

**New Mexico
Public Schools Insurance Authority**



**Board of Directors Meeting
April 6, 2023**



New Mexico Public Schools Insurance Authority

Board of Directors Meeting

Board of Directors

Al Park, President, Governor Appointee
Chris Parrino, Vice President, NM Association of School Business Officials
Trish Ruiz, Secretary, Educational Entities at Large
Denise Balderas, Governor Appointee
Tim Crone, American Federation of Teachers NM
Travis Dempsey, NM Superintendents Association
Pauline Jaramillo, NM School Boards Association
Bethany Jarrell, National Education Association - New Mexico
K.T. Manis, Public Education Commission
David Martinez, Jr., National Education Association - New Mexico
Sammy J. Quintana, Governor Appointee

In-Person & Virtual

In-Person:

Poms & Associates
201 3rd Street, Suite 1400
Albuquerque, New Mexico 87102

Virtual:

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Thursday, April 06, 2023

9:00 a.m.

Agenda

Draft

- | | |
|---|-------------|
| 1. Call to Order | A. Park |
| 2. Roll Call | C. Probst |
| 3. Introduction of Guests | P. Sandoval |
| 4. Citizens to Address the Board (Five-Minute Limit) | A. Park |
| 5. Approval of Agenda (Action Item) | A. Park |

- | | | |
|-----|---|------------------------|
| 6. | Approval of March 2023 Minutes (Action Item) | A. Park |
| 7. | Executive Session to Discuss Competitive Sealed Proposals Solicited Pursuant to the Procurement Code Pursuant to §10-15-1 H (6) NMSA 1978 (Action Item) | A. Park |
| | A. RFP# 342-2023-06 Workers Compensation Claims Auditing Services | A. Park |
| | B. RFP# 342-2023-03 Bundled Payment Arrangement for Surgical Services | A. Park |
| | C. Any action on the Discussion of Competitive Sealed Proposals Solicited Pursuant to the Procurement Code Pursuant to §10-15-1 H (6)NMSA 1978 (Action Item) | A. Park |
| 8. | Administrative Matters | |
| | A. Staff Update | P. Sandoval |
| | B. Legislative Update | P. Sandoval |
| | C. COVID-19 Update | M. Quintana |
| | D. IBAC Update | K. Jones |
| | E. Annual Meeting Update | K. Jones |
| 9. | Approval of February 2023 Financials (Action Item) | P. Sandoval |
| 10. | Risk Matters | |
| | A. Approval to enter into a Memorandum of Understanding with the Public Education Department (Action Item) | P. Sandoval |
| | B. TPA Reports | |
| | 1. Property & Liability Monthly Claims Report | S. Vanetsky |
| | 2. Property & Liability Large Losses | S. Vanetsky |
| | 3. Workers' Compensation Monthly Claims Report | J. Mayo |
| | 4. Workers' Compensation Large Losses | J. Mayo |
| | C. I Love You Guys Foundation | JM. Keyes |
| | D. Loss Prevention Update | L. Vigil / J. Garcia |
| 11. | Benefits Matters | |
| | A. End of State and Federal COVID Emergency Update | N. Patani/ M. Quintana |
| | B. Stewardship Report | N. Patani |
| | C. Presbyterian Collaboration with Unity Point | S. Valdez |
| 12. | General Discussion | A. Park |
| 13. | Next Meeting Date and Location: Thursday, May 4, 2023 (Action Item)
Location: Poms & Associates, 201 3rd Street, Suite 1400 and a virtual option | A. Park |
| 14. | Adjournment (Action Item) | A. Park |

**NEW MEXICO PUBLIC SCHOOLS INSURANCE AUTHORITY
BOARD OF DIRECTORS MEETING MINUTES**

**In-Person: Poms & Associates
201 3rd Street, Suite 1400
Albuquerque, NM 87102**

**Virtual: <https://meet.goto.com/182144597>
Dial in +1 (646) 749-3122
Access Code: 182-144-597**

Thursday, March 02, 2023

DRAFT

1. Call to Order

Mr. Chris Parrino, NMPSIA Board Vice President, called the NMPSIA Board Meeting to order at 9:00 a.m. on Thursday, March 2, 2023.

2. Roll Call

Ms. Cyndi Archuleta called roll.

Board Members Present:

Chris Parrino, Vice President	In-Person
Trish Ruiz, Secretary	Virtual (Left at 10:49 am)
Denise Balderas	Virtual
Tim Crone	In-Person
Pauline Jaramillo	Virtual
Bethany Jarrell	Virtual
K.T. Manis	Virtual (Left at 9:55 am)
David Martinez, Jr.	Virtual
Sammy Quintana	In-Person

Board Members Absent:

Travis Dempsey
Al Park, President

NMPSIA Staff Members Present:

Patrick Sandoval, Executive Director	In-Person
Martha Quintana, Deputy Director	In-Person
Cyndi Archuleta, Benefits/Wellness Manager	In-Person
Kaylei Jones, Benefits/Wellness Program Coordinator	Virtual
Claudette Roybal, Risk Program Coordinator	Virtual
Lisa Jennings, Chief Financial Officer	In-Person
Charlette Probst, Finance/HR Manager	In-Person
Dion Romero, Accountant/Auditor	Virtual

Audience Present:

Lisa Guevara	BCBSNM	Virtual
Lisa Sullivan	BCBSNM	Virtual
Samantha Mensay	BCBSNM	Virtual
Steve Vanetsky	CCMSI	In-Person
Vanessa Devine	CCMSI	Virtual
Jerry Mayo	CCMSI	In-Person
Louise Carpenter	CCMSI	Virtual
Richard Cangiolosi	CCMSI	In-Person
Courtney Barela	CCMSI	Virtual
David Lauck	CVS	Virtual
Sam Garcia	Davis Vision	In-Person
Cathy Fenner	Davis Vision	In-Person
Albert Rhodes	Delta Dental	In-Person
Rich Bolstad	Delta Dental	Virtual
Jeremy Aslaksen	Delta Dental	Virtual
Kathy Payanes	Erisa Administrative Services	In-Person
C. S. Hwa	Erisa Administrative Services	Virtual
Michelle Alarid	Erisa Administrative Services	Virtual
Amy Bonal	Erisa Administrative Services	Virtual
Martin Esquivel	Esquivel & Howington	In-Person
Matthew Meade	Pinnacle Actuarial Services	In-Person
Aaron Hillebrandt	Pinnacle Actuarial Services	In-Person
Steve Valdez	Presbyterian	In-Person
Rika Martinez	Poms & Associates	Virtual
Kevin McDonald	Poms & Associates	In-Person
Grant Banash	Poms & Associates	In-Person
Tamie Pargas	Poms & Associates	In-Person
Larry Vigil	Poms & Associates	Virtual
Julie Garcia	Poms & Associates	In-Person
Karen Mestas-Harris	Poms & Associates	In-Person
Erin Brannan	Poms & Associates	In-Person
Nura Patani	Segal	Virtual
Kandy Plaunt	Segal	Virtual
Melissa Krumholz	Segal	Virtual
Greg Archuleta	The Standard	Virtual
Stephanie Anthony	United Concordia	In-Person

3. Introduction of Guests

Mr. Patrick Sandoval, Executive Director NMPSIA, introduced Dr. Nura Patani and Ms. Kandy Plaunt from Segal, Mr. Albert Rhodes with Delta Dental, Mr. Aaron Hillebrandt and Mr. Matthew Meade with Pinnacle Actuarial Resources, and Ms. Karen Maestas-Harris with Poms and Associates.

4. **Citizens to Address the Board (Five-Minute Limit)**

There are no citizens to address the Board.

5. **Approval of Agenda (Action Item)**

Mr. Parrino requested to move item 10A, to after item 6B - Approval of the February 2023 Minutes.

A motion was made to approve the agenda as amended.

MOTION: T. Ruiz

SECONDED: S. Quintana

A roll call vote was taken.

Ms. Cyndi Archuleta called roll.

Al Park, President	Absent
Chris Parrino, Vice President	Yes
Trish Ruiz, Secretary	Yes
Denise Balderas	Yes
Tim Crone	Yes
Travis Dempsey	Absent
Pauline Jaramillo	Yes
Bethany Jarrell	Yes
K.T. Manis	Yes
David Martinez, Jr.	Yes
Sammy Quintana	Yes

Vote carried unanimously.

6. **A. Approval of December 8, 2022 Minutes (Action Item)**

A motion was made to approve the December 8, 2022 Minutes.

MOTION: T. Ruiz

SECONDED: T. Crone

A roll call vote was taken.

Ms. Cyndi Archuleta called roll.

Al Park, President	Absent
Chris Parrino, Vice President	Yes
Trish Ruiz, Secretary	Yes

Denise Balderas	Yes
Tim Crone	Yes
Travis Dempsey	Absent
Pauline Jaramillo	Yes
Bethany Jarrell	Yes
K.T. Manis	Yes
David Martinez, Jr.	Yes
Sammy Quintana	Yes

Vote carried unanimously.

6. B. Approval of February 2, 2023 Minutes (Action Item)

A motion was made to approve the February 2, 2023 Minutes.

MOTION: S. Quintana

SECONDED: T. Ruiz

A roll call vote was taken.

Ms. Cyndi Archuleta called roll.

Al Park, President	Absent
Chris Parrino, Vice President	Yes
Trish Ruiz, Secretary	Yes
Denise Balderas	Yes
Tim Crone	Yes
Travis Dempsey	Absent
Pauline Jaramillo	Abstained
Bethany Jarrell	Yes
K.T. Manis	Yes
David Martinez, Jr.	Yes
Sammy Quintana	Yes

Vote carried unanimously.

10. A. Loss Reserve and Funding Analysis as of 12/31/2022 (Action Item)

Mr. Aaron Hillebrandt and Mr. Matt Meade, Pinnacle Actuarial Resources, reviewed the Loss Reserve and Funding Analysis as of 12/31/2022. Mr. Meade presented on Actual vs. Expected Loss Development test between the most recent two analysis, and reviewed factors driving some of the outliers. He reviewed the trends and ultimate losses over time at each successive analysis that have been completed. He also presented on liabilities, workers' compensation and general liability and included; frequency, severity and loss cost trends.

A motion was made to approve the Loss Reserve and Funding Analysis as of 12/31/2022.

MOTION: S. Quintana

SECONDED: P. Jaramillo

A roll call vote was taken.

Ms. Cyndi Archuleta called roll.

Al Park, President	Absent
Chris Parrino, Vice President	Yes
Trish Ruiz, Secretary	Yes
Denise Balderas	Yes
Tim Crone	Yes
Travis Dempsey	Absent
Pauline Jaramillo	Yes
Bethany Jarrell	Yes
K.T. Manis	Yes
David Martinez, Jr.	Yes
Sammy Quintana	Yes

Vote carried unanimously.

7. **Administrative Matters**

7. **A. Staff Update**

Mr. Sandoval provided the staff update. Interviews for the Benefits Analyst were held on February 16. It was decided to post the position once again and this posting will close on March 6, 2023. Mr. Andrew Romero's last day was February 17. Mr. Sandoval wished Mr. Romero well. The CPO Position has been posted and has since closed. Interviews will be conducted in the coming weeks. Mr. Parrino asked how many vacancies NMPSIA has currently. Mr. Sandoval responded there are currently two vacancies.

7. **B. Legislative Update**

Mr. Patrick Sandoval, Executive Director NMPSIA, provided the legislative update.

HB2 The General Appropriation Act of 2023 has passed the House Appropriations and Finance Committee and is now at the Senate Finance Committee. We did receive the LFC recommendation. The recommendation reduced Benefits by \$7.6 million, Risk by \$5.9 million, and did not reduce Program Support.

We submitted 2 Special Appropriations one for \$12,067,163 and one for \$12,986,735, which did not appear in the bill. We will see what we can do to try and get the appropriations added. We were waiting for an appropriation bill on the Senate side to see if it contained our appropriations; however, the appropriations bill on the Senate side is incomplete. We did receive our Budget Adjustment Language to request a budget increase to fund claims.

We have not heard anything new on HB102. It did pass the Labor, Veterans, & Military Affairs Committee and the House Education Committee and is currently waiting to be heard at the House Appropriations and Finance Committee.

