

New Mexico Patients Compensation Fund
TABLE OF BASE SURCHARGES

		Effective January 1, 2026	
		Base Surcharge for Full-Time	
PCF Class		Independent Providers	Hospital-Employed Providers
1		\$5,688	\$14,983
2		\$7,583	\$19,980
3		\$9,099	\$23,974
4A		\$11,374	\$29,972
4		\$13,650	\$35,964
5A		\$12,892	\$33,965
5		\$16,684	\$43,954
6		\$19,716	\$51,949
7A		\$22,750	\$59,938
7		\$26,542	\$69,930
8		\$36,020	\$94,907
9		\$43,604	\$114,884
10		\$49,290	\$129,870
51	10% of the cumulative surcharge assessed to the individual QHPs that practice in the entity (physician or surgeon)	10%	10%
52	10% of the cumulative surcharge assessed to the individual QHPs that practice in the entity (podiatrist)	10%	10%
53	10% of the cumulative surcharge assessed to the individual QHPs that practice in the entity (chiropractor)	10%	10%
99	Chiropractor	\$4,550	\$11,988
CN		\$1,214	\$3,199
CRNA		\$1,896	\$4,997
PA-1	Physician's Assistants - Supervised by Non-Invasive Specialists	\$2,579	\$6,793
PA-2	Physician's Assistants - Supervised by Specialists Performing Minor Surgery	\$3,413	\$8,990
PA-3	Physician's Assistants - Supervised by Specialists Performing Major Surgery	\$4,095	\$10,789

Compute surcharges for part-time health care providers on the same pro-rata basis as the underlying coverage.

Effective January 1, 2026 surcharges for Independent Providers are increasing 10.0%; surcharges for hospital and OHCF employed providers are increasing by 2.6% with an additional 22.5% of the surcharge charged for deficit reduction.

