	0	0	0	0	0	0	0	0	0	0	0
Other (Senior Rx, MedBank)	47	16	27	40	39	36	46	40	22	43	32	20
<b>Total</b>	<b>103</b>	<b>38</b>	<b>55</b>	<b>76</b>	<b>67</b>	<b>73</b>	<b>100</b>	<b>89</b>	<b>67</b>	<b>90</b>	<b>83</b>	<b>70</b>
2007	Jan-07	Feb-07	Mar-07	Apr-07	May-07	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07
Trad Full Premium	34	36	37	30	42	34	43	63	40	53	42	44
Trad LIPP	13	21	15	16	27	36	74	21	27	33	24	35
Full Premium Medicare	6	1	8	5	1	4	8	3	7	6	2	4
LIPP Medicare	0	0	0	0	1	0	2	1	0	1	1	1
Publicly Sponsored*							0	12	8	11	10	9
Other (Senior Rx, MedBank)	23	13	20	19	15	27	35	38	25	26	19	15
<b>Total</b>	<b>76</b>	<b>71</b>	<b>80</b>	<b>70</b>	<b>86</b>	<b>101</b>	<b>162</b>	<b>138</b>	<b>107</b>	<b>130</b>	<b>98</b>	<b>108</b>
2008	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08
Trad Full Premium	42	41	52	31	40	50	54	66	49	29	96	54
Trad LIPP	28	30	36	32	57	46	82	46	40	26	102	62
Full Premium Medicare	5	3	4	6	3	4	11	2	4	2	10	3
LIPP Medicare	5	1	2	0	1	1	2	1	1	3	2	3
Publicly Sponsored*	15	8	16	16	17	16	11	14	12	8	26	10
Other (Senior Rx, MedBank)	21	15	18	25	14	9	14	19	20	12	17	15
<b>Total</b>	<b>116</b>	<b>98</b>	<b>128</b>	<b>110</b>	<b>132</b>	<b>126</b>	<b>174</b>	<b>148</b>	<b>126</b>	<b>80</b>	<b>253</b>	<b>147</b>

NOTE: Source: From detailed membership data through January 2009

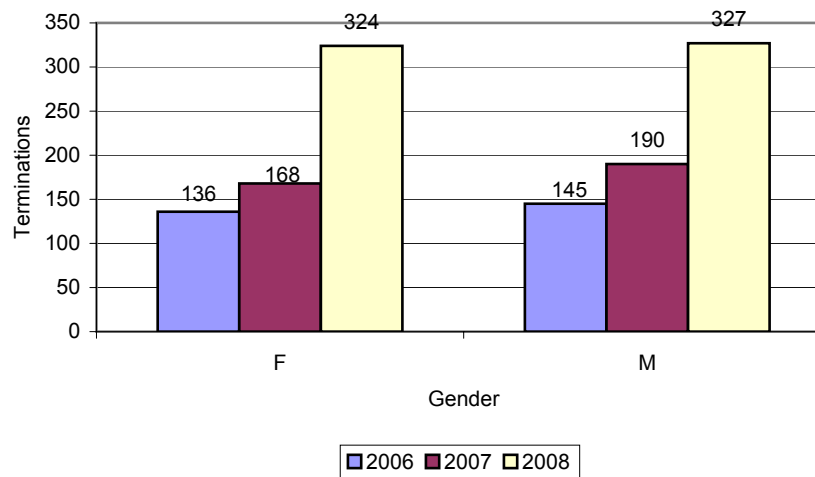
\*Publicly Sponsored members broken out 7/01/2007 and forward, prior months the members are included in whatever plan they were in.

## The New Mexico Medical Insurance Pool

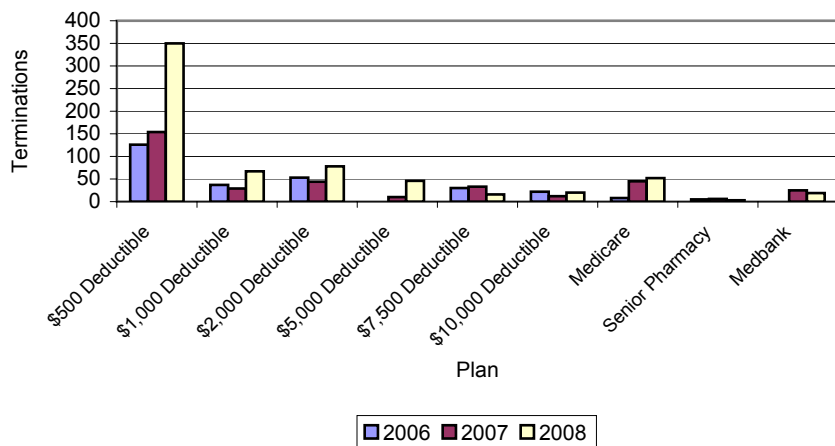
**Calendar Year 2006-2008  
Terminations by Age Band by Year**



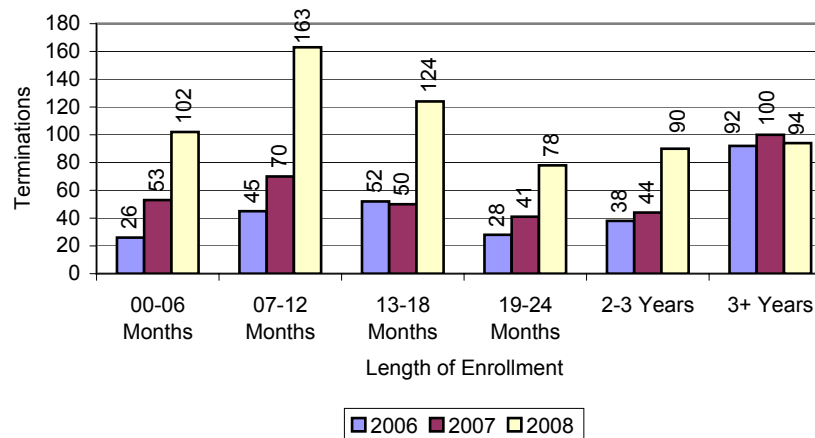
**Calendar Year 2006-2008  
Terminations by Gender by Year**



**Calendar Year 2006-2008  
Terminations by Plan by Year**



**Calendar Year 2006-2008  
Terminations by Length of Enrollment by Year**

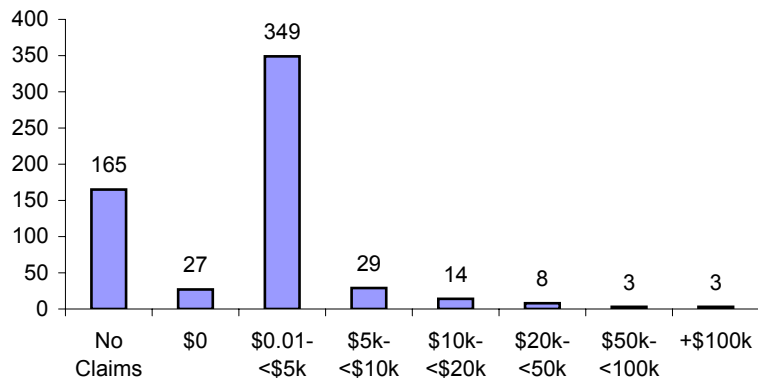


NOTE: Source: From detailed membership data through January 2009

## The New Mexico Medical Insurance Pool

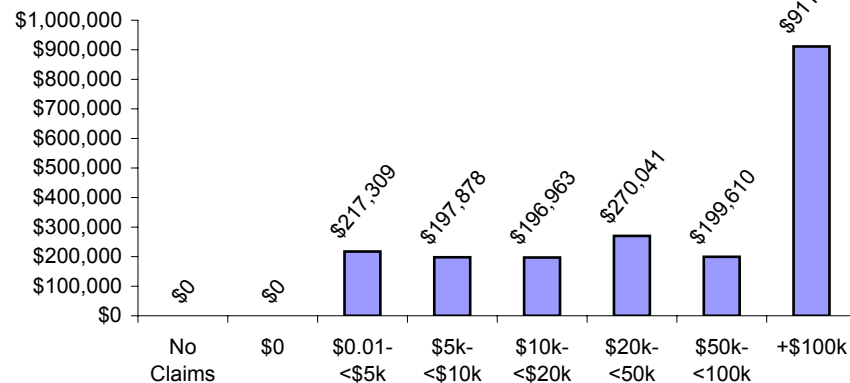
**New and Terminated Members in 2008  
Count of Members by Claim Utilization Band**

Total Members: 598



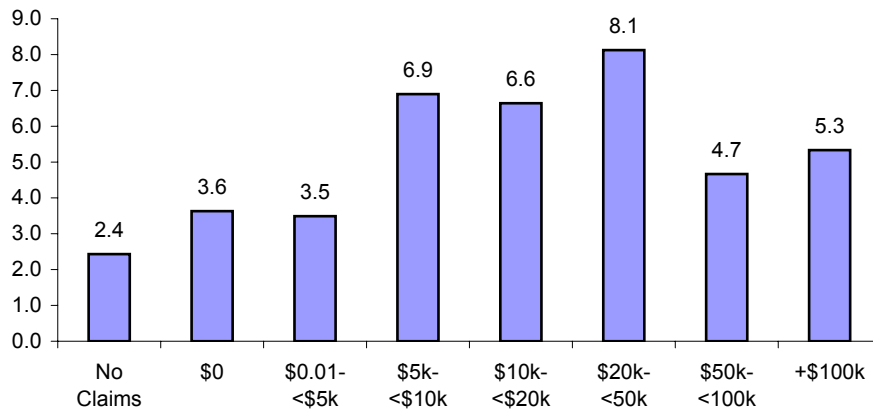
**New and Terminated Members in 2008  
Total Claim Dollars Paid by Claim Utilization Band**

Average Claims Paid Per Member: \$3,333



**New and Terminated Members in 2008  
Average Length of Enrollment by Claim Utilization Band**

Average LOE: 3.5



**NOTE:**

The membership identified here both began and terminated membership during 2008

The difference between the "no claims" and \$0 bands are that the \$0 members had claims, but the plan did not pay anything on them (due to deductibles, not covered services, etc.)

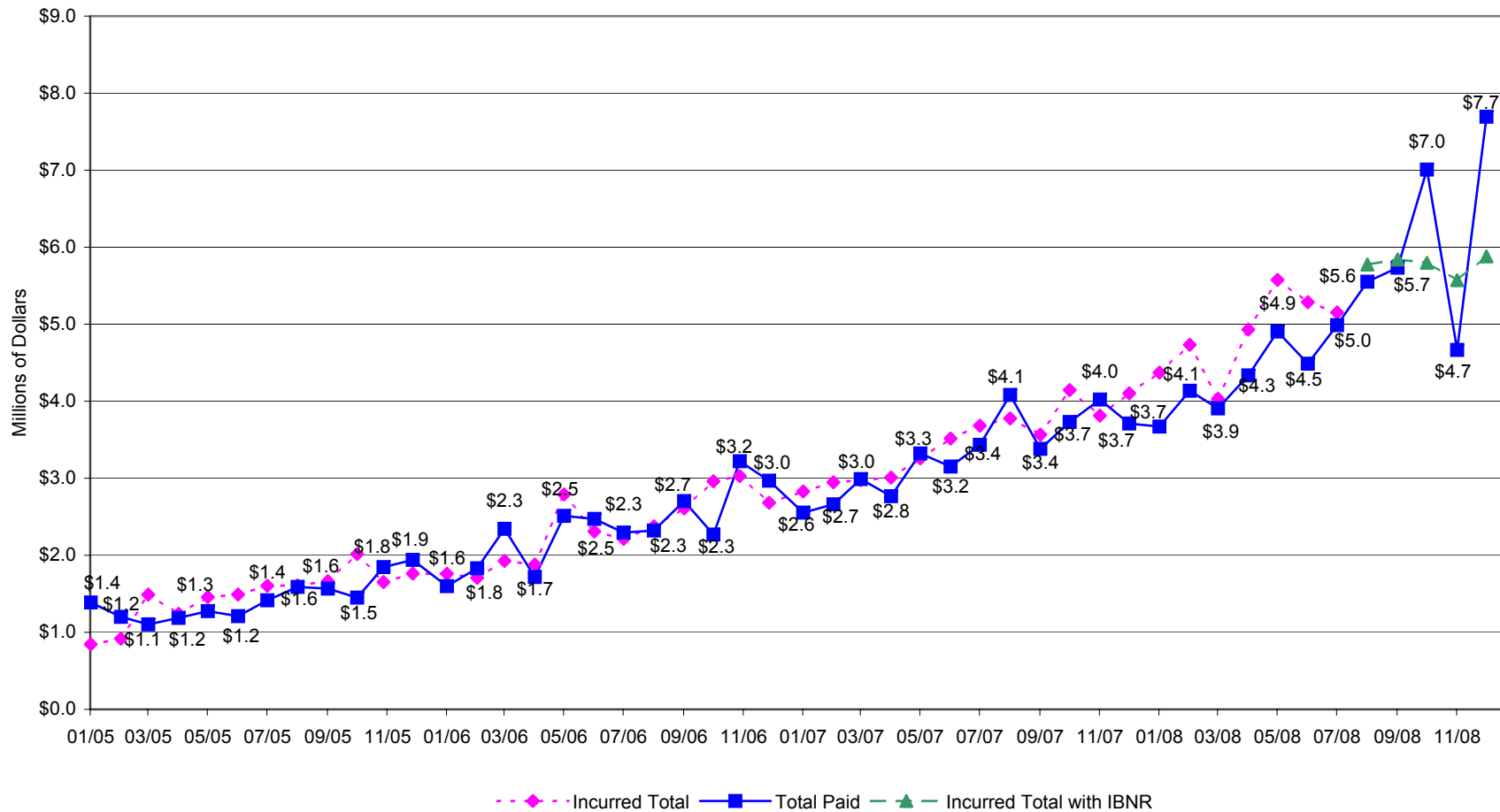
Includes paid medical and pharmacy claims incurred through 12/31/2008, paid through 1/31/2009