HB 533 seems to be gaining traction and would align the NMPSIA salary tiers with the GSD salary tiers. NMPSIA entities may also contribute more than the minimum tiers. The projected cost for current NMPSIA membership is \$17.5 million for schools and \$2.2 million for Higher Education Institutions. HB2 contains an appropriation of \$32 million in section K Public School Support to amend the Public School Insurance Authority Act to increase the minimum employer contributions.

HB43 Risk - Affirmative Consent Policy in Schools, has passed House Education, House Judiciary, Senate Education, and is currently at the Senate Judiciary Committee. No impact.

SB82 Risk - Sex Crime Prosecution Time Limits, no movement, it was a pre-filed bill and is at the Senate Judiciary Committee. Annualized impact to NMPSIA \$5.5M/year.

SB126 Risk - Child Sex Abuse Statue of Limitations, has passed the Health and Public Affairs Committee and is currently at the Senate Judiciary Committee. Annualized impact to NMPSIA \$5.5M/year.

SB51 Benefits - Cost-Sharing Contributions for Prescriptions, sent to Senate Health and Public Affairs on Jan. 18. This bill has not been heard. Annualized impact to NMPSIA by \$4.3M/year.

HB132 Benefits - Mail-Order & Community Pharmacy Access, passed Health & Human Services Committee and Judiciary Committee. Annualized impact to NMPSIA \$2M/year.

HB53 Benefits - Delivery of Necessary Diabetic Resources, has passed the Health and Human Services and House Appropriations and Finance Committees. Annualized impact to NMPSIA \$1.4/year.

SB484 Benefits - Publicly Funded Health Agency Obligations, requires consolidated purchasing for Counties, municipalities, state educational institutions and other political subdivisions that wish to use the consolidated purchasing single process for the procurement of health care benefits shall create or enter into an existing association, cooperative or other mutual alliance to create larger pools of eligible participants. A JPA must be submitted to DFA and LFC and include the development of one common uniform benefit plan design, reporting all claims, utilization, and payment data to the all-payer claims database, and annual reporting to the legislative finance committee. Other provisions that the agency will have to change are: Contacts for only one year, with no extensions, include fully insured and self-insured proposals, require medical claims recovery audits on any self-insured plans, & Mandatory open enrollment yearly. Impact to NMPSIA, \$121K for 2 additional FTE's.

SB16 Benefits - Creates the Health Care Authority, renames the Human Services Department to the Health Care Authority Department. The purpose of the Health Care Authority Department Act is to establish a single, unified department to administer laws and exercise functions relating to healthcare purchasing and regulation. It will include a state health benefits division. So far none of the IBAC agencies are named in the bill; however, the bill gives the governor executive order authority to move divisions and programs to or from the department to accomplish the reorganizational goal of the act. The reorganizational changes must be reported to the legislative Finance Committee by November 1, 2023, and a final report to the legislature by January 1, 2024.

7. C. COVID-19 Update

Ms. Quintana provided the COVID-19 update. As of March 2020 there have been 242,538 claims totaling \$47,167,204. For the month of January 2023 there were 2,232 claims totaling \$343,192.

7. D. Annual Meeting

Ms. Kaylei Jones, Benefits and Wellness Coordinator NMPSIA, provided an update related to the upcoming annual meeting. The NMPSIA coordinators have requested information from four different venues. These include Inn of the Mountain Gods in Ruidoso, Hotel Encanto in Las Cruces, Angel Fire Resort in Angel Fire and Zia Park Hotel and Casino in Hobbs. Two of these venues have been placed on a courtesy hold for the NMPSIA group while staff consults with the Board and configure total demands. These venues are the Inn of the Mountain Gods and Hotel Encanto. Of these two, Hotel Encanto is the most financially attractive with Government room rates of \$98 plus a \$25 resort fee. A menu has yet to be decided but it will likely be a continental breakfast located in the meeting room. Prices range from \$20-\$32 per person per meal for breakfast and lunch. Ms. Ruiz asked for clarification on the meeting dates. Ms. Jones shared that Inn of the Mountain Gods only has availability for July 25-27. Hotel Encanto has however been confirmed for July 11-13 or July 18-20. Ms. Ruiz recommended the earlier dates in the month was preferred. Mr. Sandoval added that the Risk Summit may be held on July 10-13 and requested the annual meeting be held on July 18-20.

8. Approval of January 2023 Financials (Action Item)

Ms. Lisa Jennings, Chief Financial Officer NMPSIA, presented the Statement of Revenues and Expenditures for period ending January 31, 2023, for the Employee Benefits Fund. Ms. Jennings reported revenue of \$30,640,375.95 and expenses of \$28,080,928.11, which resulted in a gain of \$2,559,457.84 for the month of January.

Ms. Jennings presented the Statement of Revenues and Expenditures for period ending January 31, 2023 for the Risk Fund. Ms. Jennings reported revenue of \$9,112,980.59 and expenses of \$7,390,938.17, which resulted in a gain of \$1,722,042.42 for the month of January.

Ms. Jennings presented the Statement of Revenues and Expenditures for period ending January 31, 2023 for the Program Support Fund. Ms. Jennings reported revenue of \$126,673.00 and expenses of \$116,842.63, which resulted in a net gain of \$9,830.37 for the month of January.

Ms. Jennings presented the Balance Sheet for the Agency for the period ending January 31, 2023. Program Support had total assets of \$1,055,204.63, total liabilities of \$221,476.84, and total fund equity of \$833,727.79. Employee Benefits had total assets of \$51,760,099.30, total liabilities of \$32,843,474.47, and total fund equity of \$18,916,624.83. Risk had total assets, of \$138,396,663.58, total liabilities of \$125,957,334.51, and total fund equity of \$12,439,329.07. Total for the Agency through the month of January, total assets of \$191,211,967.51, total liabilities \$159,022,285.82, for a total fund equity of \$32,189,681.69.

A motion was made to approve the Financial Reports for January 2023 as presented.

MOTION: D. Martinez, Jr.

SECONDED: B. Jarrell

A roll call vote was taken.

Ms. Cyndi Archuleta called roll.

Al Park, President	Absent
Chris Parrino, Vice President	Yes
Trish Ruiz, Secretary	Yes
Denise Balderas	Yes
Tim Crone	Yes
Travis Dempsey	Absent
Pauline Jaramillo	Yes
Bethany Jarrell	Yes
K.T. Manis	Yes
David Martinez, Jr.	Yes
Sammy Quintana	Yes

Vote carried unanimously.

9. **Benefit Matters**

9. **A. Approval of IBAC Employee Benefits Consultant RFP for Medical, Dental and Vision (Action Item)**

Ms. Quintana requested the Board's approval to participate with the rest of the IBAC to procure a Benefits Consultant in time to release the RFP for Medical, Dental and Vision coverages by early July. The current Medical, Dental and Vision agreements end on June 30, 2024. Mr. Parrino agreed that the consultant is helpful to help with comparing the various bidders for this large procurement.

A motion was made to approve the IBAC Employee Benefits Consultant RFP for Medical, Dental and Vision.

MOTION: S. Quintana

SECONDED: T. Ruiz

A roll call vote was taken.

Ms. Cyndi Archuleta called roll.

Al Park, President	Absent
Chris Parrino, Vice President	Yes
Trish Ruiz, Secretary	Yes
Denise Balderas	Yes
Tim Crone	Yes
Travis Dempsey	Absent
Pauline Jaramillo	Yes
Bethany Jarrell	Yes
K.T. Manis	Yes
David Martinez, Jr.	Yes
Sammy Quintana	Yes

Vote carried unanimously.

9. **B. FY2024 Projections and Premium Rate Setting (Action Item)**

Ms. Nura Patani, Segal, presented the Projections and Premium Rate Setting. Affordability considerations are shown as they relate to individuals not eligible for Medicaid. Assuming a household income of \$19,391 and self-only employer-sponsored coverage of 9.12%, the monthly premium would calculate to \$147.37 per month. The maximum increase to the Low Option is 1.82%. Ms. Patani presented various scenarios to include: a 6% increase to the High and EPO options and a 1.82% increase to the Low option (Baseline), 7.2% increase in year 1 and 7.26% for years 2-4 (Scenario A) and a 7.24% increase for all High, Low and EPO plans that is contingent on the passing of HB533 as "affordability" would no longer have to be met or would equate to 8.22% for High and EPO and 1.82% for Low (Scenario B), 6% increase to the High and EPO options and a 1.82% increase to the Low option and a 3% increase to dental (Scenario C). Mr. Parrino shared with the Board that the Benefits Advisory Committee voted in favor of scenario B with hopes of keeping consistency for the members, without legislation limiting the increase to 6% NMPSIA would be able to do so.

A motion was made to approve the FY2024 Projections and Premium Rate Setting.

MOTION: D. Martinez, Jr.

SECONDED: P. Jaramillo

A roll call vote was taken.

Al Park, President	Absent
Chris Parrino, Vice President	Yes
Trish Ruiz, Secretary	Yes
Denise Balderas	Yes
Tim Crone	Yes

Travis Dempsey	Absent
Pauline Jaramillo	Yes
Bethany Jarrell	Yes
K.T. Manis	Yes
David Martinez, Jr.	Yes
Sammy Quintana	Yes

Vote carried unanimously.

9. C. Repricing Analysis Review

Ms. Patani presented the repricing analysis. BCBS and Cigna re-priced each claim line while Presbyterian used historical experience to estimate pricing. Segal provided an analysis of the carrier's data and provided a visualization of differentials between carriers and premium differentials between plans. The ratio relative to Cigna was 1.05 for BCBS, 1.00 for Cigna, and .85 for Presbyterian. For the plans, the ratio relative to the low option was 1.44 for high option, 1.30 for EPO and 1.00 for low option. It was determined that Cigna has more favorable costs with providers out-of-state compared to Presbyterian. The comparison between BCBS and Cigna proved that both plans have similar discounts with out-of-state providers but BCBS was slightly lower. Key considerations for premium differential changes include migration and disruption, geographic differences and risk score differences between current membership and the affordability calculation. Ms. Patani shared the recommendations for premium differentials.

Dramatic changes could cause adverse consequences such as individuals changing plans if it is not the right option for them. Compression of the carrier differentials (ranging from 25%-75%) is recommended. This would mean decreasing the BCBS premium and increasing the Presbyterian premium to make them more comparable to the Cigna rates.

9. D. Approval of Segal Amendment (Action Item)

Ms. Quintana requested approval of the Segal amendment to complete a post-audit pharmacy analysis of NMPSIA's former pharmacy benefit manager for the two-year audit periods from July 1, 2018, through June 30, 2020. The contractor will review the pharmacy claims data, assess multi-source brand (MSB) drugs and compare volume pricing, and member cost share.

A motion was made to approve the Segal Contract Amendment.

MOTION: D. Martinez, Jr.

SECONDED: S. Quintana

A roll call vote was taken.

Ms. Cyndi Archuleta called roll.

Al Park, President	Absent
Chris Parrino, Vice President	Yes
Trish Ruiz, Secretary	Yes

Denise Balderas	Yes
Tim Crone	Yes
Travis Dempsey	Absent
Pauline Jaramillo	Yes
Bethany Jarrell	Yes
K.T. Manis	Absent
David Martinez, Jr.	Yes
Sammy Quintana	Yes

Vote carried unanimously.

9. E. Blue Cross Blue Shield Audit (Action Item)

Ms. Kandy Plaunt, Segal, presented the BCBS Audit. Segal conducted an audit of medical claims processing and payments procedure for January 1-December 31 or 2021. A random sample of 210 claims were pulled to measure the validity of benefit payments processed. The audit produced 13 findings, seven overpayments totaling \$10,309.76 and six plan intents. Ms. Patani explained that all the claims are stratified by dollar amount to provide large claims representation that is more valid in determining financial accuracy. Ms. Plaunt continued with the recommendation to meet with BCBS to discuss the findings. So long as NMPSIA accepts the finding, Segal will consider the audit complete.

A motion was made to approve the Blue Cross Blue Shield Audit.

MOTION: S. Quintana

SECONDED: P. Jaramillo

A roll call vote was taken.

Ms. Cyndi Archuleta called roll.

Al Park, President	Absent
Chris Parrino, Vice President	Yes
Trish Ruiz, Secretary	Absent
Denise Balderas	Yes
Tim Crone	Yes
Travis Dempsey	Absent
Pauline Jaramillo	Yes
Bethany Jarrell	Yes
K.T. Manis	Yes
David Martinez, Jr.	Yes
Sammy Quintana	Yes

Vote carried unanimously.