New Mexico Patient's Compensation Fund
2026 Rate Classes - Effective 1-1-26

<u>ISO - MD</u>	<u>ISO - DO</u>	<u>PCF Code</u>	<u>Specialty</u>	<u>2026 Class</u>	<u>2026 Surcharge Independent</u>	<u>2026 Surcharge Agent</u>
80965			Certified Nurse Practitioner	CN	\$ 1,214	\$ 3,199
80962			Certified Nurse Midwife	3	\$ 9,099	\$ 23,974
80965			Certified Nurse Specialist	CN	\$ 1,214	\$ 3,199
80410			Chiropractor	99	\$ 4,550	\$ 11,988
80116	84116		Physicians Assistants - Supervised by Non-Invasive Specialist	PA-1	\$ 2,579	\$ 6,793
80116	84116		Physicians Assistants - Supervised by Specialists Performing Minor Surgery	PA-2	\$ 3,413	\$ 8,990
80116	84116		Physicians Assistants - Supervised by Specialists Performing Major Surgery	PA-3	\$ 4,095	\$ 10,789
80999	84999		Physicians and Surgeons - Corporate or Partnership Liability	51		
80166		10000	Abdominal Surgery	9	\$ 43,604	\$ 114,884
80437	84437	10001	Acupuncture - Other than Acupuncture Anesthesia	3	\$ 9,099	\$ 23,974
80230		10002	Aerospace Medicine / Medical Director	1	\$ 5,688	\$ 14,983
80254	84254	10003	Allergy/Immunology - No Surgery	1	\$ 5,688	\$ 14,983
80151	84151	10004	Anesthesiology	7A	\$ 22,750	\$ 59,938
80183	84183	10005	Anesthesiology - All Other	7A	\$ 22,750	\$ 59,938
80181	84181	10006	Anesthesiology - Critical Care Medicine	7A	\$ 22,750	\$ 59,938
80182	84182	10007	Anesthesiology - Pain Management	3	\$ 9,099	\$ 23,974
80422	84422	10008	Angiography / Arteriography / Catheterization	4	\$ 13,650	\$ 35,964
80101		10009	Broncho-Esophagology	4A	\$ 11,374	\$ 29,972
80141		10010	Cardiac Surgery	8	\$ 36,020	\$ 94,907
80281	84281	10011	Cardiovascular Disease - Minor Surgery	4	\$ 13,650	\$ 35,964
80255	84255	10012	Cardiovascular Disease - No Surgery	2	\$ 7,583	\$ 19,980
80150	84150	10013	Cardiovascular Disease Surgery	9	\$ 43,604	\$ 114,884
80115		10017	Colon and Rectal Surgery	6	\$ 19,716	\$ 51,949
80443	84443	10018	Colonoscopy/ERCP/Pneumatic or Mechanical Esophageal Dilation	3	\$ 9,099	\$ 23,974
80429	84429	10019	Cryosurgery	4	\$ 13,650	\$ 35,964
80297	84297	10020	Dermatology - All Other	3	\$ 9,099	\$ 23,974
80295	84295	10021	Dermatology - Clinical and Dermatological Immunology	3	\$ 9,099	\$ 23,974
80296	84296	10022	Dermatology - Dermatopathology	3	\$ 9,099	\$ 23,974
80282		10023	Dermatology - including X-Ray Therapy / Radiation Therapy	3	\$ 9,099	\$ 23,974
80256	84256	10024	Dermatology - No Surgery	1	\$ 5,688	\$ 14,983
80271		10025	Diabetes - Minor Surgery	3	\$ 9,099	\$ 23,974
80237		10026	Diabetes - No Surgery	1	\$ 5,688	\$ 14,983
80428	84428	10027	Discograms / Myelography / Pneumoencephalography	2	\$ 7,583	\$ 19,980
80157	84157	10028	Emergency Medicine - Including Major Surgery	7A	\$ 22,750	\$ 59,938
80102	84102	10029	Emergency Medicine - No Major Surgery	5	\$ 16,684	\$ 43,954
80272	84272	10030	Endocrinology - Minor Surgery	3	\$ 9,099	\$ 23,974
80238	84238	10031	Endocrinology - No Surgery	1	\$ 5,688	\$ 14,983
80103		10032	Endocrinology Surgery	9	\$ 43,604	\$ 114,884
80420	84420	10033	Family Practitioners - No Ob/ No Surgery	1	\$ 5,688	\$ 14,983
80240	84240	10034	Forensic Medicine / Legal Medicine	1	\$ 5,688	\$ 14,983
80274	84274	10035	Gastroenterology - Minor Surgery	4A	\$ 11,374	\$ 29,972
80241	84241	10036	Gastroenterology - No Surgery	3	\$ 9,099	\$ 23,974
80104		10037	Gastroenterology Surgery	6	\$ 19,716	\$ 51,949
80117		10038	General Practice or Family Practice Surgery	5	\$ 16,684	\$ 43,954
80420	84420	10039	General Practitioners - No Ob/ No Major Surgery	1	\$ 5,688	\$ 14,983
80421	84421	10040	General Practitioners or Family Physicians - Minor Surgery - No Ob	3	\$ 9,099	\$ 23,974
80420	84420	10041	General Practitioners or Family Physicians - No Surgery - No Ob	1	\$ 5,688	\$ 14,983
80231		10042	General Preventive Medicine - No Surgery / No Ob	1	\$ 5,688	\$ 14,983
80143	84143	10043	General Surgery	9	\$ 43,604	\$ 114,884
80273		10044	General/Family Practitioners - No Major Surgery - < 40 Non-High-Risk Deliveries Yearly	5A	\$ 12,892	\$ 33,965
80275		10045	General/Family Practitioners - No Major Surgery - High-Risk or > 40 Deliveries Yearly	5	\$ 16,684	\$ 43,954
80276	84276	10046	Geriatrics - Minor Surgery	3	\$ 9,099	\$ 23,974
80243	84243	10047	Geriatrics - No Surgery	1	\$ 5,688	\$ 14,983
80105		10048	Geriatrics Surgery	8	\$ 36,020	\$ 94,907
80277	84277	10049	Gynecology - Minor Surgery (including 1st trimester abortions)	4	\$ 13,650	\$ 35,964
80244	84244	10050	Gynecology - No Surgery	1	\$ 5,688	\$ 14,983
80167	84167	10051	Gynecology Surgery	8	\$ 36,020	\$ 94,907
80169		10052	Hand Surgery	6	\$ 19,716	\$ 51,949
80170		10053	Head and Neck Surgery	7A	\$ 22,750	\$ 59,938
80278	84278	10054	Hematology - Minor Surgery	3	\$ 9,099	\$ 23,974
80245	84245	10055	Hematology - No Surgery	2	\$ 7,583	\$ 19,980
80222	84222	10056	Hospitalism	3	\$ 9,099	\$ 23,974
80232		10057	Hypnosis	1	\$ 5,688	\$ 14,983
80279		10058	Infectious Diseases - Minor Surgery	3	\$ 9,099	\$ 23,974
80246		10059	Infectious Diseases - No Surgery	1	\$ 5,688	\$ 14,983
80283	84283	10060	Intensive Care Medicine	4	\$ 13,650	\$ 35,964
80284	84284	10061	Internal Medicine - Minor Surgery	4	\$ 13,650	\$ 35,964