Does not include IBNR reserve amounts

## The New Mexico Medical Insurance Pool

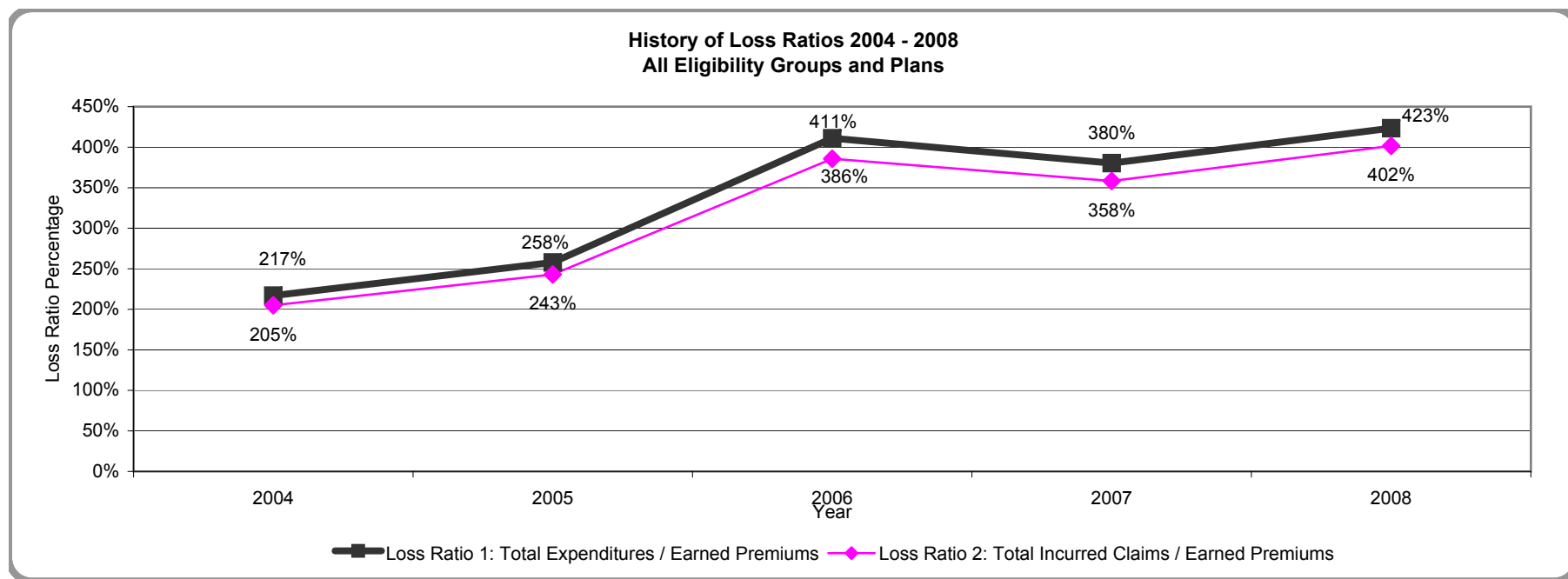
### Total Claims Paid by Month Medical and Rx Combined 2005-2008

(Total Paid amounts shown)



NOTE:  
Includes paid medical and pharmacy claims incurred through 12/31/2008, paid through 1/31/09  
7/31/2008 and prior does not include IBNR, 8/1/2008-12/31/2008 includes IBNR

## The New Mexico Medical Insurance Pool



Year	Members	Medical Claims (Incurred + IBNR)	Pharmacy Claims (Incurred + IBNR)	Incurred Claims + IBNR	TPA Cost	Other Costs	Total Expenditures	Earned Premiums	Interest	Assessments	Other Revenue	Total Revenue
2004	1,329	\$9,356,027	\$3,679,320	\$13,035,347	\$499,168	\$259,881	\$13,794,396	\$6,360,552	\$33,871	\$6,077,705	\$1,000	\$12,473,127
2005	1,805	\$12,975,251	\$4,661,242	\$17,636,493	\$642,886	\$435,957	\$18,715,336	\$7,258,414	\$84,670	\$9,732,347	\$1,025,945	\$18,101,375
2006	2,885	\$20,375,966	\$7,761,615	\$28,137,580	\$1,005,894	\$836,440	\$29,979,914	\$7,293,857	\$270,049	\$23,545,547	\$1,751,102	\$32,860,555
2007	4,631	\$30,551,551	\$10,979,684	\$41,531,235	\$1,690,545	\$864,161	\$44,085,940	\$11,591,756	\$434,808	\$29,397,664	\$1,226,013	\$42,650,241
2008	5,647	\$48,841,653	\$14,312,577	\$63,154,230	\$2,455,302	\$975,117	\$66,584,649	\$15,725,777	\$268,757	\$49,018,813	\$993,932	\$66,007,279

Year	Revenues Less Expenditures	Admin as % of Incurred Claims	Admin as a % of Total Expenditures	Loss Ratio 1: Total Expenditures / Earned Premiums	Loss Ratio 2: Total Incurred Claims / Earned Premiums
2004	-\$1,321,268	5.8%	5.5%	217%	205%
2005	-\$613,961	6.1%	5.8%	258%	243%
2006	\$2,880,641	6.5%	6.1%	411%	386%
2007	-\$1,435,700	6.2%	5.8%	380%	358%
2008	-\$577,369	5.4%	5.2%	423%	402%

**NOTE:**

Claims are on an incurred basis, admin and revenue are on a cash basis

Report updated quarterly with IBNR calculations, report is updated for 12/31/2008

Source of Admin and Revenue: Budget Reports

Source of IBNR: Lag Charts 200812

Excludes Senior Rx and Medbank for the following categories, Members, Medical Claims, Pharmacy Claims and Collected Premiums

Collected Premium from Budget Reports for 2004 and 2005, 2006 through current are earned premiums from Leif calculation

## The New Mexico Medical Insurance Pool

### Loss Ratios by Eligibility Group 2006-2008

Eligibility Group	Member Months	Earned Premiums	Total Claims Incurred	Loss Ratio	Total Loss
<b>2006</b>					
Traditional Full Premium	18,238	\$5,801,083	\$19,381,363	334%	(\$13,580,280)
Traditional LIPP	7,731	\$909,953	\$6,377,420	701%	(\$5,467,467)
Medicare Full Premium	2,161	\$548,406	\$2,029,357	370%	(\$1,480,951)
Medicare LIPP	296	\$22,955	\$198,302	864%	(\$175,347)
Senior Pharmacy	179	\$11,460	\$60,661	529%	(\$49,201)
Medbank	556	\$0	\$43,026	0%	(\$43,026)
Unknown	0	\$0	\$152,519	0%	(\$152,519)
<b>Total</b>	<b>29,161</b>	<b>\$7,293,857</b>	<b>\$28,242,647</b>	<b>387%</b>	<b>(\$20,948,790)</b>
<b>2007</b>					
Traditional Full Premium	23,150	\$7,687,529	\$20,203,629	263%	(\$12,516,100)
Traditional LIPP	16,602	\$2,103,493	\$13,278,192	631%	(\$11,174,699)
Medicare Full Premium	2,701	\$709,781	\$2,475,449	349%	(\$1,765,668)
Medicare LIPP	630	\$49,040	\$413,482	843%	(\$364,442)
Publicly Sponsored*	3,513	\$1,032,553	\$4,942,099	479%	(\$3,909,546)
Senior Pharmacy	150	\$9,360	\$56,523	604%	(\$47,163)
Medbank	411	\$0	\$39,482	0%	(\$39,482)
Unknown	0	\$0	\$213,808	0%	(\$213,808)
<b>Total</b>	<b>47,157</b>	<b>\$11,591,756</b>	<b>\$41,622,665</b>	<b>359%</b>	<b>(\$30,030,909)</b>
<b>2008</b>					
Traditional Full Premium	25,928	\$8,938,730	\$24,339,627	272%	(\$15,400,897)
Traditional LIPP	26,848	\$3,539,245	\$18,566,829	525%	(\$15,027,584)
Medicare Full Premium	2,876	\$768,262	\$3,020,926	393%	(\$2,252,664)
Medicare LIPP	1,199	\$96,663	\$642,149	664%	(\$545,486)
Publicly Sponsored*	8,247	\$2,376,867	\$15,935,143	670%	(\$13,558,276)
Senior Pharmacy	95	\$6,010	\$46,265	770%	(\$40,255)
Medbank	278	\$0	\$25,898	0%	(\$25,898)
Unknown	0	\$0	\$368,094	0%	(\$368,094)
<b>Total</b>	<b>65,471</b>	<b>\$15,725,777</b>	<b>\$62,944,931</b>	<b>400%</b>	<b>(\$47,219,154)</b>

**NOTE:**

Total Claims Incurred includes medical and pharmacy claims, incurred through 12/31/2008 paid through 1/31/2009

2006-Current from Leif calculation of earned premiums

7/31/2008 and prior does not include IBNR, 8/1/2008-12/31/2008 includes IBNR

No admin costs included

\*Publicly Sponsored members broken out 7/01/2007 and forward, prior months the members are included in whatever plan they were in.

## The New Mexico Medical Insurance Pool

### Loss Ratios by Plan 2007-2008

Plan	Member Months	Earned Premiums	Total Claims Incurred	Loss Ratio	Total Loss
<b>2007</b>					
\$500 Deductible	22,663	\$5,333,166	\$24,673,760	463%	(\$19,340,594)
\$1,000 Deductible	5,002	\$1,477,802	\$3,472,921	235%	(\$1,995,119)
\$2,000 Deductible	6,101	\$1,686,410	\$2,832,881	168%	(\$1,146,471)
\$5,000 Deductible	3,501	\$814,576	\$1,800,321	221%	(\$985,745)
\$7,500 Deductible	1,369	\$276,704	\$491,140	177%	(\$214,436)
\$10,000 Deductible	1,116	\$202,364	\$210,798	104%	(\$8,434)
Medicare	3,331	\$758,821	\$2,888,931	381%	(\$2,130,110)
Senior Pharmacy	150	\$9,360	\$56,523	604%	(\$47,163)
Medbank	411	\$0	\$39,482	0%	(\$39,482)
Publicly Sponsored*	3,513	\$1,032,553	\$4,942,099	479%	(\$3,909,546)
Unknown	0	\$0	\$213,808	0%	(\$213,808)
<b>Total</b>	<b>47,157</b>	<b>\$11,591,756</b>	<b>\$41,622,665</b>	<b>359%</b>	<b>(\$30,030,909)</b>
<b>2008</b>					
\$500 Deductible	31,458	\$6,913,689	\$33,720,454	488%	(\$26,806,765)
\$1,000 Deductible	6,549	\$1,949,731	\$3,946,409	202%	(\$1,996,678)
\$2,000 Deductible	7,289	\$1,985,203	\$3,133,304	158%	(\$1,148,101)
\$5,000 Deductible	4,920	\$1,138,396	\$1,465,798	129%	(\$327,402)
\$7,500 Deductible	1,271	\$251,246	\$475,707	189%	(\$224,461)
\$10,000 Deductible	1,289	\$239,710	\$164,784	69%	\$74,926
Medicare	4,075	\$864,925	\$3,663,075	424%	(\$2,798,150)
Senior Pharmacy	95	\$6,010	\$46,265	770%	(\$40,255)
Medbank	278	\$0	\$25,898	0%	(\$25,898)
Publicly Sponsored*	8,247	\$2,376,867	\$15,935,143	670%	(\$13,558,276)
Unknown	0	\$0	\$368,094	0%	(\$368,094)
<b>Total</b>	<b>65,471</b>	<b>\$15,725,777</b>	<b>\$62,944,931</b>	<b>400%</b>	<b>(\$47,219,154)</b>

**NOTE:**

Total Claims Incurred includes medical and pharmacy claims, incurred through 12/31/2008 paid through 1/31/2009

