



PCF Advisory Board Meeting

July 10, 2025

Your Partner in Risk Management

Agenda

- Call to Order – Roll Call/Approval of Agenda and Minutes
- Report on PCF Status
 - Number of Participants and Change
 - Expenses
 - Surcharges Collected
 - Balance Sheet
- Future Medical Claims
- Report on Tracking and Allocation of Settlements
- Review of Pinnacle Actuarial Study
- Discuss Rate Hearing Schedule and Procedure
- Public Comment
- Adjournment

REPORT ON PCF STATUS

PCF Participating Carriers

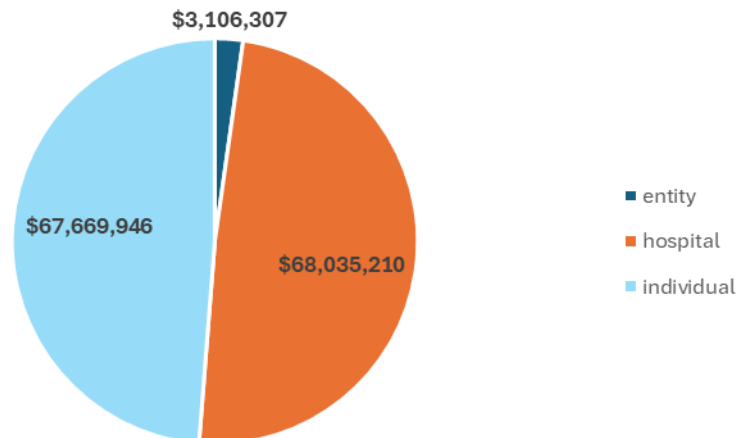
- 8 Participating Carriers in 2025

Carrier	Surcharges
ProSelect Insurance Company	\$ 65,933,069
AEIX	\$ 54,912,071
The Doctors Company	\$ 9,593,023
Medical Protective Group	\$ 5,696,447
Lone Star Alliance	\$ 1,096,450
MagMutual Insurance Company	\$ 662,959
Norcal Group	\$ 588,395
Constellation Mutual	\$ 325,841
Locum Tenens Consulting for The Doctors Company	\$ 3,209
Total Surcharges	\$ 138,811,463

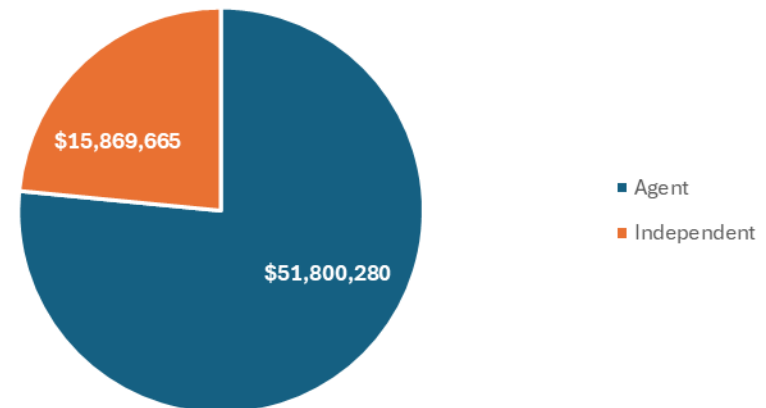
Report on PCF Status – 2025 as of 3/31/25

- PCF Participants include 14 hospitals and outpatient health care facilities, 417 group entities and 5,013 individual providers.
- Total of \$138,811,463 in surcharges