9. F. Delta Dental Community Initiatives

Mr. Albert Rhodes and Mr. Jeremy Aslaksen informed the committee of Delta Dental's mouthguard program. Delta Dental partnered with NMAA to provide 65 high schools across the state (2,674 mouthguards). They were provided to the schools to distribute to athletes and were offered in a variety of colors to coordinate with the school's colors. They were offered either strapped or strapless depending on the sport. Delta is anticipating extending the program to middle school and elementary athletes in the upcoming years.

9. G. Wellness and Wellbeing Update

Ms. Archuleta shared the wellness and well-being update. She updated the committee of the WondrHealth program that was previously known as Naturally Slim. Employees and spouses under the BCBS medical plan and dependents over the age of 18 are eligible to participate in the program. Additionally, Ms. Archuleta shared the TDC program was previously the Livongo program under the Express Scripts contract. This program is open to all NMPSIA members. Erisa is going to be offering a monthly benefits administration training. This training will be offered virtually with two times for maximum attendance. NMPSIA is exploring options in addition to the QR code to help optimize the submission of the health risk assessments. The Wellness Survey is underway. This survey will be used to better understand the wellness needs of the membership and to help NMPSIA staff better understand shortfalls.

10. Risk Matters

10. B. FY2024 Risk Premium Rate Setting (Action Item)

Mr. Sandoval reviewed the FY2024 Risk Premium Rate setting methodology in detail. Starting with expenses for 2024 through 2028 and how they are calculated. He explained how expenses are projected over a five-year period with a review of contractual services that include projected contract costs based on average percentage increases by contract. Excess Insurance costs are projected to increase by an average of 3.36%, every year for FY2024-FY2028. Claims costs derived from the Pinnacle Loss Reserve and Funding Analysis as of 12/31/2022 with reported projected claims costs for FY2024-FY2028. Transfer to Program Support is derived from the FY2024 Appropriation with a 4.0% increase for FY2024 – FY2028. Fund Balance over \$5 million is used to offset expenditures.

Expenditure comparisons are over a five-year period that include transfers to Program Support increased by 4.00%, contracts increased by 7.50%, and new costs of Anonymous Reporting System \$283,255 and NMPSIA Members IT Audit \$700,000. Claims increased by 9.14% that includes a Property & Liability increase by 11.03% and Workers' Compensation increase by 2.21%. Excess Insurance increased by 3.36%, Property Insurance increased by 2.95%, Crime Insurance increased by 4.0%, Liability Insurance increased by 4.05%. Equipment Breakdown Insurance increased by 1.37%, Workers Compensation insurance decreased by 2.28%. Mr. Sandoval shared several scenarios recommending Scenario C, a 7.73% rate increase. Mr. Esquibel shared that the New Mexico Civil Rights Act increased liability and is concerned that NMPSIA is trending toward more exposure and wants to reiterate the ramifications of that liability.

A motion was made to approve the FY2024 Risk Premium Rate Setting.

MOTION: S. Quintana

SECONDED: T. Ruiz

A roll call vote was taken.

Ms. Cyndi Archuleta called roll.

Al Park, President	Absent
Chris Parrino, Vice President	Yes
Trish Ruiz, Secretary	Absent
Denise Balderas	Yes
Tim Crone	Yes
Travis Dempsey	Absent
Pauline Jaramillo	Yes
Bethany Jarrell	Yes
K.T. Manis	Yes
David Martinez, Jr.	Yes
Sammy Quintana	Yes

Vote carried unanimously.

10. C. TPA Reports

1. Property & Liability Monthly Claims Report

Mr. Steve Vanetsky, CCMSI, reported on the Property & Liability Monthly Claims Report for the month of January 2023. Property, there were 72 open claims, 10 new claims, and 5 claims were closed. Liability, there were 376 open claims, 51 new claims, and 42 claims were closed. Reserves were at \$61,614,826.40 and payments were \$32,306,953.34 for a total of \$93,921,779.74.

2. Property & Liability Large Losses

Mr. Vanetsky reported large losses. On the property side, Santa Fe Public Schools sustained an underground pipe rupture at a middle school campus causing internal classroom flooding to 30 classrooms in a number of different campus building locations. San Jon Municipal Schools reported damage to the gymnasium due to severe winds. Alamogordo Public Schools reported damage to the middle school roof and some of the playground equipment due to severe wind. Las Cruces Public Schools reported severe wind causing damage to multiple district wide locations, including the roofs and other building materials. Hondo Valley Public Schools reported water damage caused by a plumbing malfunction inside the Agriculture Building, the repairs are expected to be close to the reporting criteria. Texico Public Schools severe wind causing damage to the metal soffit at the Texico Sports Arena. Fort Sumner Municipal Schools had server winds causing damage to multiple roofs district wide and other outdoor equipment.

An update on a situation from June 2022, Las Vegas City School was pursuing a claim on their own against Honeywell and the third party administrator Sedgwick. They were responsible for roof damage caused when the contractor was doing an HVAC install. The district was unable to recover charges that are owed to them. CCMSI has opened a claim and they are going to segregate. All property claims mentioned have been reported to the excess carriers.

Las Vegas City Schools was a victim of sexual misconduct from a teacher. While the claim is being investigated, the matter has been turned over to law enforcement. A hazing incident in Mountainair Public Schools has been brought to our attention by the district's legal counsel involving both basketball and football teams. Carlsbad Municipal Schools, allegations of hazing student on student violence involving the baseball team. A total of 14 students have been identified as being involved. This matter has been turned over to law enforcement. CCMSI has received a wrongful death letter for the loss of life student in Las Cruces, the letter names Las Cruces Public Schools and Deming Public Schools, the teams which were playing at the time the student became injured. Chama Valley Independent Schools, allegations of physical touching doesn't appear to be of a sexual nature but allegations are for intimidation, physical battery, physical and emotional abuse.

Claim involving a North-West Regional Education Co-operative Board Member and the Mesa Vista Consolidated Schools Superintendent is being accused of sexual harassment against another employee. The claimant has retained counsel. The Mountainair, Carlsbad, Chama Valley and Mesa Vista claims have been reported to the excess carrier.

3. Workers' Compensation Monthly Claims Report

Mr. Jerry Mayo, CCMSI, provided the Workers' Compensation Monthly Claims Report for Districts as of January 31, 2023. During the month of January there were 940 open claims, 212 new claims, 22 claims were re-opened, and 255 claims were closed. Reserves were at \$13,751,592.21 and payments were \$47,868,241.18 for a total of \$61,619,833.39.

4. Workers' Compensation Large Losses

Mr. Mayo reported large losses at Portales Municipal Schools a lifting injury, rotator cuff surgery, increased the indemnity medical and expenses by \$55,120.

10. D. Ergonomics Program Updates

Ms. Karen Mestas-Harris, Poms & Associates, introduced Erin Brannan as the newest member of the ergonomic team. Ms. Mestas-Harris presented on the purpose of the ergonomics program is to encourage safety, minimize risk for injury, and help districts understand the signs of musculoskeletal disorders so claims could be prevented. They are looking at job tasks and job hazards and have been doing training and ergonomic evaluations. They also look at claims every month and see where the trends are and try to provide training or interventions. Poms provides a newsletter and going to provide a short videos toolbox type resources.

Ms. Mestas-Harris ran a 5-year review of all the MSK claims and found 51% of the claims are traditionally from custodians, maintenance and cafeteria staff. Additionally, 31% are special education, teachers, and teacher aids. The focus will be on educators, to look at ergonomic principles and how to use when providing care for students, whether that is feeding, toileting, or pushing a wheelchair onto the bus. If things are noticed while they are doing training or evaluations, they will make recommendations on the spot or refer to other teams within Poms & Associates or any other entities that can assist. The goal is to prevent injury for all workers, especially in the high-claim areas.

10. **E. Loss Prevention Update**

Mrs. Julie Garcia and Mr. Larry Garcia from Poms and Associates provided the Loss Prevention Update. Mrs. Garcia shared that the Biden Administration set a new cyber security initiative plan where liability is shifted from the consumer to the manufacturers. There is a bill in the legislature to provide an AED for every district. There is not enough money in the proposal for every school at this time.

Mr. Vigil presented the Loss Prevention Abatement Report for January 2023. In January there was a 62.73% abatement for non-capital recommendations. There were 112 total recommendations, 110 were noncapital, corrected non-capital were 69.

11. **General Discussion**

Mr. Parrino thanked Segal for providing breakfast. Mr. Parrino began taking volunteers to serve in upcoming RFPs. Mr. Parrino and Mr. Park will serve on the RFP for General Counsel Services. Mr. Quintana will serve on the RFP for Driving Records Information Retrieval and Dissemination Services. Ms. Ruiz was assigned to the Student Accident and Vocational Accident Insurance RFP. Mr. Park and Mr. Quintana volunteered for the Insurance Broker Consulting Administrative Services and Loss Preventions Services RFP.

12. **Next Meeting Date and Location: Thursday, April 6, 2023 (Action Item)**

Location: Poms & Associates, 201 3rd Street, Suite 1400 and a virtual option

The next meeting date will be on Thursday, April 6, 2023 at 9:00 a.m. located at Poms & Associates to be offered in-person and virtually.

A motion was made to approve the next meeting date and location.

MOTION: D. Martinez, Jr.

SECONDED: B. Jarrell

A roll call vote was taken.

Ms. Cyndi Archuleta called roll.

Al Park, President	Absent
Chris Parrino, Vice President	Yes
Trish Ruiz, Secretary	Absent
Denise Balderas	Yes
Tim Crone	Yes
Travis Dempsey	Absent
Pauline Jaramillo	Yes
Bethany Jarrell	Yes
K.T. Manis	Absent
David Martinez, Jr.	Yes
Sammy Quintana	Yes

Vote carried unanimously.

13. Adjournment (Action Item)

A motion was made to adjourn the meeting at 11:26am.

MOTION: T. Crone

SECONDED: P. Jaramillo

A roll call vote was taken.

Ms. Cyndi Archuleta called roll.

Al Park, President	Absent
Chris Parrino, Vice President	Yes
Trish Ruiz, Secretary	Absent
Denise Balderas	Yes
Tim Crone	Yes
Travis Dempsey	Absent
Pauline Jaramillo	Yes
Bethany Jarrell	Yes
K.T. Manis	Absent
David Martinez, Jr.	Yes
Sammy Quintana	Yes

Vote carried unanimously.

APPROVED:

Mr. Alfred Park, President

Date

Bill ID	Title	Synopsis	Status
HB43	Affirmative Consent Policy in Schools	Requires public or private post-secondary education institutions that receive state funds shall adopt policies and responses for investigation of an allegation of sexual assault, domestic violence, dating violence, and harassment or stalking involving a student, faculty member, employee contractor, or regent both on and off campus.	Passed in the HOUSE OF REPRESENTATIVES, was not heard at the SENATE
SB82	Sex Crime Prosecution Time Limits	Providing no time limit for commencing a prosecution for criminal sexual penetration of a minor and criminal sexual contact of a minor; providing a 15-year time limit for commencing a prosecution for criminal sexual penetration in the second degree.	No movement, was a pre-file and is at the Senate Judiciary Committee
SB126	Child Sex Abuse Statute of Limitations	Eliminating the Statute of Limitations for actions for damages due to childhood sexual abuse; applying the elimination of the statute of limitations for actions for damages due to childhood sexual abuse retroactively.	Has passed the Health and Public Affairs Committee and is currently at the Senate Judiciary Committee.
HB27	BREAST EXAM HEALTH COVERAGE	Requires the plan to cover diagnostic and supplemental breast exams. These exams will not be subject to cost sharing.	Passed in the SENATE, Passed in the HOUSE OF REPRESENTATIVES, LAW WITHOUT SIGNATURE.
HB53	DELIVERY OF NECESSARY DIABETIC RESOURCES	Seeks to cap cost-sharing for insulin and supplies for diabetes management.	SIGNED BY GOVERNOR 3/30
HB73	BIOMARKER TESTING INSURANCE REQUIREMENTS	Requires coverage of biomarker testing for the purposes of diagnosis, treatment, the management or of an insured's disease or condition	Passed in the SENATE, Passed in the HOUSE OF REPRESENTATIVES
HB131	PROSTHETIC & CUSTOM ORTHOTIC DEVICE COVERAGE	Requires health plans to cover expenses related to prosthetics and custom orthotic devices. Subject to cost sharing.	Passed in the SENATE, Passed in the HOUSE OF REPRESENTATIVES
HB 132	MAIL-ORDER & COMMUNITY PHARMACY ACCESS	provides parity of access and payment between mail-order pharmacies and community pharmacies.	Passed HOUSE JUDICIARY COMMITTEE