2006-Current from Leif calculation of earned premiums

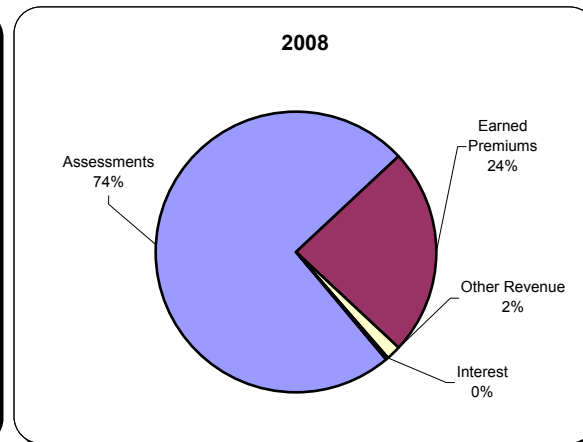
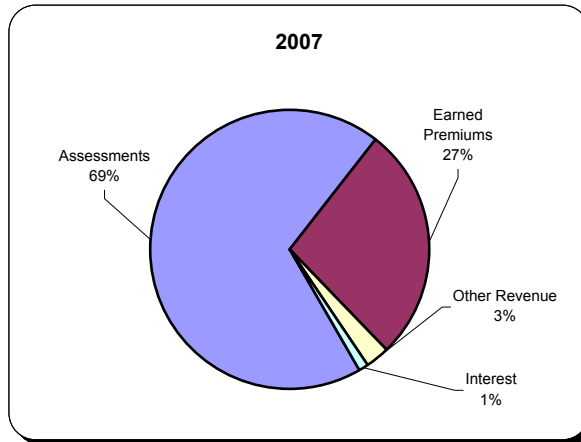
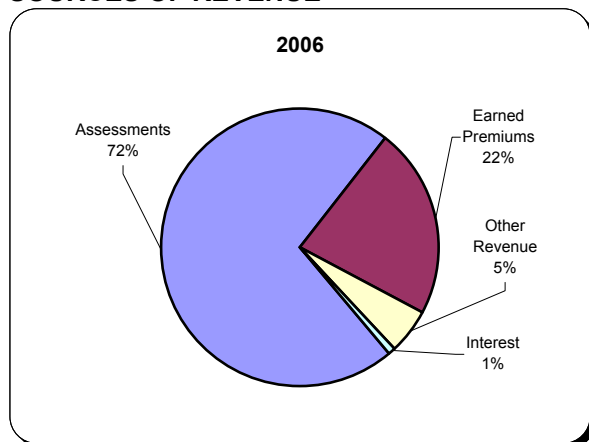
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No admin costs included

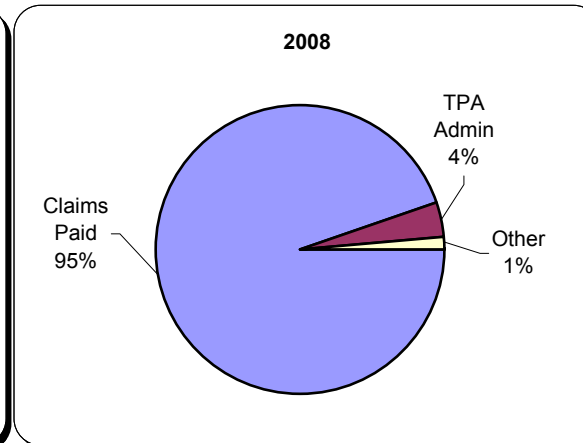
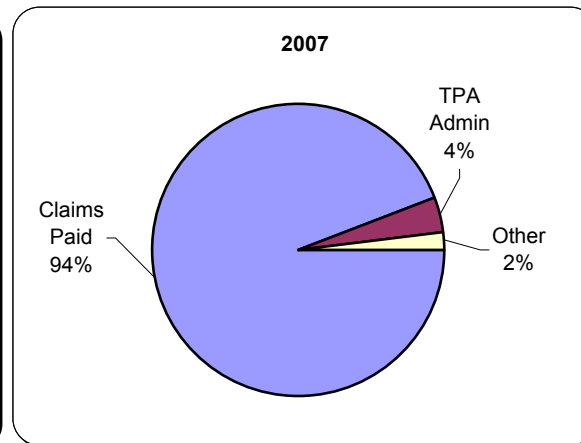
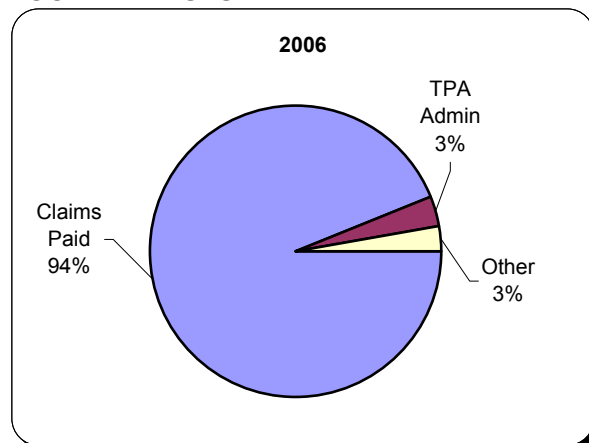
\*Publicly Sponsored members broken out 7/01/2007 and forward, prior months the members are included in whatever plan they were in.

## The New Mexico Medical Insurance Pool

### SOURCES OF REVENUE



### POOL EXPENSES



Year	Member Months
2005	19,383
2006	29,161
2007	47,157
2008	65,471

Revenue PMPM			
Assessments	Earned Premiums	Other Revenue	Interest
\$502.11	\$374.47	\$52.93	\$4.37
\$807.43	\$250.12	\$60.05	\$9.26
\$623.40	\$245.81	\$26.00	\$9.22
\$748.71	\$240.19	\$15.18	\$4.10

Expenses PMPM		
Claims Paid	TPA Admin	Other
\$909.89	\$33.17	\$22.49
\$964.90	\$34.49	\$28.68
\$880.70	\$35.85	\$18.33
\$964.61	\$37.50	\$14.89

**NOTE:**

Claims are on an incurred basis, admin and revenue are on a cash basis

Report updated quarterly with IBNR calculations, report is updated for 12/31/2008

Source of Admin and Revenue: Budget Reports

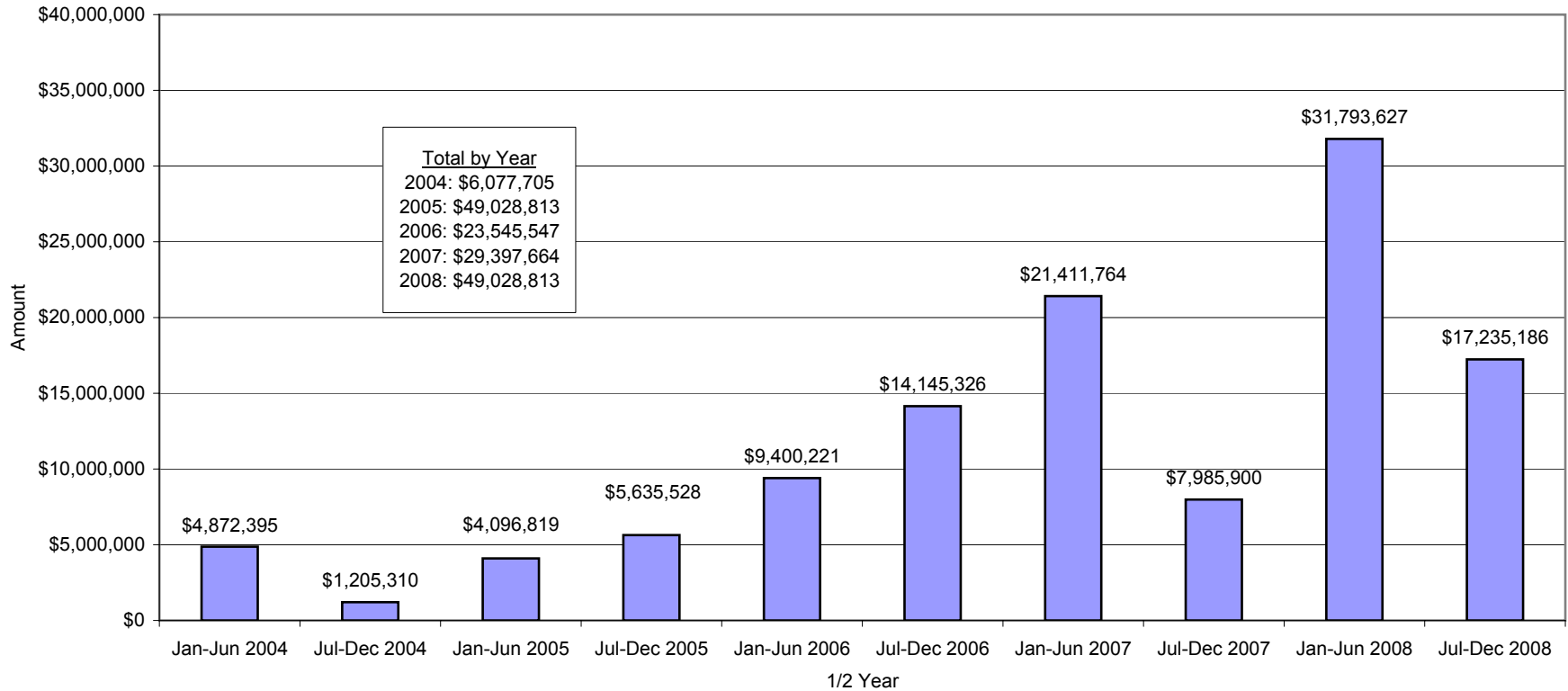
Source of IBNR: Lag Charts 200812

Excludes Senior Rx and Medbank for the following categories, Members, Medical Claims, Pharmacy Claims and Collected Premiums

Collected Premium from Budget Reports for 2004 and 2005, 2006 through current are earned premiums from Leif calculation

## The New Mexico Medical Insurance Pool

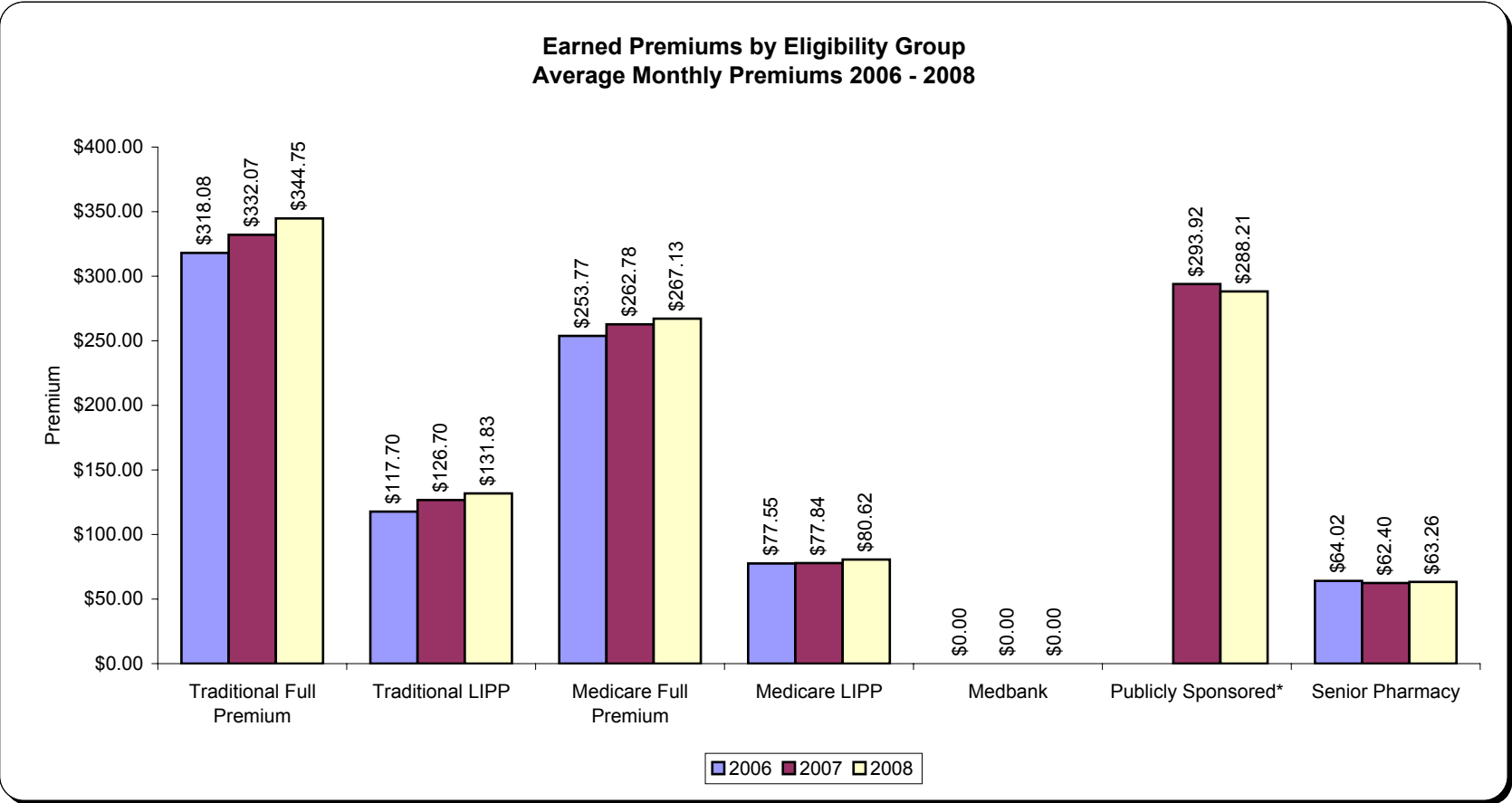
### Assessment History 2004-2008



	Jul-Dec 2004	Jan-Jun 2005	Jul-Dec 2005	Jan-Jun 2006	Jul-Dec 2006	Jan-Jun 2007	Jul-Dec 2007	Jan-Jun 2008	Jul-Dec 2008
Assessment Collected	\$1,205,310	\$4,096,819	\$5,635,528	\$9,400,221	\$14,145,326	\$21,411,764	\$7,985,900	\$31,793,627	\$17,235,186