New Mexico Patient's Compensation Fund
2026 Rate Classes - Effective 1-1-26

<u>ISO - MD</u>	<u>ISO - DO</u>	<u>PCF Code</u>	<u>Specialty</u>	<u>2026 Class</u>	<u>2026 Surcharge Independent</u>	<u>2026 Surcharge Agent</u>
80257	84257	10062	Internal Medicine - No Surgery	2	\$ 7,583	\$ 19,980
80440	84440	10063	Laparoscopy (Peritonescopy)	2	\$ 7,583	\$ 19,980
80106		10064	Laryngology Surgery	7A	\$ 22,750	\$ 59,938
80285		10065	Larynogology - Minor Surgery	3	\$ 9,099	\$ 23,974
80258		10066	Larynogology - No Surgery	1	\$ 5,688	\$ 14,983
80434	84434	10067	Lymphangiography / Phlebography	4A	\$ 11,374	\$ 29,972
	84801	10068	Manipulator	1	\$ 5,688	\$ 14,983
80446	84446	10069	Needle Biopsy	2	\$ 7,583	\$ 19,980
80804	84804	10070	Neonatal/Perinatal Medicine	4	\$ 13,650	\$ 35,964
80286		10071	Neoplastic Diseases - Minor Surgery	3	\$ 9,099	\$ 23,974
80259		10072	Neoplastic Diseases - No Surgery	1	\$ 5,688	\$ 14,983
80107		10073	Neoplastic Surgery	7A	\$ 22,750	\$ 59,938
80288	84288	10074	Nephrology - Including Child - Minor Surgery	4	\$ 13,650	\$ 35,964
80287		10075	Nephrology - Minor Surgery	4	\$ 13,650	\$ 35,964
80260		10076	Nephrology - No Surgery	2	\$ 7,583	\$ 19,980
80108		10077	Nephrology Surgery	7A	\$ 22,750	\$ 59,938
80261		10078	Neurology - Including Child - No Surgery	3	\$ 9,099	\$ 23,974
80299	84299	10079	Neurology - Including Child - No Surgery - All Other	3	\$ 9,099	\$ 23,974
80298	84298	10080	Neurology - Including Child - No Surgery - Pain Management	3	\$ 9,099	\$ 23,974
80152	84152	10081	Neurology Surgery - Including Child	10	\$ 49,290	\$ 129,870
80262	84262	10082	Nuclear Medicine - Excluding Radiation Therapy	1	\$ 5,688	\$ 14,983
80248		10084	Nutrition	1	\$ 5,688	\$ 14,983
80153	84153	10085	Obstetrics Surgery / Gynecology Surgery	10	\$ 49,290	\$ 129,870
80168		10086	Obstetrics Surgery (c-sections only)	8	\$ 36,020	\$ 94,907
80233		10087	Occupational Medicine	1	\$ 5,688	\$ 14,983
80301	84301	10088	Oncology - Minor Surgery	5A	\$ 12,892	\$ 33,965
80302	84302	10089	Oncology - No Surgery	2	\$ 7,583	\$ 19,980
80164	84164	10090	Oncology Surgery	8	\$ 36,020	\$ 94,907
80289	84289	10091	Ophthalmology - Minor Surgery	2	\$ 7,583	\$ 19,980
80263	84263	10092	Ophthalmology - No Surgery	1	\$ 5,688	\$ 14,983
80114		10093	Ophthalmology Surgery	3	\$ 9,099	\$ 23,974
80154	84154	10094	Orthopedic Surgery	9	\$ 43,604	\$ 114,884
80290		10095	Otology - Minor Surgery	3	\$ 9,099	\$ 23,974
80264		10096	Otology - No Surgery	1	\$ 5,688	\$ 14,983
80158		10097	Otology Surgery	7A	\$ 22,750	\$ 59,938