Surcharge by Provider Type



Surcharge by Individual



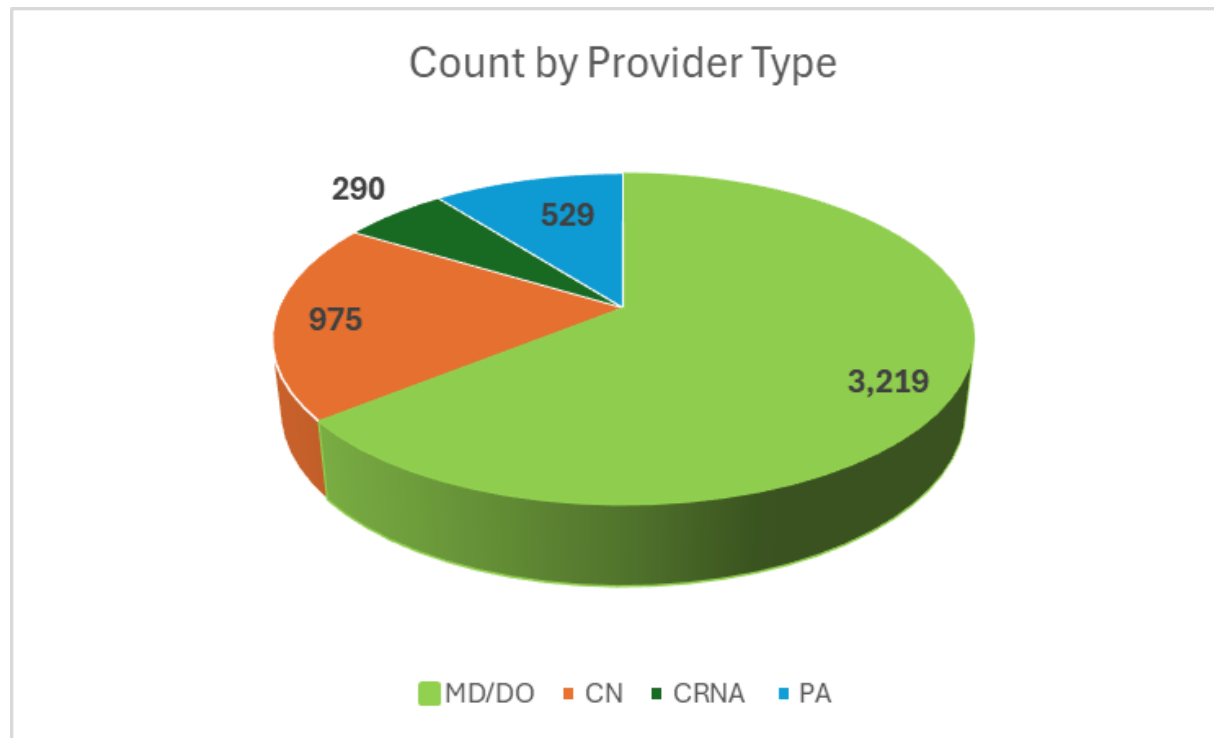
Hospital Surcharges – Trend

- Hospitals: all but one renewed (San Miguel Hospital Corporation)
- Total of \$35,506,480 in 2023 and \$54,144,778 in 2024 and \$68,035,210 YTD 2025 (This includes hospital surcharges only, not employed providers)

Entity	2023 Surcharge	2024 Surcharge	2025 Surcharge
Carlsbad Medical Center LLC	\$ 1,671,087	\$ 1,743,224	\$ 2,084,358
Covenant Hospital Hobbs	\$ 928,743	\$ 1,003,459	\$ 1,274,031
Deming Hospital Corporation	\$ 564,451	\$ 1,114,075	\$ 1,329,525
Encompass Health Rehabilitation Hospital of Albuquerque	\$ 320,400	\$ 347,502	\$ 407,672
Las Cruces Medical Center LLC	\$ 1,671,087	\$ 6,295,421	\$ 7,851,055
Las Cruces Surgery Center LLP	\$ 1,671,087	\$ 112,796	\$ 97,042
Lovelace Health System LLC	\$ 6,002,705	\$ 6,816,756	\$ 8,252,028
Lovelace UNM Rehabilitation Hospital LLC	\$ 460,253	\$ 742,591	\$ 896,263
New Mexico Heart Institute	\$ 482,725		
Otero County Hospital Association	\$ 713,793	\$ 2,462,500	\$ 2,848,828
PHC- Las Cruces Inc	\$ 1,431,833	\$ 4,037,253	\$ 4,999,236
PHC- Los Alamos inc	\$ 1,431,833	\$ 499,039	\$ 598,134
Presbyterian Healthcare Services	\$ 13,051,531	\$ 21,450,569	\$ 27,797,284
Roswell Hospital Corporation	\$ 1,671,087	\$ 2,541,619	\$ 3,417,162
San Miguel Hospital Corporation	\$ 300,072	\$ 468,637	
St. Vincent Hospital	\$ 2,918,844	\$ 4,509,337	\$ 6,182,592
TOTAL:	\$ 35,291,531	\$ 54,144,778	\$ 68,035,210