Source: Budget Reports

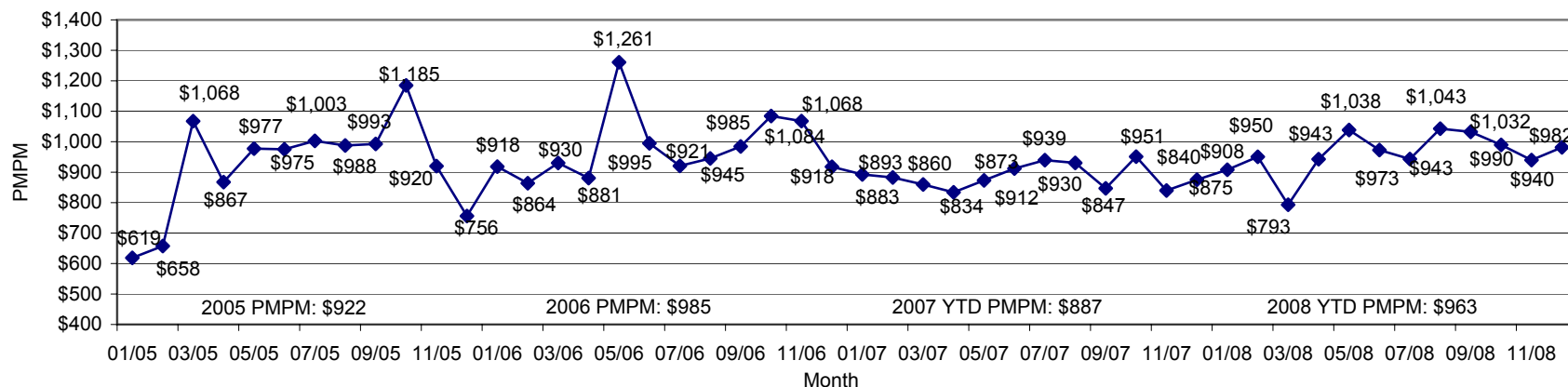
### The New Mexico Medical Insurance Pool



NOTE:  
 2008 is current through January 2009  
 \*Publicly Sponsored members broken out 7/01/2007 and forward, prior months the members are included in whatever plan they were in.

## The New Mexico Medical Insurance Pool

**Total Incurred Monthly Claims PMPM 2005-2008**  
Medical and Rx Combined



2006	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Aug-06	Sep-06	Oct-06	Nov-06	Dec-06
\$500 Deductible	\$1,365	\$1,218	\$1,205	\$1,163	\$1,847	\$1,292	\$1,202	\$1,225	\$1,359	\$1,496	\$1,356	\$1,206
\$1,000 Deductible	\$611	\$748	\$825	\$1,022	\$992	\$785	\$995	\$815	\$755	\$562	\$846	\$677
\$2,000 Deductible	\$288	\$356	\$508	\$351	\$464	\$587	\$571	\$501	\$368	\$577	\$557	\$569
\$5,000 Deductible	\$660	\$101	\$827	\$600	\$360	\$689	\$259	\$520	\$304	\$323	\$711	\$341
\$7,500 Deductible	\$267	\$461	\$347	\$330	\$177	\$455	\$150	\$228	\$348	\$129	\$368	\$229
\$10,000 Deductible	\$77	\$346	\$191	\$79	\$474	\$450	\$223	\$706	\$1,083	\$1,391	\$1,084	\$438
Medicare	\$856	\$747	\$967	\$789	\$1,038	\$932	\$873	\$950	\$818	\$967	\$999	\$905
<b>Total</b>	<b>\$918</b>	<b>\$864</b>	<b>\$930</b>	<b>\$881</b>	<b>\$1,261</b>	<b>\$995</b>	<b>\$921</b>	<b>\$945</b>	<b>\$985</b>	<b>\$1,084</b>	<b>\$1,068</b>	<b>\$918</b>

2007	Jan-07	Feb-07	Mar-07	Apr-07	May-07	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07
\$500 Deductible	\$1,210	\$1,096	\$1,093	\$1,008	\$1,130	\$1,122	\$1,096	\$1,102	\$1,065	\$1,112	\$957	\$1,091
\$1,000 Deductible	\$793	\$779	\$482	\$1,000	\$690	\$674	\$653	\$595	\$559	\$678	\$787	\$661
\$2,000 Deductible	\$313	\$540	\$560	\$424	\$433	\$571	\$426	\$432	\$348	\$546	\$546	\$426
\$5,000 Deductible	\$369	\$352	\$592	\$361	\$302	\$780	\$1,197	\$807	\$337	\$339	\$248	\$454
\$7,500 Deductible	\$153	\$791	\$516	\$230	\$289	\$320	\$318	\$439	\$154	\$322	\$500	\$283
\$10,000 Deductible	\$117	\$122	\$132	\$106	\$504	\$196	\$215	\$242	\$91	\$133	\$138	\$261
Medicare	\$922	\$894	\$873	\$971	\$958	\$914	\$834	\$795	\$714	\$785	\$799	\$922
Publicly Sponsored*							\$1,325	\$1,465	\$1,446	\$1,716	\$1,323	\$1,179
<b>Total</b>	<b>\$893</b>	<b>\$883</b>	<b>\$860</b>	<b>\$834</b>	<b>\$873</b>	<b>\$912</b>	<b>\$939</b>	<b>\$930</b>	<b>\$847</b>	<b>\$951</b>	<b>\$840</b>	<b>\$875</b>

2008	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08
\$500 Deductible	\$1,066	\$1,222	\$920	\$1,162	\$996	\$1,007	\$1,056	\$1,161	\$1,142	\$1,087	\$1,026	\$1,064
\$1,000 Deductible	\$507	\$534	\$540	\$524	\$719	\$669	\$547	\$670	\$664	\$625	\$595	\$639
\$2,000 Deductible	\$381	\$353	\$370	\$371	\$739	\$411	\$294	\$468	\$465	\$451	\$423	\$437
\$5,000 Deductible	\$234	\$239	\$214	\$254	\$395	\$254	\$463	\$320	\$316	\$305	\$283	\$293
\$7,500 Deductible	\$298	\$296	\$396	\$328	\$298	\$351	\$443	\$431	\$419	\$416	\$412	\$430
\$10,000 Deductible	\$97	\$113	\$113	\$186	\$139	\$88	\$142	\$136	\$136	\$131	\$124	\$130
Medicare	\$945	\$853	\$912	\$866	\$952	\$790	\$899	\$953	\$946	\$911	\$875	\$917
Publicly Sponsored*	\$1,699	\$1,501	\$1,328	\$1,590	\$2,354	\$2,284	\$1,890	\$2,100	\$2,121	\$2,085	\$2,050	\$2,195
<b>Total</b>	<b>\$908</b>	<b>\$950</b>	<b>\$793</b>	<b>\$943</b>	<b>\$1,038</b>	<b>\$973</b>	<b>\$943</b>	<b>\$1,043</b>	<b>\$1,032</b>	<b>\$990</b>	<b>\$940</b>	<b>\$982</b>

NOTE: Source: From detailed claims data paid through January 2009

7/31/2008 and prior does not include IBNR, 8/1/2008-12/31/2008 includes IBNR

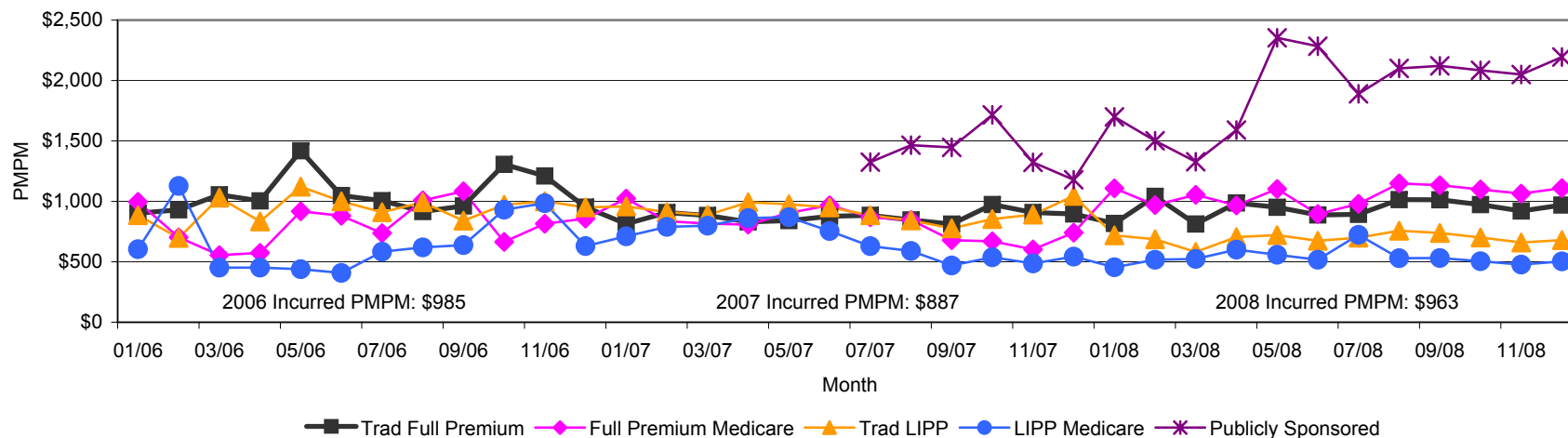
Excludes Medbank and Senior Pharmacy Plans

No admin costs included

\*Publicly Sponsored members broken out 7/01/2007 and forward, prior months the members are included in whatever plan they were in.

## The New Mexico Medical Insurance Pool

### Incurred Monthly Claims PMPM by Eligibility Group 2005-2008 Medical and Rx Combined



2006	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Aug-06	Sep-06	Oct-06	Nov-06	Dec-06
Trad Full Premium	\$903	\$930	\$1,054	\$1,004	\$1,419	\$1,048	\$1,006	\$916	\$962	\$1,306	\$1,210	\$952
Trad LIPP	\$996	\$702	\$555	\$574	\$918	\$881	\$738	\$1,008	\$1,084	\$665	\$815	\$858
Full Premium Medicare	\$886	\$697	\$1,031	\$834	\$1,121	\$1,000	\$911	\$993	\$840	\$972	\$1,001	\$951
LIPP Medicare	\$605	\$1,128	\$452	\$452	\$439	\$408	\$583	\$619	\$638	\$931	\$985	\$631
<b>Total</b>	<b>\$918</b>	<b>\$864</b>	<b>\$930</b>	<b>\$881</b>	<b>\$1,261</b>	<b>\$995</b>	<b>\$921</b>	<b>\$945</b>	<b>\$985</b>	<b>\$1,084</b>	<b>\$1,068</b>	<b>\$918</b>
2007	Jan-07	Feb-07	Mar-07	Apr-07	May-07	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07
Trad Full Premium	\$814	\$907	\$883	\$831	\$841	\$876	\$885	\$846	\$812	\$974	\$908	\$896
Trad LIPP	\$1,023	\$836	\$816	\$807	\$905	\$968	\$869	\$846	\$679	\$670	\$603	\$741
Full Premium Medicare	\$958	\$912	\$887	\$993	\$976	\$951	\$885	\$843	\$777	\$854	\$891	\$1,045
LIPP Medicare	\$711	\$789	\$799	\$862	\$869	\$755	\$630	\$590	\$470	\$537	\$486	\$543
Publicly Sponsored*							\$1,325	\$1,465	\$1,446	\$1,716	\$1,323	\$1,179
<b>Total</b>	<b>\$893</b>	<b>\$883</b>	<b>\$860</b>	<b>\$834</b>	<b>\$873</b>	<b>\$912</b>	<b>\$939</b>	<b>\$930</b>	<b>\$847</b>	<b>\$951</b>	<b>\$840</b>	<b>\$875</b>
2008	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08
Trad Full Premium	\$818	\$1,042	\$813	\$987	\$951	\$888	\$892	\$1,015	\$1,013	\$973	\$921	\$970
Trad LIPP	\$719	\$687	\$582	\$705	\$721	\$674	\$700	\$757	\$739	\$701	\$660	\$679
Full Premium Medicare	\$1,108	\$970	\$1,054	\$967	\$1,103	\$895	\$980	\$1,149	\$1,134	\$1,099	\$1,064	\$1,110
LIPP Medicare	\$455	\$517	\$524	\$601	\$558	\$517	\$723	\$530	\$531	\$505	\$477	\$503
Publicly Sponsored*	\$1,699	\$1,501	\$1,328	\$1,590	\$2,354	\$2,284	\$1,890	\$2,100	\$2,121	\$2,085	\$2,050	\$2,195
<b>Total</b>	<b>\$908</b>	<b>\$950</b>	<b>\$793</b>	<b>\$943</b>	<b>\$1,038</b>	<b>\$973</b>	<b>\$943</b>	<b>\$1,043</b>	<b>\$1,032</b>	<b>\$990</b>	<b>\$940</b>	<b>\$982</b>