On the Governor's desk New Law No action on bill

SB16	Creates the Health Care Authority Department	Renames the Human Services Department to the Health Care Authority Department with the purpose of establishing a single, unified department to administer laws and exercise functions relating to healthcare purchasing and regulation. It will include a state health benefits division. So far none of the IBAC agencies are named in the bill; however, the bill gives the governor executive order authority to move divisions and programs to or from the department to accomplish the reorganizational goal of the act. The reorganizational changes must be reported to the legislative Finance Committee by November 1, 2023, and a final report to the legislature by January 1, 2024.	Passed in the SENATE, Passed in the HOUSE OF REPRESENTATIVES
SB51	COST-SHARING CONTRIBUTIONS FOR PRESCRIPTIONS	States that the health plan must credit the enrollee for the full value of any discounts provided or payments made by third parties when calculating cost-sharing obligations specific to prescription drug coverage.	Passed in the SENATE, Passed in the HOUSE OF REPRESENTATIVES
SB132	STI PREVENTION & TREATMENT	Creates a new section of the Health Care Purchasing Act to eliminate cost-sharing for STI care coverage for preventative care or treatment STDs.	Passed in the SENATE, Passed in the HOUSE OF REPRESENTATIVES
SB484	PUBLICLY FUNDED HEALTH AGENCY OBLIGATIONS	The bill requires consolidated purchasing for agencies that wish to use the consolidated purchasing single process for the procurement of health care benefits. Annual reporting to the legislative finance committee will be required. Other provisions that the agency will have to change are: Contacts for only one year, with no extensions & require medical claims recovery audits on any self-insured plans	Sent to Senate Health and Public Affairs on Feb. 16. This bill has not been heard. \$121,000 for two additional FTE's

On the Governor's desk New Law No action on bill

Public Schools Insurance Authority



Board Meeting

Fiscal Year 2023

February 2023 Financial Reports

April 6, 2023

NM Public Schools Insurance Authority
Statement of Revenues and Expenditures - Employee Benefits Fund
From 2/1/2023 Through 2/28/2023

	Prior Year Current Period Actual	Current Period Actual	Current Period % Change	Prior Year Actual	Current Year Actual	Current Year % Change
Revenue						
Premiums (Health Insurance Assessments)	27,584,721.75	29,079,122.69	5.42	217,180,235.50	225,761,087.85	3.95
Interest Income (Wells Fargo, LGIP)	2,637.16	82,731.31	3,037.14	26,245.07	394,587.43	1,403.47
Investment Income (SIC)	(462,991.85)	(615,864.87)	33.02	(793,144.71)	1,109,293.08	(239.86)
Miscellaneous Income (Rx Rebates, Penalties, Subros, Etc)	39,587.76	0.00	(100.00)	40,587.76	0.00	(100.00)
Total Revenue	27,163,954.82	28,545,989.13	5.09	216,453,923.62	227,264,968.36	4.99
Expenditures						
Medical Claims Expense	20,731,544.12	18,908,266.26	(8.79)	173,982,083.61	162,406,143.98	(6.65)
Prescription Claims Expense	3,662,681.32	3,576,378.02	(2.36)	28,664,903.63	28,949,674.67	0.99
Dental Claims Expense	1,084,395.58	1,136,429.85	4.80	8,687,981.54	8,915,414.74	2.62
Premiums (Life, Vision)	1,118,690.37	1,271,511.03	13.66	8,482,207.58	9,257,736.92	9.14
Claims Administration Fees (Medical, Dental, Rx)	1,560,210.16	1,263,012.22	(19.05)	12,149,855.13	9,341,239.55	(23.12)
Contractual Services (Erisa, Segal, Legal, Etc)	208,596.80	207,797.80	(0.38)	1,760,305.55	1,876,704.51	6.61
Other Expenses	52,200.00	0.00	(100.00)	52,200.00	0.00	(100.00)
Transfer to Program Support	59,166.00	63,333.00	7.04	473,336.00	506,668.00	7.04
Total Expenditures	28,477,484.35	26,426,728.18	(7.20)	234,252,873.04	221,253,582.37	(5.55)
Net Revenue & Expenditures	(1,313,529.53)	2,119,260.95	(261.34)	(17,798,949.42)	6,011,385.99	(133.77)

NM Public Schools Insurance Authority
Statement of Revenues and Expenditures - Risk Fund
From 2/1/2023 Through 2/28/2023

	Prior Year Current Period Actual	Current Period Actual	Current Period % Change	Prior Year Actual	Current Year Actual	Current Year % Change
Revenue						
Premiums (Risk Insurance Assessments)	7,246,967.00	7,737,270.00	6.77	57,970,916.07	61,898,204.00	6.77
Interest Income (Wells Fargo, LGIP)	8,513.10	263,267.60	2,992.50	68,752.56	1,572,705.28	2,187.49
Investment Income (SIC)	(197,221.38)	(478,866.42)	142.81	(337,693.67)	862,342.40	(355.36)
Miscellaneous Income (Penalties, Subros, Etc)	0.00	0.00	0.00	0.00	1.04	100.00
Total Revenue	7,058,258.72	7,521,671.18	6.57	57,701,974.96	64,333,252.72	11.49
Expenditures						
Property - Liability Claims Expense						
Property Claims	1,119,150.70	729,716.71	(34.80)	5,212,489.20	8,075,766.04	54.93
Liability Claims	1,357,626.10	504,017.17	(62.88)	16,916,752.36	12,820,485.75	(24.21)
P-L Provisions for Losses	(1,330,053.16)	686,470.78	(151.61)	(1,489,977.36)	3,930,397.14	(363.79)
P-L Excess Recoveries	(57,748.93)	(447,517.56)	674.94	(7,079,191.79)	(10,834,406.92)	53.05
P-L Excess Recoveries Distributed to Schools	0.00	3,630.00	100.00	0.00	3,883,645.42	100.00
Total Property - Liability Claims Expense	1,088,974.71	1,476,317.10	35.57	13,560,072.41	17,875,887.43	31.83
Workers' Compensation Claims Expense	1,048,650.75	969,358.20	(7.56)	6,692,098.77	7,198,496.00	7.57
Property Excess Coverage Premium	2,374,974.00	2,586,540.00	8.91	18,999,786.00	20,692,328.00	8.91
Liability Excess Coverage Premium	1,622,917.00	1,771,250.00	9.14	12,983,332.00	14,170,000.00	9.14
Workers' Compensation Excess Coverage Premium	39,098.00	39,900.00	2.05	312,375.00	319,209.00	2.19
Student Catastrophic Insurance Premium	18,092.00	18,240.00	0.82	144,741.47	145,928.62	0.82
Equipment Breakdown Insurance Premium	31,280.00	34,196.00	9.32	250,252.60	273,572.62	9.32
Property - Liability Claims Administration Fees	91,147.15	94,196.10	3.35	729,177.20	753,677.02	3.36
Workers' Compensation Claims Administration Fees	100,680.78	104,051.99	3.35	805,446.24	832,535.57	3.36
Contractual Services (Erisa, Poms, CCMSI, Legal, Etc)	269,277.38	286,102.39	6.25	2,989,563.45	3,084,265.21	3.17
Transfer to Program Support	59,158.00	63,340.00	7.07	473,268.00	506,740.00	7.07
Total Expenditures	6,744,249.77	7,443,491.78	10.37	57,940,113.14	65,852,639.47	13.66
Net Revenue & Expenditures	314,008.95	78,179.40	(75.10)	(238,138.18)	(1,519,386.75)	538.03

NM Public Schools Insurance Authority
Statement of Revenues and Expenditures - Program Support Fund
From 2/1/2023 Through 2/28/2023

	Prior Year Current Period Actual	Current Period Actual	Current Period % Change	Prior Year Actual	Current Year Actual	Current Year % Change
Revenue						
Transfers from Other Funds (Benefits, Risk)	118,324.00	126,673.00	7.06	946,604.00	1,013,408.00	7.06
Miscellaneous Income	0.00	792.44	100.00	0.00	818.94	100.00
Total Revenue	118,324.00	127,465.44	7.73	946,604.00	1,014,226.94	7.14
Expenditures						
Contractual Services (Professional, Audit, Legal, Etc)	2,980.01	7,088.42	137.87	57,313.38	76,149.62	32.87
Other Expenses (Travel, Maint., Supplies, Utilities, Etc.)	6,945.13	12,342.18	77.71	90,547.20	100,671.58	11.18
Per Svc/Ben (Salaries, Fringe Benefits)	73,700.97	91,226.05	23.78	739,635.16	686,434.73	(7.19)
Total Expenditures	83,626.11	110,656.65	32.32	887,495.74	863,255.93	(2.73)
Net Revenue & Expenditures	34,697.89	16,808.79	(51.56)	59,108.26	150,971.01	155.41

NM Public Schools Insurance Authority

Balance Sheet

As of 2/28/2023

	<u>Program Support</u>	<u>Employee Benefits</u>	<u>Risk</u>	<u>Total</u>
ASSETS				
Cash (Wells Fargo/State Treasurer)	822,884.69	721,771.18	4,434,874.49	5,979,530.36
Short-term Investments (LGIP)	0.00	18,716,304.85	76,109,718.18	94,826,023.03
Long-term Investments (SIC)	0.00	23,600,788.66	18,307,054.25	41,907,842.91
Receivables (LGIP Int., W/C Excess Carrier)	0.00	98,388.45	14,347,707.65	14,446,096.10
Prepaid Premiums (Risk Excess Coverage)	0.00	0.00	17,800,504.00	17,800,504.00
Other Assets (Deposits, Furniture, Fxtures, Equip., Etc)	249,846.47	10,916,942.21	332,028.62	11,498,817.30
Total ASSETS	1,072,731.16	54,054,195.35	131,331,887.19	186,458,813.70
LIABILITIES				
Accounts Payable (Admin Fees)	133,162.82	1,464,465.58	477,997.58	2,075,625.98
Case Reserves (P/L, W/C)	0.00	0.00	37,597,608.21	37,597,608.21
IBNR (Incurred But Not Reported)	0.00	22,533,576.00	49,392,898.00	71,926,474.00
Claims Payable (Medical, Dental, P/L, W/C)	0.00	8,915,797.98	393,444.75	9,309,242.73
Deferred Revenue (Self-Pays, P/L, W/C Premiums)	0.00	76,573.32	30,949,080.00	31,025,653.32
Other (Payroll Taxes, Benefits, Compensated Absences Payable)	89,031.76	27,085.86	0.00	116,117.62
Total LIABILITIES	222,194.58	33,017,498.74	118,811,028.54	152,050,721.86
FUND EQUITY				
Beginning Fund Equity	699,565.57	15,025,310.62	14,040,245.40	29,765,121.59
Net Revenue & Expenditures (Year-to-Date)	150,971.01	6,011,385.99	(1,519,386.75)	4,642,970.25
Total FUND EQUITY	850,536.58	21,036,696.61	12,520,858.65	34,408,091.84



NMPSIA BOARD REPORT SUMMARY - LIABILITY AND PROPERTY
02-28-2023

ALL YEARS TOTAL OPEN CLAIMS FOR LIABILITY AS OF FEBRUARY 28, 2023							ALL YEARS TOTAL OPEN CLAIMS FOR PROPERTY AS OF FEBRUARY 28, 2023						GRAND TOTALS	
SCHOOL DISTRICT	NUMBER OF OPEN CLAIMS	NUMBER OF NEW CLAIMS	NUMBER OF CLOSED CLAIMS	RESERVE	PAYMENT	TOTAL	NUMBER OF OPEN CLAIMS	NUMBER OF NEW CLAIMS	NUMBER OF CLOSED CLAIMS	RESERVE	PAYMENT	TOTAL	TOTAL	GRAND TOTAL
SUBTOTAL - DISTRICTS	370	42	28	\$24,269,603.42	\$8,855,458.84	\$33,125,062.26	68	3	2	\$37,549,011.04	\$23,175,056.93	\$60,724,067.97	438	\$93,849,130.23
SUBTOTAL - CHARTER SCHOOLS	23	4	8	\$293,458.79	\$1,385,623.07	\$1,679,081.86	6	2	1	\$73,777.58	\$78,791.55	\$152,569.13	29	\$1,831,650.99
GRAND TOTAL	393	46	36	\$24,563,062.21	\$10,241,081.91	\$34,804,144.12	74	5	3	\$37,622,788.62	\$23,253,848.48	\$60,876,637.10	467	\$95,680,781.22