Report on PCF Status – As of 3/31/25

- Individual Providers: 5,013 total Qualified Healthcare Providers



45.5% Agent
54.5% Independent

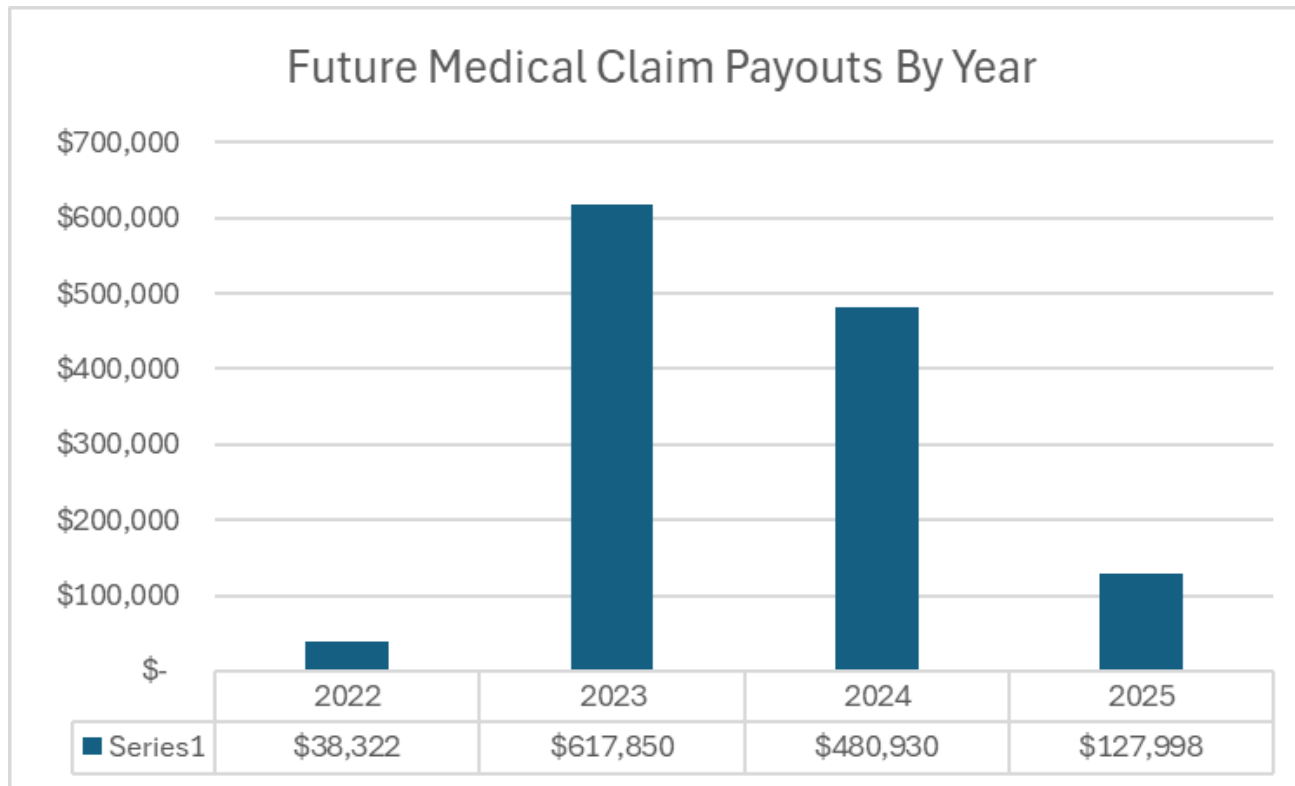
FINANCIAL – BALANCE SHEET

Agenda

- Call to Order – Roll Call/Approval of Agenda and Minutes
- Report on PCF Status
 - Number of Participants and Change
 - Expenses
 - Surcharges Collected
 - Balance Sheet
- Future Medical Claims
- Report on Tracking and Allocation of Settlements
- Review of Pinnacle Actuarial Study
- Discuss Rate Hearing Schedule and Procedure
- Public Comment
- Adjournment