NOTE: Source: From detailed claims data paid through January 2009

7/31/2008 and prior does not include IBNR, 8/1/2008-12/31/2008 includes IBNR

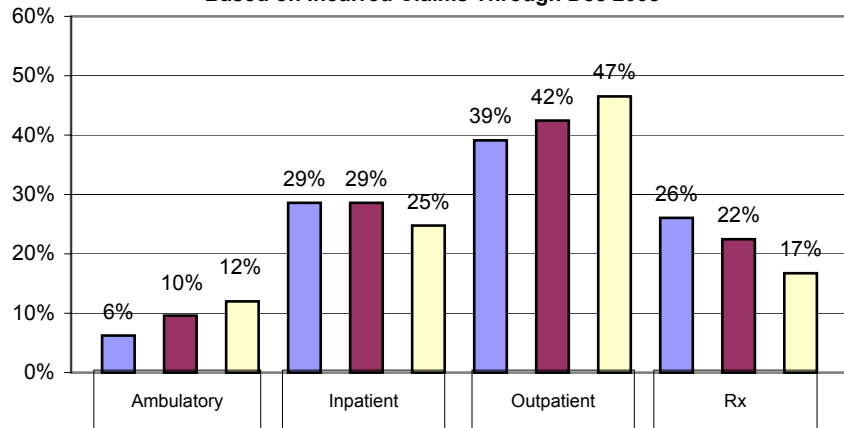
Excludes Medbank and Senior Pharmacy Plans

No admin costs included

\*Publicly Sponsored members broken out 7/01/2007 and forward, prior months the members are included in whatever plan they were in.

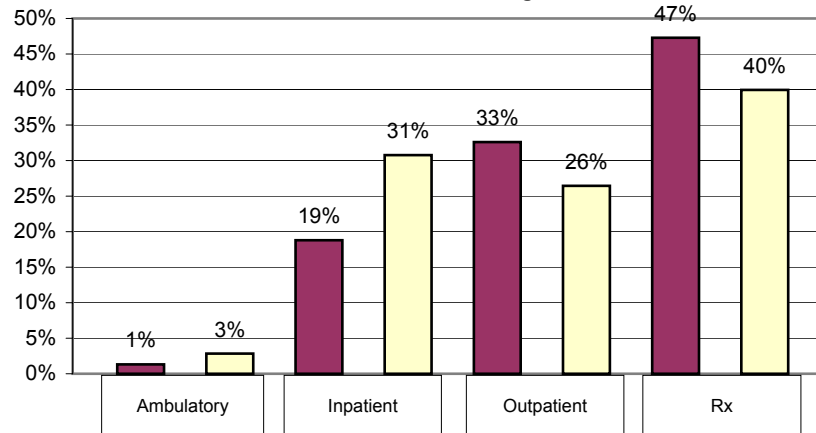
## The New Mexico Medical Insurance Pool

**Calendar Year 2006-2008: Claims for Traditional Medical  
Based on Incurred Claims Through Dec 2008**



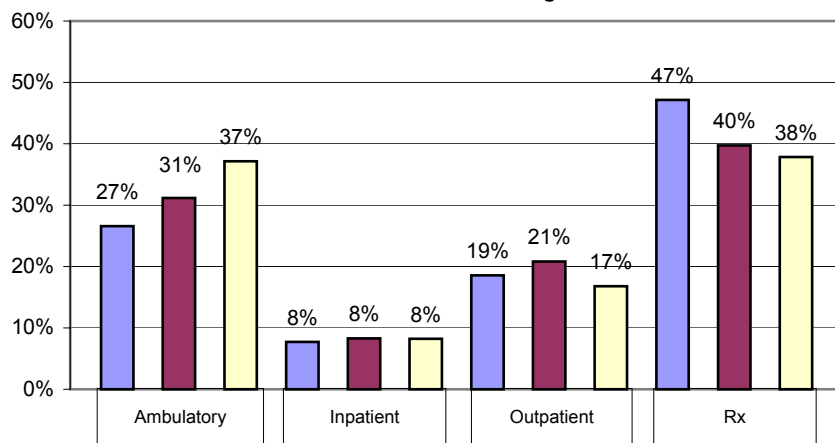
CY 2006 (Total Claims: \$25,862,470) (Blue)  
 CY 2007 (Total Claims: \$33,577,827) (Maroon)  
 CY 2008 (Total Claims: \$41,884,230) (Cream)

**Calendar Year 2007-2008: Claims for Publicly Sponsored\*  
Based on Incurred Claims Through Dec 2008**



CY 2007 (Total Claims: \$4,535,750) (Maroon)  
 CY 2008 (Total Claims: \$14,248,908) (Cream)

**Calendar Year 2006-2008: Claims for Medicare  
Based on Incurred Claims Through Dec 2008**



CY 2006 (Total Claims: \$2,227,659) (Blue)  
 CY 2007 (Total Claims: \$3,295,280) (Maroon)  
 CY 2008 (Total Claims: \$4,328,434) (Cream)

NOTE: \*Publicly Sponsored members broken out 7/01/2007 and forward, prior months the members are included in whatever plan they were in.  
 Incurred through 12/31/2008 and paid through 1/31/2009

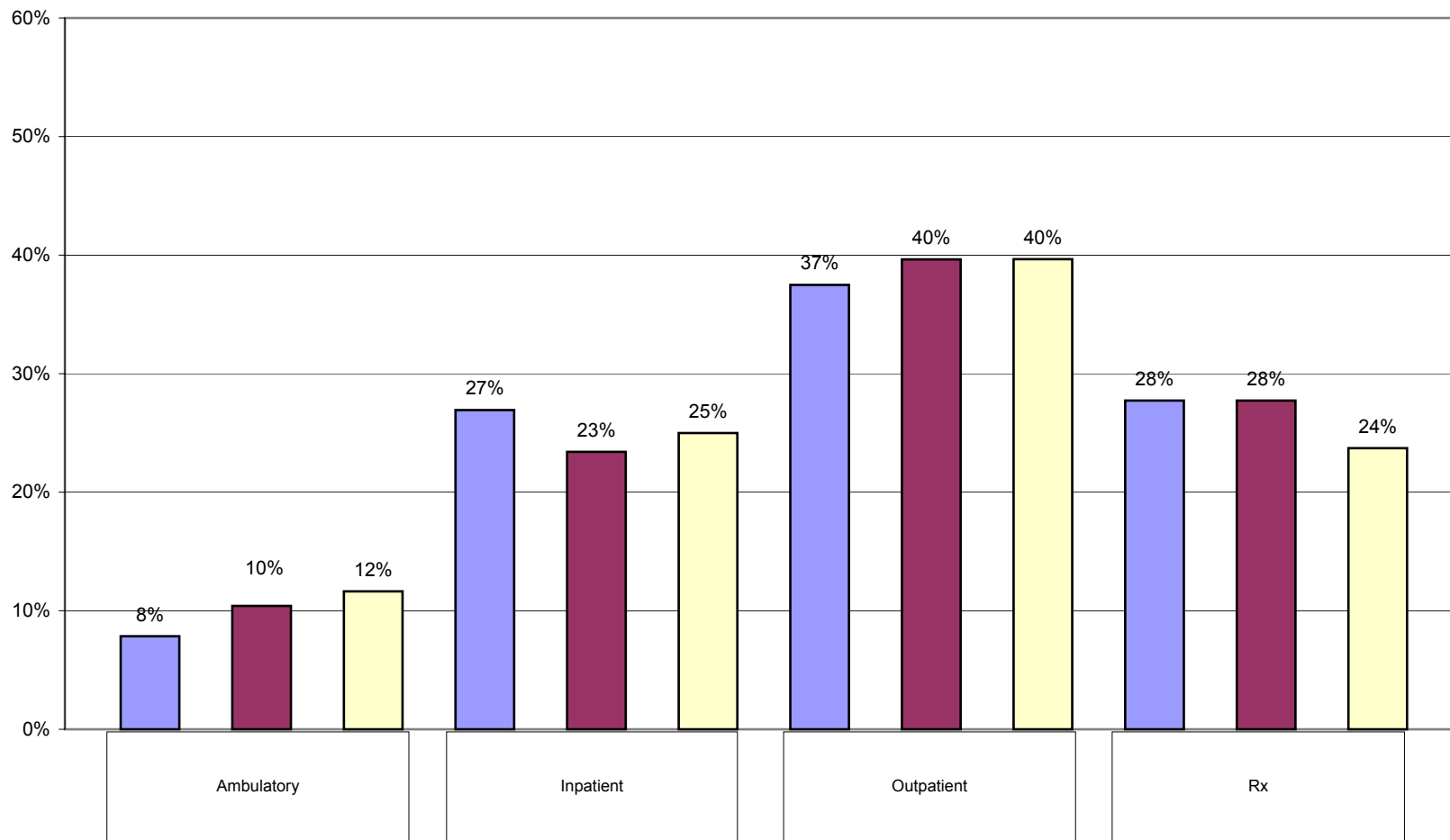
Classifications made by place of service

Does not include IBNR

Outpatient includes ER claims, respective LIPP in Traditional Medical or Medicare

## The New Mexico Medical Insurance Pool

**Calendar Year 2006-2008: Claims for All Eligibility Groups Combined  
Based on Incurred Claims Through Dec 2008**



CY 2006 (Total Claims: \$28,090,128) (Blue)  
 CY 2007 (Total Claims: \$41,408,856) (Maroon)  
 CY 2008 (Total Claims: \$60,461,571) (Cream)

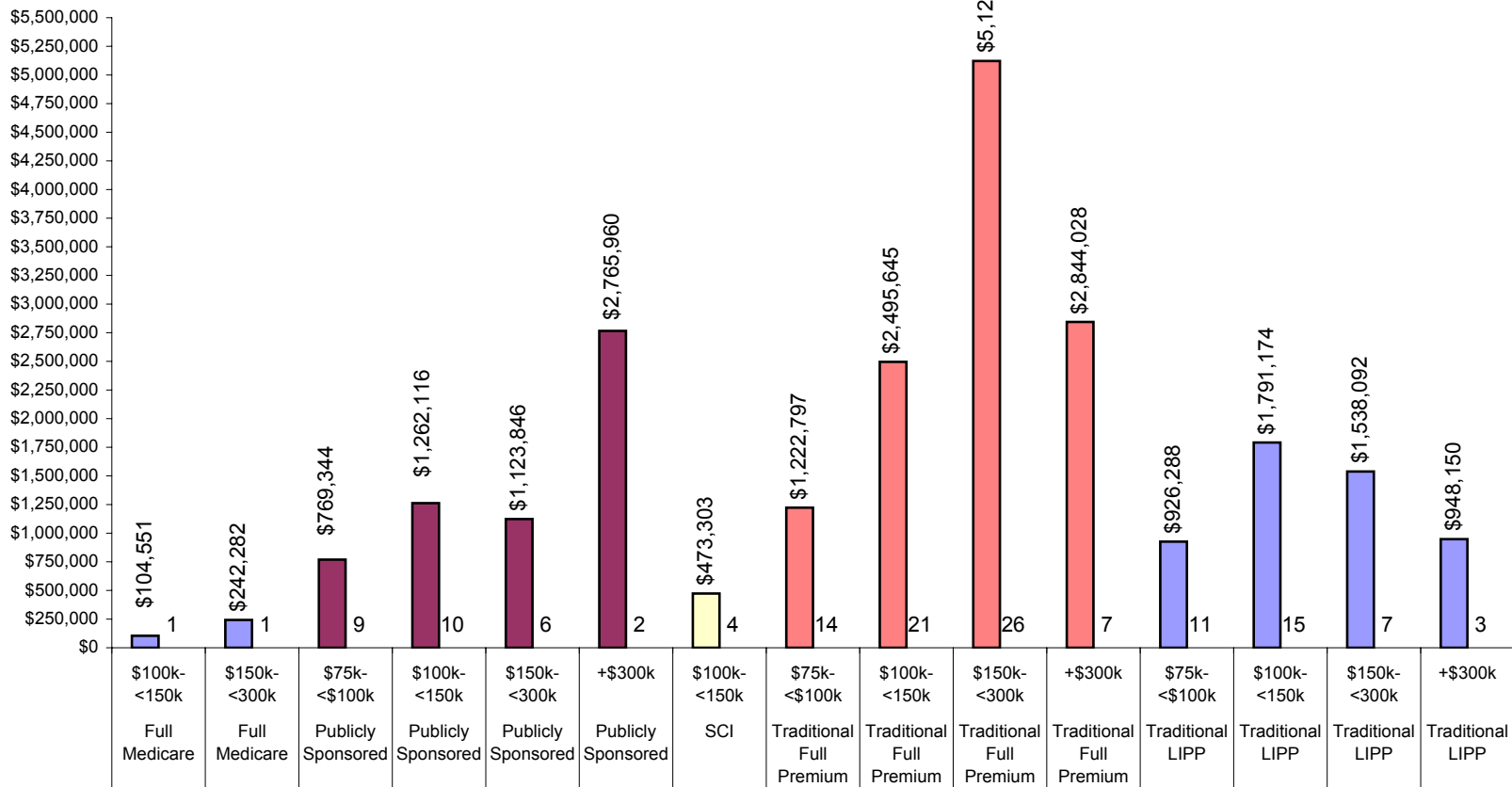
NOTE:  
Incurred through 12/31/2008 and paid through 1/31/2009