80291	84291	10098	Otorhinolaryngology - Minor Surgery	4	\$ 13,650	\$ 35,964
80265	84265	10099	Otorhinolaryngology - No Surgery	1	\$ 5,688	\$ 14,983
80159		10100	Otorhinolaryngology Surgery	6	\$ 19,716	\$ 51,949
80307	84307	10101	Pathology - All Other	1	\$ 5,688	\$ 14,983
80303	84303	10102	Pathology - Blood Banking/Transfusion Medicine - Minor Surgery	3	\$ 9,099	\$ 23,974
80304	84304	10103	Pathology - Blood Banking/Transfusion Medicine - No Surgery	1	\$ 5,688	\$ 14,983
80305	84305	10104	Pathology - Cytopathology - Minor Surgery	3	\$ 9,099	\$ 23,974
80306	84306	10105	Pathology - Cytopathology - No Surgery	1	\$ 5,688	\$ 14,983
80292		10106	Pathology - Minor Surgery	3	\$ 9,099	\$ 23,974
80266		10107	Pathology - No Surgery	1	\$ 5,688	\$ 14,983
80180	84180	10108	Pediatric Surgery	8	\$ 36,020	\$ 94,907
80293	84293	10109	Pediatrics - Minor Surgery	3	\$ 9,099	\$ 23,974
80267	84267	10110	Pediatrics - No Surgery	2	\$ 7,583	\$ 19,980
80234		10111	Pharmacology - Clinical	1	\$ 5,688	\$ 14,983
80209	84209	10112	Physical Medicine and Rehabilitation - All Other	1	\$ 5,688	\$ 14,983
80208	84208	10113	Physical Medicine and Rehabilitation - Pain Management	3	\$ 9,099	\$ 23,974
80235		10114	Physical Medicine and Rehabilitation / Physiatry	1	\$ 5,688	\$ 14,983
80294		10115	Physicians - Minor Surgery - No Ob	3	\$ 9,099	\$ 23,974
80156	84156	10120	Plastic Surgery	8	\$ 36,020	\$ 94,907
80155	84155	10121	Plastic-otorhino-laryngology Surgery	8	\$ 36,020	\$ 94,907
80993-S		10122	Podiatrists - Surgery	7	\$ 26,542	\$ 69,930
80993-N		10124	Podiatrists/Chiropodists - No Surgery	3	\$ 9,099	\$ 23,974
80133	84133	10125	Preventive Medicine - No Surgery - Aerospace Medicine	1	\$ 5,688	\$ 14,983
80138	84138	10126	Preventive Medicine - No Surgery - Medical Toxicology	1	\$ 5,688	\$ 14,983
80134	84134	10127	Preventive Medicine - No Surgery - Occupational Medicine	1	\$ 5,688	\$ 14,983
80135	84135	10128	Preventive Medicine - No Surgery - Public/General Health Medicine	1	\$ 5,688	\$ 14,983
80139	84139	10129	Preventive Medicine - No Surgery - Undersea/Hyperbaric Medicine	1	\$ 5,688	\$ 14,983
80224	84224	10130	Psychiatry - Addiction Psychiatry	1	\$ 5,688	\$ 14,983
80229	84229	10131	Psychiatry - All Other	1	\$ 5,688	\$ 14,983
80226	84226	10132	Psychiatry - Child and Adolescent Psychiatry	1	\$ 5,688	\$ 14,983
80227	84227	10133	Psychiatry - Forensic Psychiatry	1	\$ 5,688	\$ 14,983
80228	84228	10134	Psychiatry - Geriatric Psychiatry	1	\$ 5,688	\$ 14,983
80249	84249	10135	Psychiatry - Including Child	1	\$ 5,688	\$ 14,983