CHANGE FROM PRIOR MONTH SCHOOL DISTRICT	CURRENT CHANGES LIABILITY CLAIMS FROM PRIOR MONTH						CURRENT CHANGES PROPERTY CLAIMS FROM PRIOR MONTH						CURRENT CHANGES	
	OPEN CLAIMS	NEW CLAIMS	CLOSED CLAIMS	RESERVE	PAYMENT	TOTAL	OPEN CLAIMS	NEW CLAIMS	CLOSED CLAIMS	RESERVE	PAYMENT	TOTAL	OPEN CLAIMS	GRAND TOTAL
SUBTOTAL - DISTRICTS	21	(7)	(10)	\$386,776.82	\$534,288.03	\$921,064.85	1	(6)	(3)	\$135,531.48	\$656,908.54	\$792,440.02	22	\$1,713,504.87
SUBTOTAL - CHARTER SCHOOLS	(4)	2	4	\$27,881.03	(\$14,443.36)	\$13,437.67	1	1	1	\$20,835.10	\$11,223.84	\$32,058.94	(3)	\$45,496.61
GRAND TOTAL	17	(5)	(6)	\$414,657.85	\$519,844.67	\$934,502.52	2	(5)	(2)	\$156,366.58	\$668,132.38	\$824,498.96	19	\$1,759,001.48

HISTORY Monthly Totals	MONTH TOTAL						MONTH TOTAL CHANGES FROM PRIOR MONTH TOTAL							
	Open Claims	New Claims	Closed Claims	RESERVE	PAYMENTS	TOTAL	Open Claims	New Claims	Closed Claims	RESERVE	PAYMENTS	TOTAL		
February - 2023	467	51	39	\$62,185,850.83	\$33,494,930.39	\$95,680,781.22	19	(10)	(8)	\$571,024.43	\$1,187,977.05	\$1,759,001.48		
January - 2023	448	61	47	\$61,614,826.40	\$32,306,953.34	\$93,921,779.74	18	29	0	\$361,499.20	(\$175,637.96)	\$185,861.24		
December - 2022	430	32	47	\$61,253,327.20	\$32,482,591.30	\$93,735,918.50	(13)	(30)	(12)	(\$1,886,367.25)	(\$3,797,977.87)	(\$5,684,345.12)		
November - 2022	443	62	59	\$63,139,694.45	\$36,280,569.17	\$99,420,263.62	13	(20)	(17)	\$2,289,852.48	(\$425,745.37)	\$1,864,107.11		
October - 2022	430	82	76	\$60,849,841.97	\$36,706,314.54	\$97,556,156.51	8	39	31	\$437,166.04	(\$4,136,937.99)	(\$3,699,771.95)		
September - 2022	422	43	45	\$60,412,675.93	\$40,843,252.53	\$101,255,928.46	5	(29)	(15)	\$1,683,415.42	\$1,226,358.10	\$2,909,773.52		
August - 2022	417	72	60	\$58,729,260.51	\$39,616,894.43	\$98,346,154.94	15	54	31	\$970,635.92	\$2,352,124.71	\$3,322,760.63		
July - 2022	402	18	29	\$57,758,624.59	\$37,264,769.72	\$95,023,394.31	(6)	(39)	(11)	\$20,243,939.17	\$4,938,782.62	\$25,182,721.79		
June - 2022	408	57	40	\$37,514,685.42	\$32,325,987.10	\$69,840,672.52	27	2	(33)	(\$813,665.77)	\$1,639,986.34	\$826,320.57		
May - 2022	381	55	73	\$38,328,351.19	\$30,686,000.76	\$69,014,351.95	(16)	11	40	(\$5,203,062.14)	\$3,030,181.71	(\$2,172,880.43)		
April - 2022	397	44	33	\$43,531,413.33	\$27,655,819.05	\$71,187,232.38	21	(25)	(7)	\$342,327.71	\$1,366,532.28	\$1,708,859.99		
March - 2022	376	69	40	\$43,189,085.62	\$26,289,286.77	\$69,478,372.39	34	22	6	\$1,481,802.34	\$1,290,433.83	\$2,772,236.17		
February - 2022	342	47	34	\$41,707,283.28	\$24,998,852.94	\$66,706,136.22	15	8	0	\$2,051,510.59	(\$272,536.59)	\$1,778,974.00		
January - 2022	327	39	34	\$39,655,772.69	\$25,271,389.53	\$64,927,162.22	7	4	(17)	(\$2,780,159.39)	(\$279,539.15)	(\$3,059,698.54)		
December - 2021	320	35	51	\$42,435,932.08	\$25,550,928.68	\$67,986,860.76	(14)	(12)	13	\$733,971.22	(\$846,129.80)	(\$112,158.58)		
November - 2021	334	47	38	\$41,701,960.86	\$26,397,058.48	\$68,099,019.34	16	13	(12)	\$428,298.90	(\$140,259.94)	\$288,038.96		
October - 2021	318	34	50	\$41,273,661.96	\$26,537,318.42	\$67,810,980.38	(11)	(17)	(1)	\$387,615.58	\$1,047,331.60	\$1,434,947.18		
September - 2021	329	51	51	\$40,886,046.38	\$25,489,986.82	\$66,376,033.20	1	(2)	7	(\$1,015,326.68)	(\$14,926,877.83)	(\$15,942,204.51)		
August - 2021	328	53	44	\$41,901,373.06	\$40,416,864.65	\$82,318,237.71	13	26	23	(\$6,602,301.51)	\$8,714,729.10	\$2,112,427.59		
July - 2021	315	27	21	\$48,503,674.57	\$31,702,135.55	\$80,205,810.12	10	(6)	(14)	(\$9,463,560.36)	\$917,883.95	(\$8,545,676.41)		
June - 2021	305	33	35	\$57,967,234.93	\$30,784,251.60	\$88,751,486.53	(1)	6	3	(\$7,958,945.25)	\$7,182,105.43	(\$776,839.82)		
May - 2021	306	27	32	\$65,926,180.18	\$23,602,146.17	\$89,528,326.35	(1)	(17)	(12)	(\$3,911,820.87)	\$2,197,081.64	(\$1,714,739.23)		
April - 2021	307	44	44	\$69,838,001.05	\$21,405,064.53	\$91,243,065.58	(4)	(11)	(20)	\$664,221.97	\$850,627.02	\$1,514,848.99		
March - 2021	311	55	64	\$69,173,779.08	\$20,554,437.51	\$89,728,216.59	5	23	29	\$1,736,847.96	(\$1,879,101.28)	(\$142,253.32)		
February - 2021	306	32	35	\$67,436,931.12	\$22,433,538.79	\$89,870,469.91	0	6	5	\$1,663,112.17	\$860,697.63	\$2,523,809.80		
January - 2021	306	26	30	\$65,773,818.95	\$21,572,841.16	\$87,346,660.11	3	3	(7)	\$3,370,469.11	\$580,052.17	\$3,950,521.28		
December - 2020	303	23	37	\$62,403,349.84	\$20,992,788.99	\$83,396,138.83	(10)	(8)	(6)	(\$581,271.80)	\$177,982.64	(\$403,289.16)		
November - 2020	313	43	43	\$62,984,621.64	\$20,814,806.35	\$83,799,427.99	(11)	(1)	(2)	(\$367,874.33)	(\$1,858,671.89)	(\$2,226,546.22)		
October - 2020	324	32	45	\$63,352,495.97	\$22,673,478.24	\$86,025,974.21	(8)	(11)	1	(\$1,061,841.28)	\$338,457.26	(\$723,384.02)		
September - 2020	332	43	44	\$64,414,337.25	\$22,335,020.98	\$86,749,358.23	5	(3)	(6)	\$4,366,893.14	(\$3,456,682.77)	\$910,210.37		
August - 2020	327	46	50	\$60,047,444.11	\$25,791,703.75	\$85,839,147.86	(2)	12	(13)	\$2,049,364.59	\$207,038.63	\$2,256,403.22		
July - 2020	329	34	63	\$57,998,079.52	\$25,584,665.12	\$83,582,744.64	(13)	6	10	\$623,995.55	(\$503,018.35)	\$120,977.20		



NMPSIA BOARD REPORT

ALL YEARS TOTAL														
OPEN CLAIMS FOR WORKERS' COMPENSATION AS OF FEBRUARY 28, 2023														
SCHOOL DISTRICT	OPEN		RE-OPENED		NEW		CLOSED		RESERVE		PAYMENT		TOTAL	
	Chg	Ct	Chg	Ct	Chg	Ct	Chg	Ct	Change	Current	Change	Current	Change	Current
HISTORY														
FEBRUARY-2023	+22	962	+4	26	+92	304	+53	308	+\$152,151	\$13,903,743.67	(\$6,557)	\$47,861,683.74	+\$145,594	\$ 61,765,427.41
JANUARY-2023	(21)	940	(9)	22	+58	212	+54	255	(\$160,549)	\$13,751,592.21	(\$150,749)	\$47,868,241.18	(\$311,299)	\$ 61,619,833.39
HISTORY														
FEBRUARY-2023	+22	962	+4	26	+92	304	+53	308	+\$152,151	\$13,903,743.67	(\$6,557)	\$47,861,683.74	+\$145,594	\$ 61,765,427.41
JANUARY-2023	(21)	940	(9)	22	+58	212	+54	255	(\$160,549)	\$13,751,592.21	(\$150,749)	\$47,868,241.18	(\$311,299)	\$ 61,619,833.39
DECEMBER-2022	(16)	961	+0	31	(39)	154	(34)	201	(\$67,403)	\$13,912,141.54	+\$336,936	\$48,018,990.62	+\$269,533	\$ 61,931,132.16
NOVEMBER-2022	(11)	977	+6	31	(73)	193	(14)	235	+\$183,112	\$13,979,544.16	+\$140,739	\$47,682,054.64	+\$323,851	\$ 61,661,598.80
OCTOBER-2022	+42	988	(4)	25	(14)	266	(12)	249	+\$23,698	\$13,796,432.07	+\$495,740	\$47,541,316.10	+\$519,438	\$ 61,337,748.17
SEPTEMBER-2022	+48	946	+8	29	+31	280	+5	261	+\$113,539	\$13,772,734.44	(\$36,008)	\$47,045,575.78	+\$77,531	\$ 60,818,310.22
AUGUST-2022	+14	898	+7	21	+191	249	+123	256	+\$245,756	\$13,659,195.34	(\$176,954)	\$47,081,584.06	+\$68,802	\$ 60,740,779.40
JULY-2022	(61)	884	(18)	14	(35)	58	(7)	133	(\$548,564)	\$13,413,439.70	(\$1,038,108)	\$47,258,537.68	(\$1,586,672)	\$ 60,671,977.38
JUNE-2022	(15)	945	+10	32	(114)	93	(59)	140	(\$344,886)	\$13,962,003.26	+\$54,290	\$48,296,645.97	(\$290,596)	\$ 62,258,649.23
MAY-2022	+30	960	(1)	22	+29	207	+18	199	(\$24,133)	\$14,306,889.60	+\$353,763	\$48,242,355.49	+\$329,630	\$ 62,549,245.09
APRIL-2022	+20	930	+1	23	(47)	178	(24)	181	(\$354,710)	\$14,331,022.70	+\$398,883	\$47,888,592.21	+\$44,173	\$ 62,219,614.91
MARCH-2022	+42	910	+7	22	+59	225	+26	205	+\$27,833	\$14,685,732.34	(\$404,683)	\$47,489,709.58	(\$376,850)	\$ 62,175,441.92
FEBRUARY-2022	+2	868	+0	15	+13	166	+10	179	+\$168,625	\$14,657,898.88	(\$178,556)	\$47,894,392.95	(\$9,932)	\$ 62,552,291.83
JANUARY-2022	(1)	866	+2	15	+52	153	(1)	169	+\$204,865	\$14,489,274.20	(\$236,518)	\$48,072,949.17	(\$31,653)	\$ 62,562,223.37
DECEMBER-2021	(56)	867	(9)	13	(67)	101	(54)	170	(\$73,386)	\$14,284,409.04	(\$316,376)	\$48,309,467.44	(\$389,761)	\$ 62,593,876.48
NOVEMBER-2021	(34)	923	(17)	22	(34)	168	+35	224	(\$299,608)	\$14,357,794.86	(\$450,346)	\$48,625,842.94	(\$749,954)	\$ 62,983,637.80
OCTOBER-2021	+52	957	+23	39	(40)	202	(12)	189	+\$756,885	\$14,657,403.06	(\$111,683)	\$49,076,188.93	+\$645,202	\$ 63,733,591.99
SEPTEMBER-2021	+57	905	+2	16	+27	242	+10	201	+\$71,559	\$13,900,518.15	(\$403,273)	\$49,187,872.17	(\$331,714)	\$ 63,088,390.32
AUGUST-2021	+38	848	+1	14	+154	215	+91	191	(\$27,930)	\$13,828,959.45	(\$136,432)	\$49,591,145.27	(\$164,361)	\$ 63,420,104.72
JULY-2021	(26)	810	(5)	13	(20)	61	(10)	100	(\$179,232)	\$13,856,889.02	+\$301,019	\$49,727,577.14	+\$121,788	\$ 63,584,466.16
JUNE-2021	(11)	836	(3)	18	(67)	81	(26)	110	(\$8,065)	\$14,036,120.59	(\$289,351)	\$49,426,557.96	(\$297,416)	\$ 63,462,678.55
MAY-2021	+33	847	+13	21	(40)	148	(1)	136	(\$372,986)	\$14,044,185.65	(\$262,097)	\$49,715,908.54	(\$635,083)	\$ 63,760,094.19
APRIL-2021	+59	814	(4)	8	+63	188	+38	137	(\$26,222)	\$14,417,171.69	+\$34,571	\$49,978,005.34	+\$8,349	\$ 64,395,177.03
MARCH-2021	+38	755	+6	12	+29	125	(5)	99	+\$322,358	\$14,443,393.30	+\$53,478	\$49,943,434.55	+\$375,835	\$ 64,386,827.85
FEBRUARY-2021	(2)	717	(8)	6	+39	96	+19	104	(\$347,549)	\$14,121,035.63	(\$98,645)	\$49,889,956.94	(\$446,193)	\$ 64,010,992.57
JANUARY-2021	(14)	719	+5	14	+8	57	(28)	85	(\$21,541)	\$14,468,584.16	+\$284,394	\$49,988,601.75	+\$262,853	\$ 64,457,185.91