Classifications made by place of service

Does not include IBNR

## The New Mexico Medical Insurance Pool

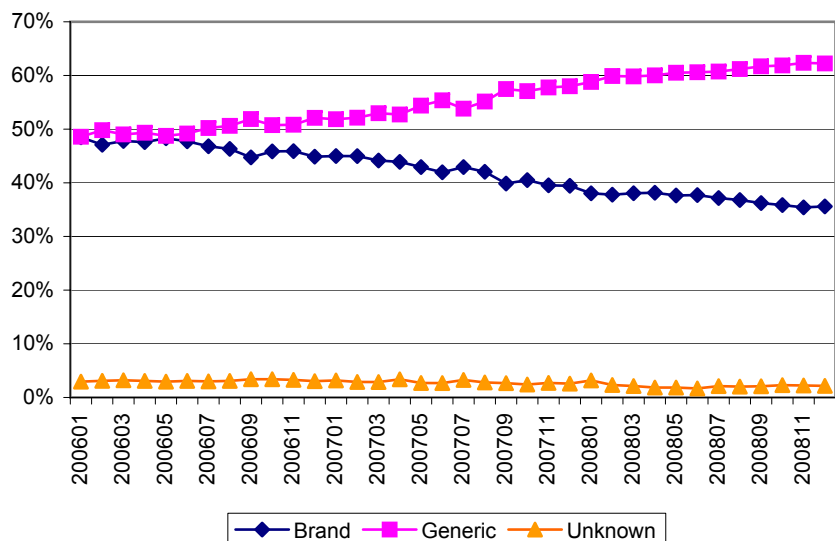
**2008 Large Claimants**  
**Members with Total Claims Paid >\$75k by Eligibility Group**  
**(Count of Members Shown to the Right)**



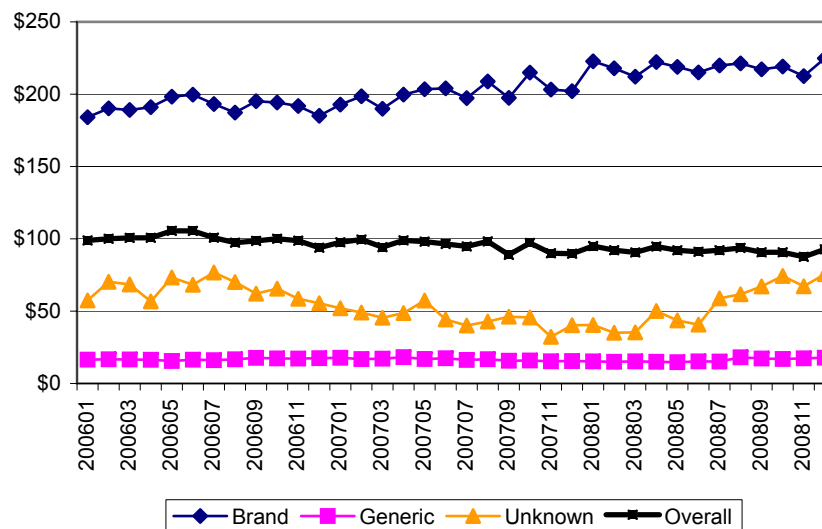
NOTE:  
 Based on incurred claims in 2008, paid through 1/31/2009  
 Includes medical and pharmacy claims

## The New Mexico Medical Insurance Pool

### Drug Utilization Claim Counts % by Script Type



### Drug Utilization Average Paid per Script by Month by Script Type



### Average paid by Pool per script

2006	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Aug-06	Sep-06	Oct-06	Nov-06	Dec-06	Total
Brand	\$184.07	\$190.22	\$189.09	\$191.04	\$198.28	\$199.68	\$193.18	\$187.26	\$195.11	\$194.24	\$191.80	\$185.08	\$191.68
Generic	\$16.47	\$16.71	\$16.57	\$16.38	\$15.57	\$16.42	\$16.07	\$16.72	\$17.69	\$17.30	\$17.21	\$17.49	\$16.76
Unknown	\$57.39	\$70.28	\$68.46	\$56.76	\$73.30	\$68.25	\$76.74	\$70.13	\$62.14	\$65.54	\$58.55	\$55.49	\$65.13
<b>Total</b>	<b>\$98.92</b>	<b>\$100.08</b>	<b>\$100.68</b>	<b>\$100.73</b>	<b>\$105.52</b>	<b>\$105.50</b>	<b>\$100.78</b>	<b>\$97.36</b>	<b>\$98.56</b>	<b>\$100.08</b>	<b>\$98.71</b>	<b>\$93.84</b>	<b>\$99.96</b>

2007	Jan-07	Feb-07	Mar-07	Apr-07	May-07	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Total
Brand	\$192.82	\$198.57	\$189.93	\$199.75	\$203.40	\$204.03	\$197.30	\$208.79	\$197.46	\$214.92	\$203.23	\$202.10	\$201.31
Generic	\$17.77	\$16.87	\$17.16	\$18.22	\$16.95	\$17.42	\$16.29	\$16.73	\$15.69	\$15.87	\$15.33	\$15.50	\$16.55
Unknown	\$51.99	\$49.07	\$45.47	\$48.69	\$57.36	\$44.25	\$40.08	\$42.80	\$46.19	\$45.61	\$32.24	\$40.24	\$45.04
<b>Total</b>	<b>\$97.60</b>	<b>\$99.51</b>	<b>\$94.25</b>	<b>\$98.94</b>	<b>\$98.07</b>	<b>\$96.44</b>	<b>\$94.76</b>	<b>\$98.24</b>	<b>\$88.96</b>	<b>\$97.20</b>	<b>\$90.06</b>	<b>\$89.73</b>	<b>\$95.10</b>

2008	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08	Total
Brand	\$222.75	\$217.94	\$212.11	\$222.24	\$218.87	\$215.03	\$219.86	\$221.28	\$217.18	\$219.12	\$212.53	\$224.77	\$218.74
Generic	\$15.29	\$15.01	\$15.28	\$15.00	\$14.69	\$15.28	\$15.14	\$18.09	\$17.26	\$16.92	\$17.36	\$17.83	\$16.17
Unknown	\$40.41	\$35.05	\$35.35	\$50.13	\$43.61	\$40.72	\$58.86	\$61.68	\$67.08	\$74.32	\$67.19	\$75.53	\$54.88
<b>Total</b>	<b>\$95.02</b>	<b>\$92.15</b>	<b>\$90.61</b>	<b>\$94.71</b>	<b>\$92.08</b>	<b>\$91.05</b>	<b>\$92.15</b>	<b>\$93.71</b>	<b>\$90.70</b>	<b>\$90.72</b>	<b>\$87.58</b>	<b>\$92.74</b>	<b>\$91.92</b>

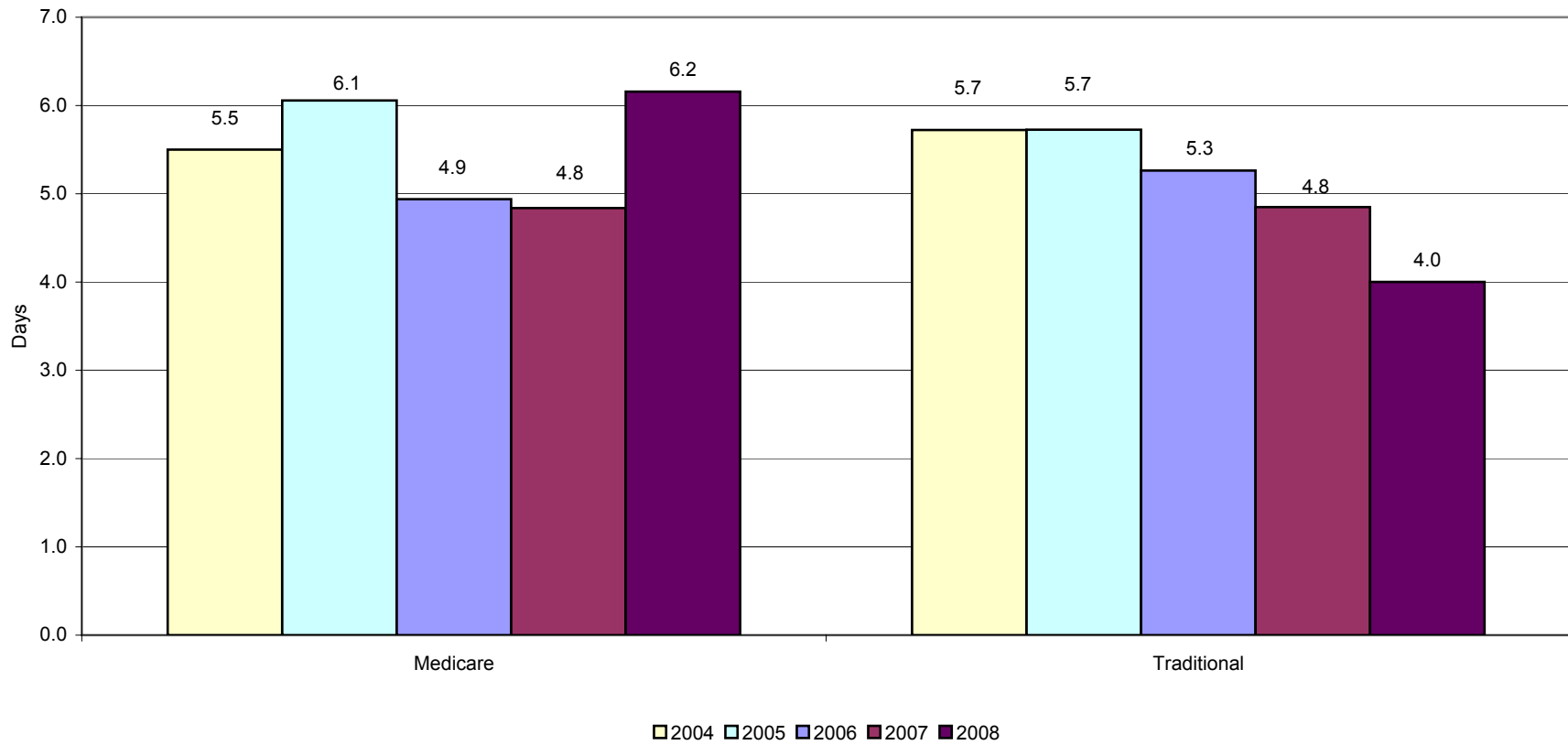
NOTE:

Drug claims incurred through 12/31/2008 and paid through 1/31/2009

Based on paid dollars

## The New Mexico Medical Insurance Pool

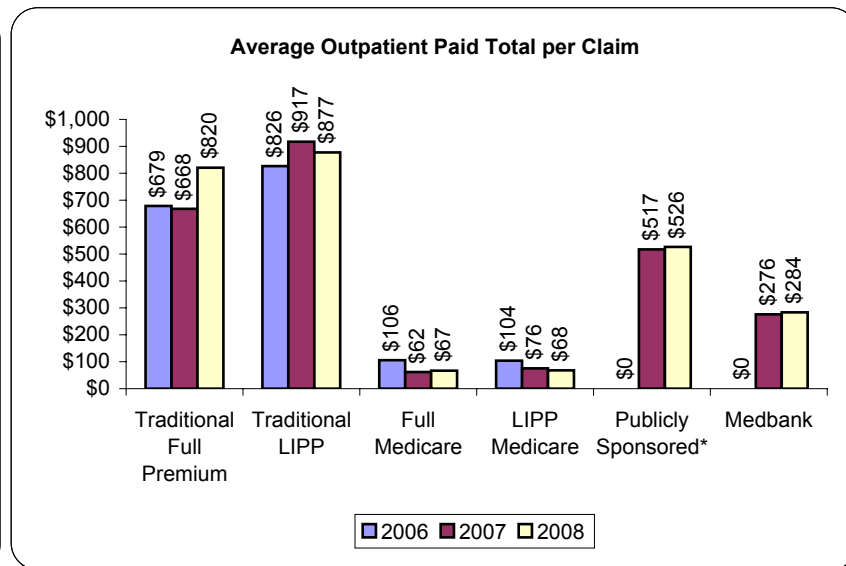
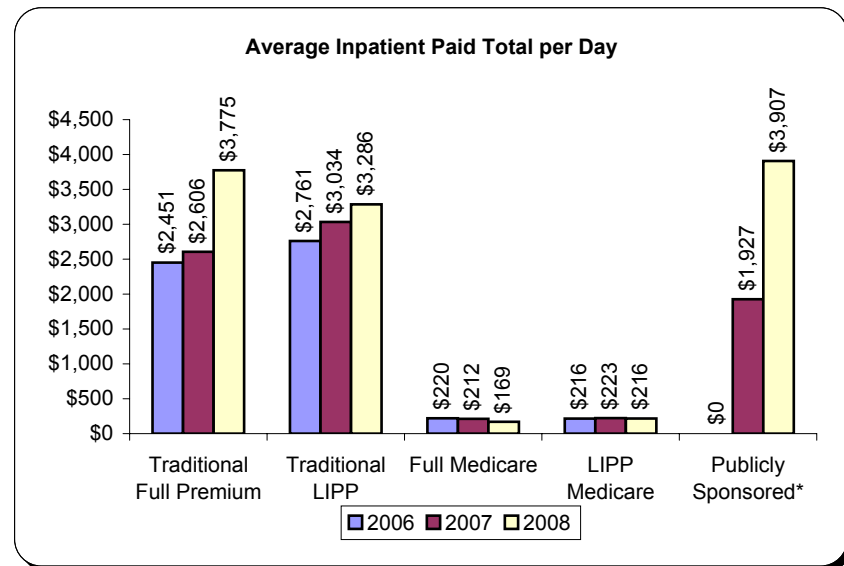
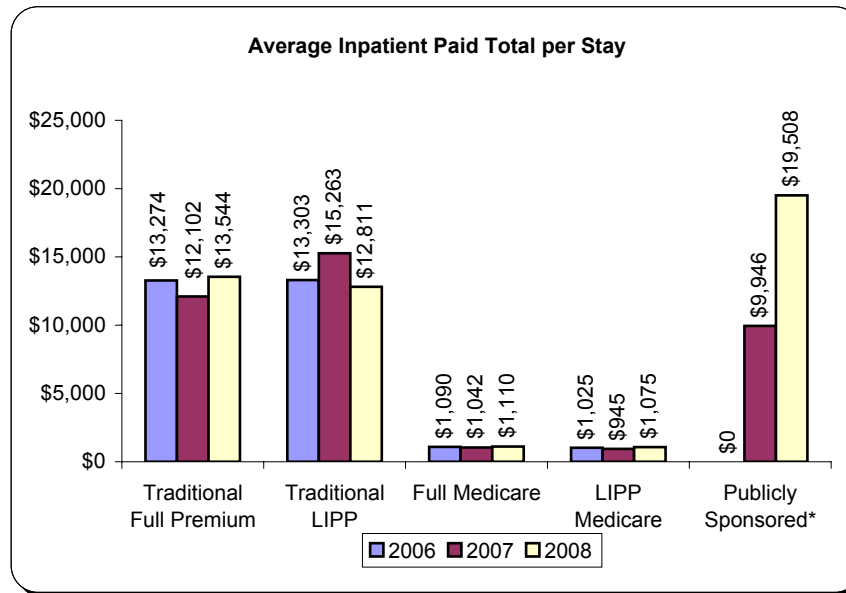
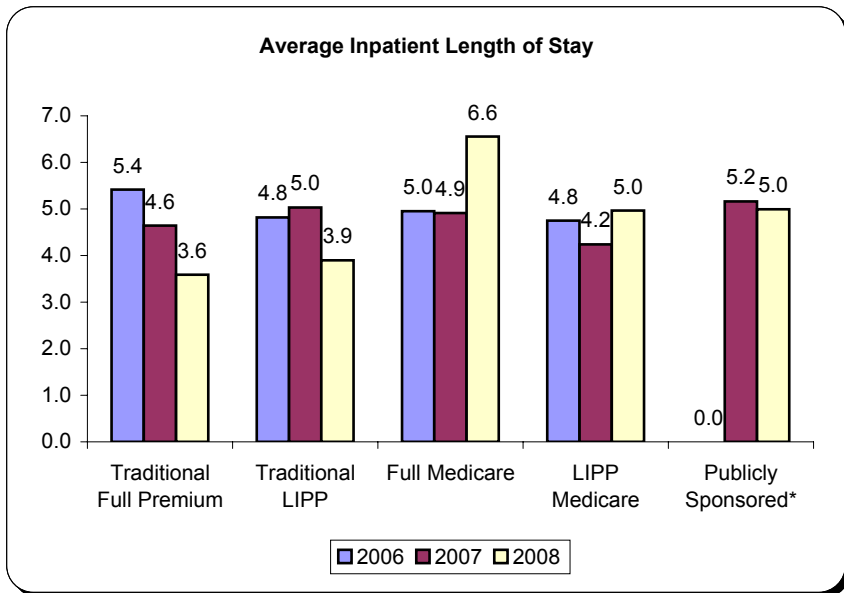
### Inpatient Hospital Average Length of Stay 2004 - 2008



Year	Medicare	Traditional
2004	5.5	5.7
2005	6.1	5.7
2006	4.9	5.3
2007	4.8	4.8
2008	6.2	4.0

Source: From detailed claims data paid through 1/31/2009

## The New Mexico Medical Insurance Pool



NOTE:  
 Claims incurred through 12/31/2008 and paid through 1/31/2009  
 No IBNR included

\*Publicly Sponsored members broken out 7/01/2007 and forward, prior months the members are included in whatever plan they were in.

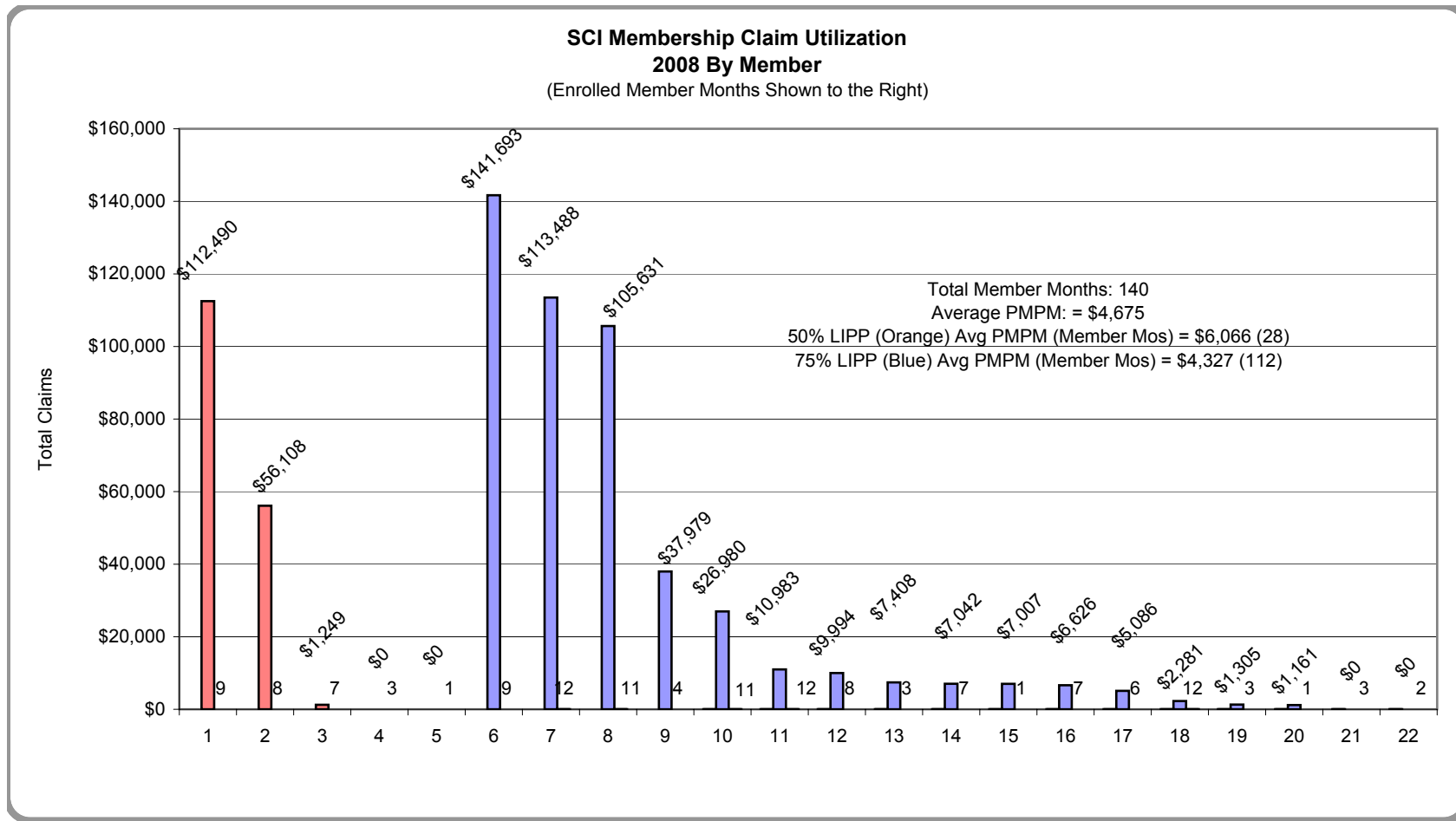
## The New Mexico Medical Insurance Pool

### Claims by Major Diagnostic Category 2008

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
<b>Kidney and Urinary Tract Disease</b>	10.2	464	6.2%	\$11,880,153	\$11,378,298	\$501,855	19.5%	24.5%	3.5%	4.2%	\$2,516
<b>Cancer</b>	10.1	400	5.3%	\$10,366,455	\$9,531,967	\$834,488	17.1%	20.6%	5.8%	8.0%	\$2,567
<b>Heart Related</b>	10.1	394	5.2%	\$8,791,670	\$8,158,795	\$632,875	14.5%	17.6%	4.4%	7.2%	\$2,210
<i>Other Heart Related</i>	10.1	315	4.2%	\$4,243,222	\$3,760,913	\$482,309	7.0%	8.1%	3.3%	11.4%	\$1,328
<i>Congestive Heart Failure</i>	7.9	12	0.2%	\$2,695,459	\$2,687,056	\$8,403	4.4%	5.8%	0.1%	0.3%	\$28,373
<i>Coronary Heart Disease</i>	10.3	67	0.9%	\$1,852,988	\$1,710,826	\$142,162	3.0%	3.7%	1.0%	7.7%	\$2,689
<b>HIV/AIDS Related</b>	10.2	622	8.3%	\$8,364,506	\$2,139,322	\$6,225,184	13.8%	4.6%	43.1%	74.4%	\$1,317
<b>Neurological</b>	10.1	653	8.7%	\$6,125,670	\$4,665,667	\$1,460,003	10.1%	10.1%	10.1%	23.8%	\$928
<b>Spinal/Brain</b>	10.2	349	4.6%	\$3,113,801	\$2,588,558	\$525,242	5.1%	5.6%	3.6%	16.9%	\$873
<i>Back and Neck Disorders</i>	10.2	275	3.7%	\$2,059,988	\$1,636,376	\$423,612	3.4%	3.5%	2.9%	20.6%	\$735
<i>Skull, Spine and Trunk Fractures</i>	10.4	69	0.9%	\$1,000,490	\$904,066	\$96,425	1.6%	2.0%	0.7%	9.6%	\$1,399
<i>Brain Injury</i>	9.8	5	0.1%	\$53,322	\$48,117	\$5,205	0.1%	0.1%	0.0%	9.8%	\$1,088
<b>Arthritis and Joint Disorders</b>	10.8	295	3.9%	\$3,034,463	\$2,454,449	\$580,013	5.0%	5.3%	4.0%	19.1%	\$953
<b>Metabolic Disorders</b>	10.7	125	1.7%	\$2,667,520	\$1,599,536	\$1,067,984	4.4%	3.5%	7.4%	40.0%	\$1,998
<b>Other</b>	7.8	2,923	38.8%	\$2,594,106	\$930,397	\$1,663,709	4.3%	2.0%	11.5%	64.1%	\$114
<b>Mental Disorders</b>	10.2	269	3.6%	\$1,712,524	\$1,135,393	\$577,130	2.8%	2.4%	4.0%	33.7%	\$623
<b>Diabetes</b>	10.4	171	2.3%	\$1,204,938	\$861,752	\$343,186	2.0%	1.9%	2.4%	28.5%	\$678
<b>Coagulation Defects</b>	11.2	15	0.2%	\$939,189	\$918,047	\$21,142	1.5%	2.0%	0.1%	2.3%	\$5,590
<b>No Claims</b>	5.0	848	11.3%	\$0	\$0	\$0	0.0%	0.0%	0.0%	0.0%	\$0
<b>TOTALS</b>	8.7	7,528	100.0%	\$60,794,995	\$46,362,183	\$14,432,812	100.0%	100.0%	100.0%		\$928
<b>% of Total Claims</b>					<b>76%</b>	<b>24%</b>					