FUTURE MEDICAL CLAIMS

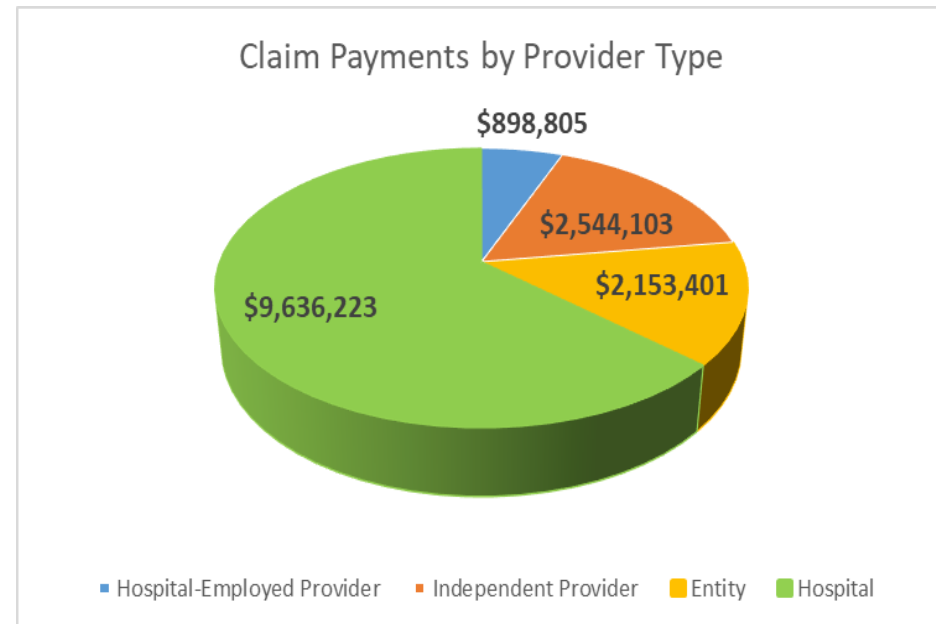
Future Medical Claims – Currently 57 Open Claims



REPORT ON TRACKING AND ALLOCATION OF SETTLEMENTS

Report on Tracking Allocation of Settlements

- Since award of contract, Integrion claims staff have tracked the allocation of settlements among QHPs.
- 2025 Year-to-Date Data (through 3/31/25):
 - 25 settlements
 - \$15,232,532 total payment
 - \$3,442,908 individual provider
 - \$2,544,103 independent provider
 - \$898,805 hospital-employed provider
 - \$9,636,223 hospital
 - \$2,153,401 entity

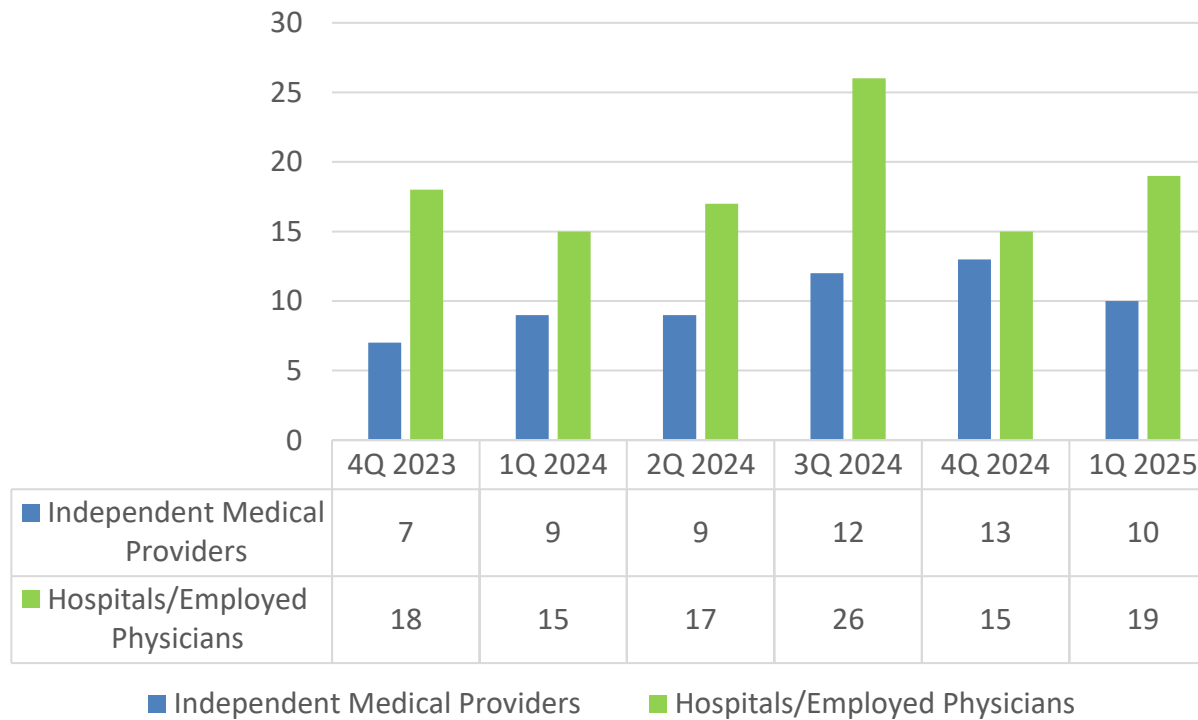


2025 YTD Claims Payments by Accident Year

Accident Year	Paid
2011	\$ 757,235
2017	\$ 1,360,901
2018	\$ 1,350,000
2019	\$ 3,051,421
2020	\$ 2,854,119
2021	\$ 2,406,499
2022	\$ 1,832,588
2023	\$ 1,619,769
Total	\$ 15,232,532