NMPSIA BOARD REPORT

ALL YEARS TOTAL														
OPEN CLAIMS FOR WORKERS' COMPENSATION AS OF February 28, 2023														
CHARTER SCHOOL HISTORY	OPEN		RE-OPENED		NEW		CLOSED		RESERVE		PAYMENT		TOTAL	
	Chg	Ct	Chg	Ct	Chg	Ct	Chg	Ct	Change	Current	Change	Current	Change	Current
FEBRUARY-2023	+3	49	+0	1	+5	12	(1)	10	+\$7,382	\$ 735,400.88	+\$37,993	\$ 1,978,851.75	+\$45,375	\$2,714,252.63
JANUARY-2023	(3)	46	(1)	1	+0	7	+4	11	(\$22,403)	\$ 728,018.79	(\$34,573)	\$ 1,940,858.92	(\$56,976)	\$2,668,877.71
CHARTER SCHOOL HISTORY	OPEN		RE-OPENED		NEW		CLOSED		RESERVE		PAYMENT		TOTAL	
CHARTER SCHOOL HISTORY	Chg	Ct	Chg	Ct	Chg	Ct	Chg	Ct	Change	Current	Change	Current	Change	Current
FEBRUARY-2023	+3	49	+0	1	+5	12	(1)	10	+\$7,382	\$ 735,400.88	+\$37,993	\$ 1,978,851.75	+\$45,375	\$2,714,252.63
JANUARY-2023	(3)	46	(1)	1	+0	7	+4	11	(\$22,403)	\$ 728,018.79	(\$34,573)	\$ 1,940,858.92	(\$56,976)	\$2,668,877.71
DECEMBER-2022	+2	49	+2	2	(1)	7	(5)	7	(\$9,378)	\$ 750,421.36	+\$27,437	\$ 1,975,432.31	+\$18,059	\$2,725,853.67
NOVEMBER-2022	(4)	47	+0	0	(3)	8	+5	12	(\$21,224)	\$ 759,799.35	+\$1,554	\$ 1,947,995.10	(\$19,670)	\$2,707,794.45
OCTOBER-2022	+4	51	(2)	0	+1	11	(3)	7	+\$3,404	\$ 781,023.81	+\$37,302	\$ 1,946,440.84	+\$40,706	\$2,727,464.65
SEPTEMBER-2022	+2	47	+2	2	+1	10	+2	10	(\$31,777)	\$ 777,620.22	+\$48,599	\$ 1,909,138.41	+\$16,822	\$2,686,758.63
AUGUST-2022	+1	45	(1)	0	+3	9	(2)	8	+\$13,656	\$ 809,397.01	(\$105,737)	\$ 1,860,539.91	(\$92,081)	\$2,669,936.92
JULY-2022	(3)	44	+0	1	+4	6	+3	10	+\$6,248	\$ 795,741.44	+\$9,747	\$ 1,966,276.84	+\$15,995	\$2,762,018.28
JUNE-2022	(4)	47	+1	1	(9)	2	(7)	7	(\$43,681)	\$ 789,493.43	+\$29,740	\$ 1,956,530.34	(\$13,941)	\$2,746,023.77
MAY-2022	(3)	51	+0	0	+1	11	+10	14	(\$29,616)	\$ 833,174.56	+\$44,892	\$ 1,926,790.51	+\$15,277	\$2,759,965.07
APRIL-2022	+6	54	(2)	0	(6)	10	(5)	4	(\$68,886)	\$ 862,790.36	+\$168,297	\$ 1,881,898.08	+\$99,410	\$2,744,688.44
MARCH-2022	+9	48	+2	2	+11	16	(1)	9	+\$657	\$ 931,676.51	+\$105,793	\$ 1,713,601.47	+\$106,449	\$2,645,277.98
FEBRUARY-2022	(5)	39	(1)	0	+0	5	+6	10	(\$10,262)	\$ 931,019.99	+\$9,860	\$ 1,607,808.58	(\$402)	\$2,538,828.57
JANUARY-2022	+2	44	+0	1	+1	5	(2)	4	(\$57,788)	\$ 941,281.61	+\$15,719	\$ 1,597,948.81	(\$42,069)	\$2,539,230.42
DECEMBER-2021	(1)	42	+1	1	(5)	4	(1)	6	+\$372,644	\$ 999,069.99	+\$11,921	\$ 1,582,229.46	+\$384,565	\$2,581,299.45
NOVEMBER-2021	+2	43	(1)	0	(1)	9	(1)	7	+\$78,324	\$ 626,426.25	(\$25,354)	\$ 1,570,308.41	+\$52,971	\$2,196,734.66
OCTOBER-2021	+3	41	+1	1	+3	10	+5	8	(\$27,115)	\$ 548,101.87	+\$28,569	\$ 1,595,662.06	+\$1,454	\$2,143,763.93
SEPTEMBER-2021	+4	38	+0	0	+0	7	+0	3	(\$14,313)	\$ 575,216.83	+\$44,220	\$ 1,567,093.53	+\$29,907	\$2,142,310.36
AUGUST-2021	+4	34	+0	0	+5	7	+1	3	(\$37,112)	\$ 589,529.88	+\$93,512	\$ 1,522,873.45	+\$56,401	\$2,112,403.33
JULY-2021	+0	30	(2)	0	(1)	2	+0	2	+\$137	\$ 626,641.48	+\$54,157	\$ 1,429,361.01	+\$54,294	\$2,056,002.49
JUNE-2021	+3	30	+1	2	+1	3	+1	2	+\$25,924	\$ 626,504.44	(\$241,619)	\$ 1,375,203.90	(\$215,694)	\$2,001,708.34
MAY-2021	+2	27	+1	1	(8)	2	(7)	1	(\$236,571)	\$ 600,580.03	+\$270,654	\$ 1,616,822.49	+\$34,082	\$2,217,402.52
APRIL-2021	+2	25	(1)	0	+9	10	+6	8	+\$5,731	\$ 837,151.09	(\$21,219)	\$ 1,346,168.99	(\$15,488)	\$2,183,320.08
MARCH-2021	+0	23	+1	1	+0	1	(1)	2	(\$21,294)	\$ 831,419.61	(\$28,199)	\$ 1,367,388.38	(\$49,493)	\$2,198,807.99
FEBRUARY-2021	(2)	23	(1)	0	+1	1	+1	3	(\$50,003)	\$ 852,714.04	+\$33,083	\$ 1,395,586.97	(\$16,921)	\$2,248,301.01
JANUARY-2021	(1)	25	+1	1	(3)	0	(3)	2	(\$12,366)	\$ 902,717.50	+\$21,800	\$ 1,362,504.31	+\$9,434	\$2,265,221.81



STANDARD RESPONSE PROTOCOL

INFORMATION FOR PARENTS AND GUARDIANS

Our school has adopted The "I Love U Guys" Foundation's Standard Response Protocol (SRP). Students and staff will be training, practicing, and drilling the protocol.

COMMON LANGUAGE

The Standard Response Protocol (SRP) is based on an all-hazards approach as opposed to individual scenarios. Like the Incident Command System (ICS), SRP utilizes clear common language while allowing for flexibility in protocol.

The premise is simple - there are five specific actions that can be performed during an incident. When communicating these, the action is labeled with a "Term of Art" and is then followed by a "Directive." Execution of the action is performed by active participants, including students, staff, teachers and first responders. The SRP is based on the following actions: Hold, Secure, Lockdown, Evacuate, and Shelter.

HOLD

"In Your Classroom or Area"

Students are trained to:

- Clear the hallways and remain in their area or room until the "All Clear" is announced
- Do business as usual

Adults and staff are trained to:

- Close and lock the door
- Account for students and adults
- Do business as usual



SECURE

"Get Inside. Lock outside doors"

Students are trained to:

- Return to inside of building
- Do business as usual

Adults and staff are trained to:

- Bring everyone indoors
- Lock the outside doors
- Increase situational awareness
- Account for students and adults
- Do business as usual



LOCKDOWN

"Locks, Lights, Out of Sight"

Students are trained to:

- Move away from sight
- Maintain silence
- Do not open the door

Adults and staff are trained to:

- Recover students from hallway if possible
- Lock the classroom door
- Turn out the lights
- Move away from sight
- Maintain silence
- Do not open the door
- Prepare to evade or defend



EVACUATE

"To a Location"

Students are trained to:

- Leave stuff behind if required to
- If possible, bring their phone
- Follow instructions

Adults and staff are trained to:

- Bring roll sheet and Go Bag (unless instructed not to bring anything with them, dependent on reason for evacuation.)
- Lead students to Evacuation location
- Account for students and adults
- Report injuries or problems using Red Card/Green Card method.



SHELTER

"State Hazard and Safety Strategy"

Hazards might include:

- Tornado
- Hazmat
- Earthquake
- Tsunami

Safety Strategies might include:

- Evacuate to shelter area
- Seal the room
- Drop, cover and hold
- Get to high ground

Students are trained in:

- Appropriate Hazards and Safety Strategies

Adults and staff are trained in:

- Appropriate Hazards and Safety Strategies
- Accounting for students and adults
- Report injuries or problems using Red Card/Green Card method.





STANDARD RESPONSE PROTOCOL

PARENT GUIDANCE

In the event of a live incident, parents may have questions about their role.

SECURE

“Get Inside. Lock outside doors”



Secure is called when there is something dangerous outside of the building. Students and staff are brought into the building and the outside doors will be locked. The school might display the Building is Secured poster on entry doors or nearby windows. Inside, it will be business as usual.

SHOULD PARENTS COME TO THE SCHOOL DURING A SECURE EVENT?

Probably not. Every effort is made to conduct classes as normal during a secure event. Additionally, parents may be asked to stay outside during a Secure event.

WHAT IF PARENTS NEED TO PICK UP THEIR STUDENT?