NOTE:  
 Total of 7528 unique members enrolled at some time during 2008. Claims based on incurred date of service, paid through 1/31/2009.  
 Does not include IBNR  
 Members are assigned to a mutually exclusive diagnostic category based on the category which had the most allowed dollars

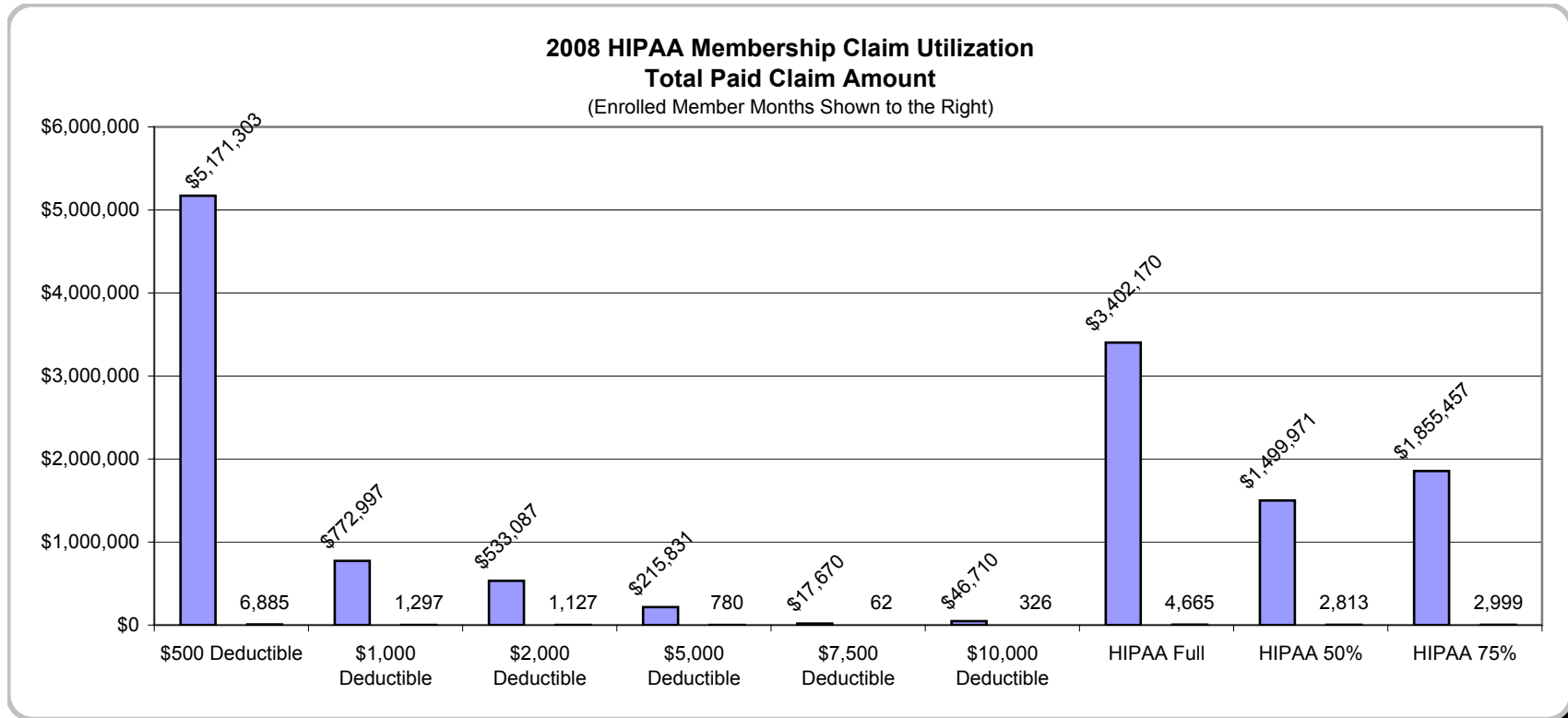
## The New Mexico Medical Insurance Pool



Notes:  
 Members enrolled in the SCI program at some point in 2008  
 Does not include IBNR  
 Incurred 1/1/08-12/31/2008  
 Paid through 1/31/2009

No Transplants paid in 2008  
 \$270,287 of Total Medical Claims (\$641,161) is for Drugs/Injections

## The New Mexico Medical Insurance Pool



Enrolled Members Plan	HIPAA			SCI Members			Publicly Sponsored Members			All Others*		
	Total Claims	Member Months	Average PMPM	Total Claims	Member Months	Average PMPM*	Total Claims	Member Months	Average PMPM*	Total Claims	Member Months	Average PMPM*
\$500 Deductible	\$5,171,303	6,885	\$723.76	\$690,735	140	\$4,754.28	\$14,787,005	7,381	\$1,930.48	\$27,477,456	24,433	\$1,083.68
\$1,000 Deductible	\$772,997	1,297	\$574.30							\$3,495,131	5,252	\$641.27
\$2,000 Deductible	\$533,087	1,127	\$455.80							\$2,979,918	6,162	\$466.00
\$5,000 Deductible	\$215,831	780	\$266.64							\$1,462,044	4,140	\$340.30
\$7,500 Deductible	\$17,670	62	\$274.63							\$386,173	1,209	\$307.79
\$10,000 Deductible	\$46,710	326	\$138.07							\$156,731	963	\$156.83
HIPAA Full	\$3,402,170	4,665	\$702.76									
HIPAA 50%	\$1,499,971	2,813	\$513.82									
HIPAA 75%	\$1,855,457	2,999	\$596.18									
<b>Average PMPM</b>	<b>\$6,757,598</b>	<b>10,477</b>	<b>\$644.99</b>	<b>\$690,735</b>	<b>140</b>	<b>\$4,933.82</b>	<b>\$14,787,005</b>	<b>7,381</b>	<b>\$2,003.39</b>	<b>\$35,957,453</b>	<b>42,159</b>	<b>\$852.90</b>

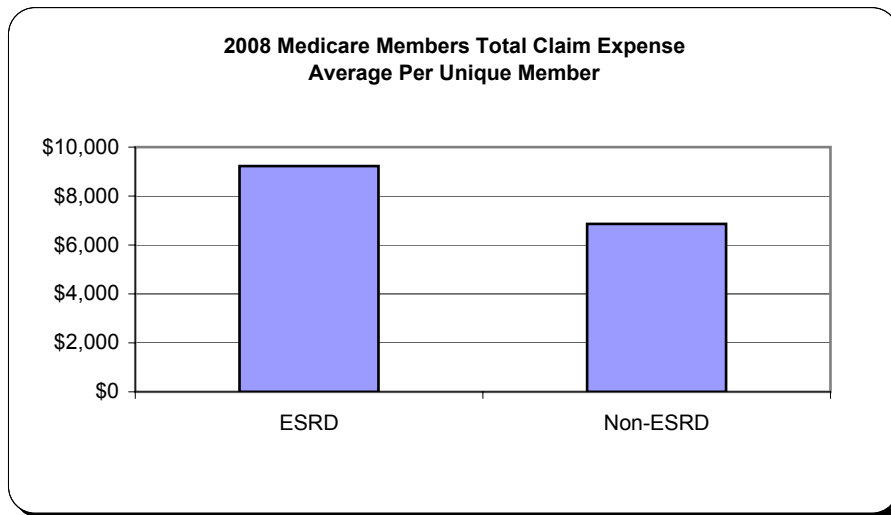
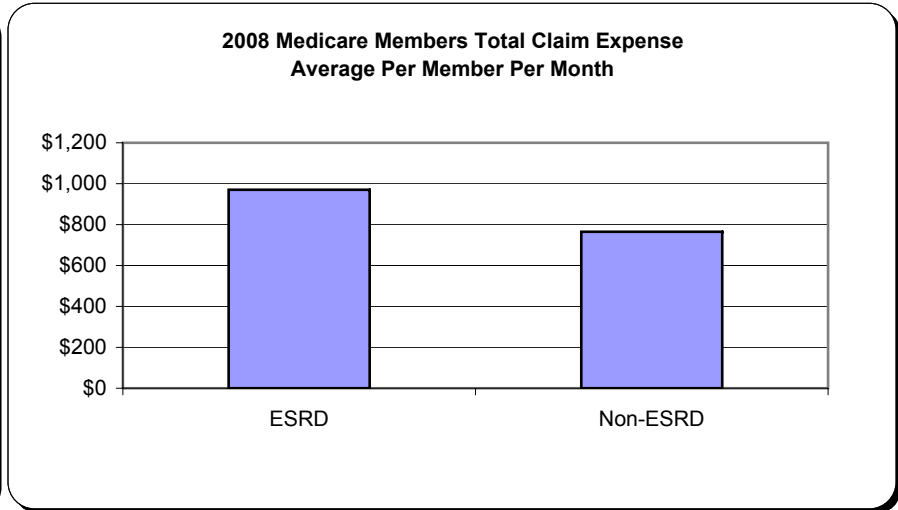
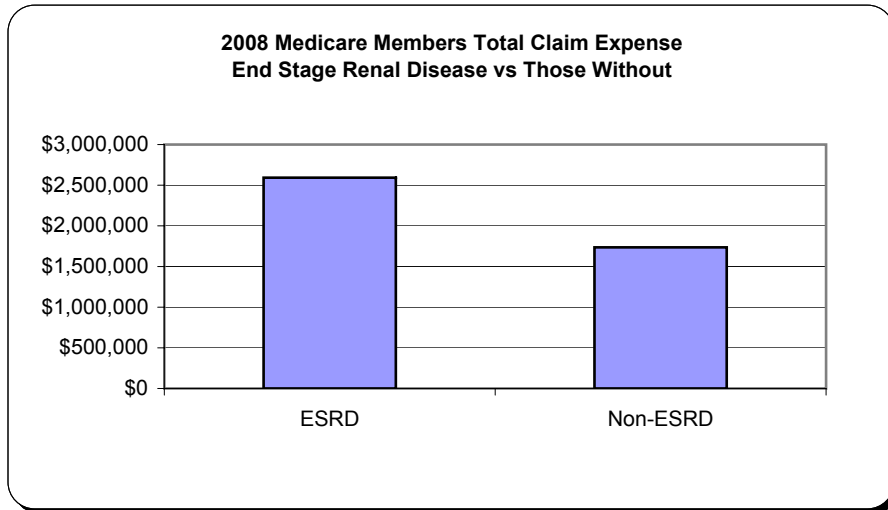
Notes:

Members enrolled in the HIPAA program at some point in 2008, includes IBNR, incurred 1/1/2008-12/31/2008, paid through 1/31/2009

\* All Others excludes Medicare, Medicare Publicly Sponsored, Senior Pharmacy, Medbank and Unknown Claims.

## The New Mexico Medical Insurance Pool

NEW!



Year	Plan	ESRD	Member Months	Unique Members	Total Paid	Medical	Rx	Avgerage PMPM	Average Per Unique Member
2008	Medicare	ESRD	2,672	281	\$2,592,563	\$2,298,812	\$293,751	\$970.27	\$9,226.20
2008	Medicare	Non-ESRD	2,269	253	\$1,735,871	\$391,654	\$1,344,216	\$765.04	\$6,861.15
<b>Total</b>			<b>4,941</b>	<b>534</b>	<b>\$4,328,434</b>	<b>\$2,690,466</b>	<b>\$1,637,967</b>	<b>\$876.02</b>	<b>\$8,105.68</b>

Notes:

Members enrolled in the Medicare program at some point in 2008, does not include IBNR, incurred 1/1/2008-12/31/2008, paid through 1/31/2009  
 ESRD members had a diagnosis code of ESRD at some point in 2008, the entire years claims for these members are allocated to the ESRD group