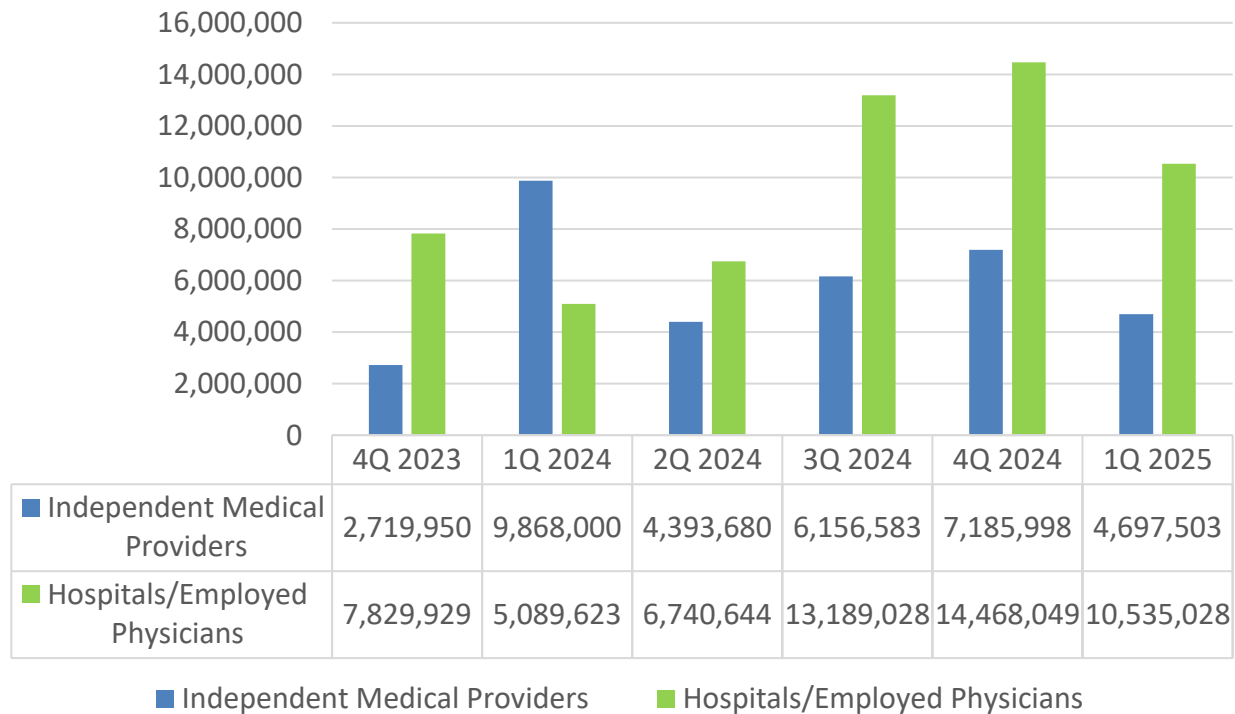
PCF Settlement Trend

Number of Settlements per Quarter



PCF Payment Trend

Amounts Paid per Quarter (\$)



PINNACLE ACTUARIAL STUDY

RATE HEARING SCHEDULE AND PROCEDURE

Rate Hearing – Important Dates

- *Rate hearing takes place on Tuesday, September 30 at 2:00 PM (OSI ABQ)*
- *Interested parties must file for intervenor status by July 30, 2025*
- *Superintendent must promulgate 2026 rates by October 31, 2025*
- *Rates take effect January 1, 2026.*

Agenda

- Call to Order – Roll Call/Approval of Agenda and Minutes
- Report on PCF Status
 - Number of Participants and Change
 - Expenses
 - Surcharges Collected
 - Balance Sheet
- Future Medical Claims
- Report on Tracking and Allocation of Settlements
- Review of Pinnacle Actuarial Study
- Discuss Rate Hearing Schedule and Procedure
- Public Comment
- Adjournment