Depending on the situation, it may not be safe to release the student. As the situation evolves, Secure might change to a Monitored Entry and/or Controlled Release.



WILL PARENTS BE NOTIFIED WHEN A SCHOOL GOES INTO SECURE?

When a secure event is brief or the hazard is non-violent, like a wild animal on the playground, there may not be a need to notify parents while the Secure is in place.

With longer or more dangerous events, the school should notify parents that the school has increased their security.

LOCKDOWN

“Locks, Lights, Out of Sight”



A Lockdown is called when there is something dangerous inside of the building. Students and staff are trained to enter or remain in a room that can be locked, and maintain silence.

A Lockdown is only initiated when there is an active threat inside or very close to the building.

SHOULD PARENTS COME TO THE SCHOOL DURING A LOCKDOWN?

The natural inclination for parents is to go to the school during a Lockdown. Understandable, but perhaps problematic. If there is a threat inside the building, law enforcement will be responding. It is unlikely that parents will be granted access to the building or even the campus. If parents are already in the school, they will be instructed to Lockdown as well.

SHOULD PARENTS TEXT THEIR STUDENTS?

The school recognizes the importance of communication between parents and students during a Lockdown event. Parents should be aware though, during the initial period of a Lockdown, it may not be safe for students to text their parents. As the situation resolves, students may be asked to update their parents on a regular basis.

In some cases, students may be evacuated and transported off-site for a student-parent reunification.

WHAT ABOUT UNANNOUNCED DRILLS?

The school may conduct unscheduled drills, however it is highly discouraged to conduct one without announcing that it as a drill. That's called an unannounced drill and can cause undue concern and stress.

Parents should recognize that the school will always inform students that it is a drill during the initial announcement.

It's important to differentiate between a **drill** and an exercise. A drill is used to create the “Muscle Memory” associated with a practiced action. There is no simulation of an event; this is simply performing the action. An exercise simulates an actual event to test the capacity of personnel and equipment.

CAN PARENTS OBSERVE OR PARTICIPATE IN THE DRILLS?

The school welcomes parents who wish to observe or participate in drills.





STANDARD RESPONSE PROTOCOL

INFORMACIÓN PARA PADRES/ MADRES DE FAMILIA Y TUTORES/AS LEGALES

Nuestra escuela ha adoptado el Protocolo de Respuesta Estándar (SRP por su sigla en inglés) desarrollado por "I Love U Guys" Foundation. Los/las estudiantes y el personal serán capacitados, practicarán y harán simulacros sobre el protocolo.

LENGUAJE COMÚN

El Protocolo de Respuesta Estándar (SRP por su sigla en inglés) se basa en un método para todo tipo de riesgos en vez de para situaciones particulares. Al igual que el Sistema de Comando de Incidentes (ICS por su sigla en inglés), el protocolo SRP utiliza un lenguaje común claro al mismo tiempo que posibilita la flexibilidad en el protocolo.

La premisa es simple: durante un suceso se pueden activar cinco acciones específicas. Cuando se comunique, la acción usará un "término específico" que irá seguido de una "orden". Los participantes activos, incluidos estudiantes, empleados, docentes y personal de respuesta inmediata llevan a cabo la acción. El protocolo SRP se basa en las siguientes acciones: Hold (esperen), Secure (protejan), Lockdown (acceso bloqueado), Evacuate (evacuen) y Shelter (busquen resguardo).



HOLD! (¡ESPEREN!) En su salón o área. Despejen los pasillos.

Se capacita a los/las estudiantes en lo siguiente:

- Permanecer en el área hasta que se indique que la situación se ha resuelto
- Continúen con la actividad rutinaria

Se capacita a las personas adultas en lo siguiente:

- Cerrar la puerta y echen la llave
- Contar a los estudiantes y a los adultos
- Continuar con la actividad rutinaria



SECURE! (Lockout) (¡PROTEJAN!) Vayan adentro. Echen llave a las puertas exteriores.

Se capacita a los/las estudiantes en lo siguiente:

- Regresar adentro
- Continuar con la actividad rutinaria

Se capacita a las personas adultas en lo siguiente:

- Llevar a todas las personas adentro
- Echar llave a las puertas exteriores
- Mantener la alerta sobre lo que ocurre en su entorno
- Contar a los estudiantes y a los adultos
- Continuar con la actividad rutinaria



LOCKDOWN! (¡CIERRE DE EMERGENCIA!)

Echen llave, apaguen las luces, escóndanse.

Se capacita a los/las estudiantes en lo siguiente:

- Desplazarse a un lugar donde no se les vea
- Guardar silencio
- No abrir la puerta

Se capacita a las personas adultas en lo siguiente:

- Llevar a las personas en los pasillos a dependencias interiores si es posible hacerlo de forma segura
- Echar llave a las puertas interiores
- Apagar las luces
- Desplácense a un lugar donde no se les vea
- No abrir la puerta
- Guardar silencio
- Contar a los estudiantes y a los adultos
- Prepararse para evadirse o defenderse



EVACUATE! (¡EVACUEN!)

(Es posible que se especifique un lugar determinado)

Se capacita a los/las estudiantes en lo siguiente:

- Evacuar a un lugar determinado
- Llevarse sus teléfonos
- Cuándo se proporcionarán instrucciones sobre si deben llevarse o dejar sus pertenencias

Se capacita a las personas adultas en lo siguiente:

- Dirigir la evacuación a un lugar determinado
- Contar a los estudiantes y a los adultos
- Reporte lesiones o problemas usando el método de Tarjeta Roja / Tarjeta Verde



SHELTER! (¡BUSQUEN RESGUARDO!)

Riesgo y estrategia de seguridad.

Los riesgos pueden incluir:

- Tornado

- Materiales peligrosos
- Terremoto
- Tsunami

Las estrategias de seguridad pueden incluir:

- Evacuar a un área resguardada
- Sellar el salón
- Agacharse, cubrirse, agarrarse
- Dirigirse a terreno elevado

Se capacita a los/las estudiantes en lo siguiente:

- Estrategias adecuadas de seguridad y para situaciones de riesgo

Se capacita a las personas adultas en lo siguiente:

- Estrategias adecuadas de seguridad y para situaciones de riesgo
- Contar a los estudiantes y a los adultos
- Reporte de lesiones o problemas usando el método de Tarjeta Roja / Tarjeta Verde



STANDARD RESPONSE PROTOCOL

INDICACIONES PARA LOS PADRES/ MADRES DE FAMILIA

En caso de que se produzca un suceso real, es posible que los padres/madres de familia se pregunten qué papel pueden tener.

SECURE (PROTEJAN)

“Vayan adentro. Echen llave a las puertas exteriores”



La orden de proteger se acciona cuando pasa algo peligroso fuera del edificio. Los/las estudiantes y el personal irán adentro del edificio y se echará la llave a las puertas exteriores. Es posible que la escuela muestre un cartel que indique que el edificio está bajo protección (Building is Secured) en las puertas de entrada o en las ventanas cercanas a la misma. Dentro, se continuará con la actividad rutinaria.

¿Deberían los padres/madres ir a la escuela cuando ocurra una situación de protección?

Probablemente no. Durante una situación de protección se hará todo lo posible para seguir con las clases de forma normal. Además, es posible que se pida a los padres/madres que se queden fuera durante una situación de protección.

¿Qué pasa si los padres/madres tienen que ir a buscar a sus hijos/as?

Según la situación, es posible que dejar salir a los estudiantes suponga un riesgo. Si las circunstancias evolucionan, podría cambiarse la orden de situación de protección a entrada vigilada o salida controlada.

¿Se notificará a los padres/madres cuando se active una situación de protección?

Cuando la situación de protección sea breve o el riesgo de carácter no violento, como por ejemplo un animal silvestre en el patio de recreo, es posible que no sea necesario notificar a los padres/madres mientras la situación de protección se mantenga activada.

En caso de situaciones de mayor duración o peligro, es posible que la escuela haga saber a los padres/madres de familia que se han incrementado las medidas de seguridad.

LOCKDOWN (CIERRE DE EMERGENCIA)

“Echen llave, apaguen las luces, escóndanse”

La orden de poner en marcha un cierre de emergencia se acciona cuando pasa algo peligroso dentro del edificio.

Los estudiantes y el personal han sido instruidos para que accedan o se queden en un salón al que se le pueda echar la llave y permanezcan en silencio.

El cierre de emergencia solo se inicia cuando hay un peligro activo dentro o muy cerca del edificio.

¿Deberían los padres/madres ir a la escuela cuando ocurra un cierre de emergencia?

Durante un cierre de emergencia la inclinación natural de los padres/madres es dirigirse a la escuela. Aunque se entiende perfectamente, puede ser un problema. Si existe un peligro dentro del edificio, las autoridades policiales responderán a la situación. No es probable que se permita a los padres/madres acceder al edificio o ni siquiera al campus escolar. Si un padre o madre de familia ya se encuentra en la escuela, se le pedirá que participe en el cierre de emergencia.

¿Deberían los padres/madres enviar mensajes de texto a sus hijos/as?

La escuela reconoce lo importante que es la comunicación entre los padres/madres y sus hijos/as durante una situación de cierre de emergencia. No obstante, los padres/madres de familia deben saber que durante el periodo inicial de un cierre de emergencia es posible que enviar textos a sus padres/madres sea demasiado arriesgado para los/las estudiantes. Una vez que la situación se resuelva, se le pedirá a los/las estudiantes que comuniquen a sus padres/madres información actualizada de forma regular.

En algunos casos, es posible que se evacue a los/las estudiantes y se les lleve a un lugar fuera de la escuela para que se reúnan con los padres y madres.

¿Se harán simulacros no anunciados?

Es posible que la escuela realice simulacros no programados, no obstante es sumamente desaconsejable realizar simulacros sin aviso previo. Estos se conocen como simulacros no anunciados y pueden causar preocupación y estrés innecesarios.



Los padres/madres de familia deben saber que la escuela informará siempre de que se trata de un simulacro durante el aviso inicial.

Es importante explicar la diferencia entre un simulacro y un ejercicio. Un simulacro se usa para crear “memoria muscular” asociada con una acción practicada. No se hacen simulaciones de situaciones, solo se realizan las acciones. Un ejercicio simula una situación actual para probar la

capacidad del personal y el equipo.

¿Pueden los padres/madres observar o participar en los simulacros?

La escuela no tiene ningún inconveniente en permitir a los padres/madres que lo deseen observar o participar en los simulacros.

IN AN EMERGENCY TAKE ACTION



HOLD! In your room or area. Clear the halls.

STUDENTS

Clear the hallways and remain in room or area until the "All Clear" is announced
Do business as usual

ADULTS

Close and lock the door
Account for students and adults
Do business as usual



SECURE! Get inside. Lock outside doors.

STUDENTS

Return to inside of building
Do business as usual

ADULTS

Bring everyone indoors
Lock outside doors
Increase situational awareness
Account for students and adults
Do business as usual



LOCKDOWN! Locks, lights, out of sight.

STUDENTS

Move away from sight
Maintain silence
Do not open the door

ADULTS

Recover students from hallway if possible
Lock the classroom door
Turn out the lights
Move away from sight
Maintain silence
Do not open the door
Prepare to evade or defend



EVACUATE! (A location may be specified)

STUDENTS

Leave stuff behind if required to
If possible, bring your phone
Follow instructions

ADULTS

Lead students to Evacuation location
Account for students and adults
Notify if missing, extra or injured students or adults



SHELTER! Hazard and safety strategy.

STUDENTS

Use appropriate safety strategy for the hazard

Hazard

Tornado
Hazmat
Earthquake
Tsunami

Safety Strategy

Evacuate to shelter area
Seal the room
Drop, cover and hold
Get to high ground

ADULTS

Lead safety strategy
Account for students and adults
Notify if missing, extra or injured students or adults

EN CASO DE EMERGENCIA TOMEN MEDIDAS



HOLD! (¡ESPEREN!) En su salón o área. Despejen los pasillos.

ESTUDIANTES

Permanezcan en el área hasta que se indique que la situación se ha resuelto
Continuar con la actividad rutinaria

ADULTOS

Cierren la puerta y echen la llave
Cuenten a los estudiantes y a los adultos
Continuar con la actividad rutinaria



SECURE! (¡PROTEJAN!)

Vayan adentro. Echen llave a las puertas exteriores.