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<u>ISO - MD</u>	<u>ISO - DO</u>	<u>PCF Code</u>	<u>Specialty</u>	<u>2026 Class</u>	<u>2026 Surcharge Independent</u>	<u>2026 Surcharge Agent</u>
80250		10136	Psychoanalysis	1	\$ 5,688	\$ 14,983
80251	84251	10137	Psychosomatic Medicine	1	\$ 5,688	\$ 14,983
80236		10138	Public Health	1	\$ 5,688	\$ 14,983
80269	84269	10139	Pulmonary Diseases - No Surgery	3	\$ 9,099	\$ 23,974
80163	84163	10140	Radiation Therapy - by Employed Physicians or Surgeons Involved with Major Surgery	2	\$ 7,583	\$ 19,980
80165	84165	10141	Radiation Therapy - by Insured Physicians or Surgeons Involved with Major Surgery	2	\$ 7,583	\$ 19,980
80425	84425	10142	Radiation Therapy / Lasers - Used in Therapy	5A	\$ 12,892	\$ 33,965
80280	84280	10143	Radiology - Diagnostic - Minor Surgery	5	\$ 16,684	\$ 43,954
80253	84253	10144	Radiology - Diagnostic - No Surgery	3	\$ 9,099	\$ 23,974
80360	84360	10145	Radiology - Interventional	5	\$ 16,684	\$ 43,954
80358	84358	10146	Radiology - Therapeutic - Minor Surgery	5A	\$ 12,892	\$ 33,965
80359	84359	10147	Radiology - Therapeutic - No Surgery	2	\$ 7,583	\$ 19,980
80449	84449	10148	Radiopaque Dye Injections	4	\$ 13,650	\$ 35,964
80252	84252	10149	Rheumatology - No Surgery	1	\$ 5,688	\$ 14,983
80270		10150	Rhinology - Minor Surgery	3	\$ 9,099	\$ 23,974
80247		10151	Rhinology - No Surgery	1	\$ 5,688	\$ 14,983
80160		10152	Rhinology Surgery	7A	\$ 22,750	\$ 59,938
	84802	10153	Sclerotherapy	3	\$ 9,099	\$ 23,974
80431	84431	10154	Shock Therapy	2	\$ 7,583	\$ 19,980
80161	84161	10155	Shock Therapy - by Insured Physicians or Surgeons Involved with Major Surgery	1	\$ 5,688	\$ 14,983
80162	84162	10156	Shock Therapy - by Employed Physicians or Surgeons Involved with Major Surgery	1	\$ 5,688	\$ 14,983
80204	84204	10157	Sports Medicine - Minor Surgery	4A	\$ 11,374	\$ 29,972
80205	84205	10158	Sports Medicine - No Surgery	2	\$ 7,583	\$ 19,980
80322		10159	Teaching Physicians - Minor Surgery	2	\$ 7,583	\$ 19,980
80321		10160	Teaching Physicians - No Surgery	1	\$ 5,688	\$ 14,983
80323		10161	Teaching Physicians or Surgeons - Major Surgery	7A	\$ 22,750	\$ 59,938
80144	84144	10162	Thoracic Surgery	9	\$ 43,604	\$ 114,884
80171		10163	Traumatic Surgery	9	\$ 43,604	\$ 114,884
80268	84268	10164	Urgent Care - No Surgery - No Ob	3	\$ 9,099	\$ 23,974
80145	84145	10165	Urological Surgery	5	\$ 16,684	\$ 43,954
80120	84120	10166	Urology - Minor Surgery	4A	\$ 11,374	\$ 29,972
80121	84121	10167	Urology - No Surgery	2	\$ 7,583	\$ 19,980
80146		10168	Vascular Surgery	9	\$ 43,604	\$ 114,884

There are no class changes for 2026