ESTUDIANTES

Regresen adentro
Continúen con la actividad rutinaria

ADULTOS

Lleven a todas las personas adentro
Echen llave a las puertas exteriores
Mantengan la alerta sobre lo que ocurre en su entorno
Cuenten a los estudiantes y a los adultos
Continúen con la actividad rutinaria



LOCKDOWN! (¡CIERRE DE EMERGENCIA!)

Echen llave, apaguen las luces, escóndanse.

ESTUDIANTES

Desplácese a un lugar donde no se les vea
Guarden silencio
No abran la puerta

ADULTOS

Lleven a las personas en los pasillos a dependencias interiores si es posible hacerlo de forma segura
Echen llave a las puertas interiores
Apaguen las luces
Desplácese a un lugar donde no se les vea
Guarden silencio
No abran la puerta
Prepárense para evadirse o defenderse



EVACUATE! (¡EVACUEN!)

(Es posible que se especifique un lugar determinado)

ESTUDIANTES

Dejen sus cosas donde estén si se les pide que lo hagan
Llévense sus teléfonos
Seguir instrucciones

ADULTOS

Dirijan la evacuación a un lugar determinado
Cuenten a los estudiantes y a los adultos
Avisen si entre los estudiantes o los adultos falta alguien, hay personas de más o hay heridos



SHELTER! (¡BUSCAR RESGUARDO!)

Riesgo y estrategia de seguridad

ESTUDIANTES

Utilizar una estrategia de seguridad adecuada para el peligro

ADULTOS

Dirijan la estrategia de seguridad
Cuenten a los estudiantes y a los adultos
Avisen si entre los estudiantes o los adultos falta alguien, hay personas de más o hay heridos

Riesgo

Tornado
Terremoto
Materiales peligrosos
Tsunami

Estrategia de seguridad

Evacúen a un área resguardada
Agáchense, cúbranse y agárrense
Sellen el salón
Diríjanse a terreno elevado



STANDARD™ REUNIFICATION METHOD

STUDENT/PARENT REUNIFICATION

Circumstances may occur at the school that require parents to pick up their students in a formalized, controlled release. This process is called a Reunification and may be necessary due to weather, a power outage, hazmat or if a crisis occurs at the school. The Standard Reunification Method is a protocol that makes this process more predictable and less chaotic for all involved.

Because a reunification is not a typical end of school day event, a reunification may occur at a different location than the school a student attends. If this location is another school, then those students may be subject to a controlled release as well.

NOTIFICATION

Parents may be notified in a number of ways. The school or district may use its broadcast phone or text message system. In some cases, students may be asked to send a text message to their parents. A reunification text message from a student may look something like this: *“The school has closed, please pick me up at 3:25 at the main entrance. Bring your ID.”*

PARENT/GUARDIAN EXPECTATIONS

If a parent or guardian is notified that a reunification is needed, there are some expectations that parents or guardians should be aware of. First, bring identification. That will streamline things during reunification. Second, be patient. Reunification is a process that protects both the safety of the student and provides for an accountable change of custody from the school to a recognized custodial parent or guardian.

WHAT IF A PARENT CAN'T PICK-UP THEIR STUDENT?

When a parent can't immediately go to the reunification site, students will only be released to individuals previously identified as a student's emergency contact. Otherwise, the school will hold students until parents can pick up their student.

WHAT IF THE STUDENT DROVE TO SCHOOL?

There may be instances where a student may not be allowed to remove a vehicle from the parking lot. In this case, parents are advised to recover the student. In some circumstances, high school students may be released on their own.

Reunification Information (PLEASE PRINT CLEARLY)
Have photo identification out and ready to show school district personnel.

Student Name

Student Grade Student Cell Phone Number

Name of person picking up student

Signature

Phone number of person picking up student

Relationship to student being picked up

Photo identification matches name of person picking up student? Y or N

Parent completes:

Print Student Name Again

Student Grade School personnel completes upon release of student

Student Birthday TIME INITIALS OTHER

HOW IT WORKS

For students, the school asks that students be orderly and quiet while waiting. Students may be asked to text a message to their parents or guardians. Students are also asked not to send other text messages either in or out of the school or reunification area. Keeping the cellular network usage at a minimum may be important during a reunification.

REUNIFICATION CARDS

For parents, there are a couple of steps. If a parent is driving to the school, greater awareness of traffic and emergency vehicles is advised. Parents should park where indicated and not abandon vehicles. Parents are asked to go to the Reunification “Check In” area and form lines based on the first letter of their student's last name. While in line, parents are asked to fill out a reunification card. This card is perforated and will be separated during the process. Some of the same information is repeated on both the top and separated bottom of the card. Parents are asked to complete all parts of the card.

In the case of multiple students being reunified, a separate card for each student needs to be completed.

BRING ID TO CHECK IN

During check in, identification and custody rights are confirmed. The card is separated and the bottom half given back to the parent.

From the “Check In” area parents are directed to the “Reunification” area. There, a runner will take the bottom half of the card and take it to the Student Assembly Area to recover the student or students.

Parents should be aware that in some cases, they may be invited into the building for further information.

INTERVIEWS AND COUNSELING

In some cases, parents may be advised that a law enforcement investigation is underway and may be advised that interviews are necessary. In extreme cases, parents may be pulled aside for emergency or medical information.





STANDARD™ REUNIFICATION METHOD

MÉTODO DE REUNIFICACIÓN ESTÁNDAR

REUNIFICACIÓN DE ESTUDIANTES Y PADRES/ MADRES DE FAMILIA

Es posible que se den situaciones en la escuela que requieran que los padres/madres de familia recojan a sus hijos durante una salida formalizada y controlada. El proceso de salida controlada se denomina reunificación y a veces es necesario debido al mal tiempo, a un corte en el suministro de electricidad, a la presencia de materiales peligrosos o si se produce una situación de crisis en la escuela. El Método de Reunificación Estándar es un protocolo que hace que dicho proceso sea más predecible y menos caótico para todos aquellos involucrados. Debido a que la salida controlada no es como la salida habitual al final de cualquier día lectivo, es posible que la reunificación se produzca en un lugar diferente a la escuela a la que asisten los estudiantes. Si la ubicación es otra escuela, es posible que esos estudiantes también tengan una salida controlada.

NOTIFICACIÓN

Es posible que la notificación a los padres/madres de familia se haga de una de las siguientes formas. La escuela o el distrito puede usar un sistema de difusión de mensajes telefónicos o de texto. En algunos casos, es posible que se pida a los estudiantes que envíen un mensaje de texto a sus padres/madres. Un mensaje de texto de reunificación de un/a estudiante podría decir esto o algo parecido a esto: "La escuela ha cerrado; ven a recogerme a las 3:25 a la entrada principal. Trae tu tarjeta de identificación".

EXPECTATIVAS QUE DEBERÁN TENER LOS PADRES/MADRES DE FAMILIA O TUTORES/AS LEGALES

Si se notifica al padre/madre de familia o tutor/a legal de que va a haber una salida controlada y de que es necesario que se reunifique con su hijo/a, habrá ciertas expectativas con las que los padres/madres de familia o tutores/as legales deberán estar familiarizados. La primera es que deberán presentar una tarjeta de identificación. Esto optimizará el proceso durante la reunificación. La segunda es que tengan paciencia. La reunificación es un proceso que al mismo tiempo protege la seguridad de los estudiantes y hace posible que el traspaso de custodia de los menores de la escuela a su padre, madre o tutor/a legal legítimo y reconocido se haga de forma responsable.

¿QUÉ OCURRE SI EL PADRE/MADRE DE FAMILIA NO PUEDE RECOGER A UN/A ESTUDIANTE?

Cuando el padre/madre de familia no puede presentarse inmediatamente al lugar de reunificación, se entregará al/a la estudiante solo a los individuos previamente identificados como una de las personas de contacto en caso de emergencia para ese/a estudiante. En caso contrario, la escuela mantendrá al/a la estudiante bajo su custodia hasta que el padre o la madre pueda recogerlo.

¿QUÉ OCURRE SI EL/LA ESTUDIANTE MANEJÓ SU PROPIO VEHÍCULO A LA ESCUELA?

Habrán casos en que no se permita al/a la estudiante llevarse su vehículo del área de estacionamiento de la escuela. En esos casos, se recomienda a los padres/madres de familia que recojan a su hijo/a. En ciertas circunstancias, se permitirá a los estudiantes de escuela preparatoria que salgan solos.

CÓMO FUNCIONA

A los estudiantes, la escuela les pide que mantengan el orden y estén en silencio mientras esperan. Es posible que se les pida a los estudiantes que envíen un mensaje de texto a sus padres/madres o tutores/as legales. También se les pide a los estudiantes que no envíen otros mensajes a la o fuera de la escuela o del área de reunificación. Es posible que sea importante minimizar el uso de las redes de comunicaciones celulares durante la reunificación.

Información de Reunificación	
Tenga identificación con foto disponible para mostrarle al personal del distrito escolar.	
Nombre del Estudiante
Grado del Estudiante Número del Celular del Estudiante
Nombre de la persona que recoge al estudiante
Firma
Número de teléfono de la persona que recoge al estudiante
Relación al estudiante recogido
¿La identificación de foto coincide con el nombre de la persona que recoge al estudiante? Si o No
Para completar por el padre:	
Imprima el Nombre del Estudiante Otra Vez	
Grado del Estudiante	El personal escolar completa tras la liberación del estudiante.
Cumplimientos del Estudiante	CITRO SCARLETT

TARJETAS DE REUNIFICACIÓN

Los padres/madres de familia tienen que completar un par de pasos. Si el padre/madre de familia maneja a la escuela, se aconseja prestar aún más atención al tránsito general y de vehículos de

emergencia. Los padres/madres de familia deberán estacionar donde se les indique y no dejar sus vehículos abandonados. Se pide a los padres/madres de familia que se dirijan al "área de verificación de llegada" para la reunificación y formen filas conforme a la primera letra del apellido de sus hijos. Mientras esperan en la fila, los padres/madres de familia deberán rellenar una tarjeta de reunificación. La tarjeta tiene una línea perforada de puntos y las dos partes se separarán durante el proceso. Cierta información se repite en la parte superior e inferior de la tarjeta. Se pide a los padres/madres de familia que rellenen todas las partes de la tarjeta.

Los padres/madres de familia que vayan a reunificarse con varios estudiantes tendrán que rellenar una tarjeta diferente por cada estudiante.

LLEVEN SU TARJETA DE IDENTIFICACIÓN A LA VERIFICACIÓN DE LLEGADA

Durante la verificación de llegada para la reunificación, se tendrá que identificar oficialmente y se confirmará el derecho de custodia. La tarjeta que se relleno se separará y se le entregará al padre/madre la parte inferior.

En el "área de verificación de llegada" se indicará a los padres/madres de familia el "área de reunificación". Desde allí, un encargado llevará la parte inferior de la tarjeta al "área de espera de los estudiantes" para preparar la salida del/de la/de los estudiante/s. Los padres/madres de familia deben tener en cuenta que, en algunos casos, es posible que se les invite a entrar en el edificio para que se les proporcione información adicional.

ENTREVISTAS Y ASESORAMIENTO

En algunos casos, es posible que se informe a los padres/madres de familia de que las autoridades policiales están investigando algún suceso, y por lo tanto es necesario que les entrevisten. En casos extremos, es posible que se lleve a los padres/madres de familia a un lugar privado para proporcionarles información de emergencia o médica.



NMPSIA Loss Prevention Monthly Abatement Report

February 2023	Total Rec	Total Capital	Total Non-Capital	Corrected Capital	Corrected Non-Capital	Total Corrected
February 2023	781	41	744	33	689	722
Total % Corrected	92.45%	= Total Corrected/Total Recommendations				
% Corrected Capital	80.49%	= Corrected Capital/Total Capital				
% Corrected Non-Capital	92.61%	= Corrected Non-Capital/Total Non-Capital				

What's Happening with the Public Health Emergency?



Public Health Emergency Extended

- White House announced January 30, 2023, that the Public Health Emergency will be extended until May 11, 2023, and then be lifted at that time
 - This declaration determines the period during which plans must pay for COVID-19 diagnostic tests and related services without cost-sharing as well as other items
- The Public Health Emergency is different from the National Emergency, which the White House has declared will also end May 11, 2023
 - Deadline extension requirements for COBRA, special enrollment, and claims and appeals are pegged to the National Emergency (and not the Public Health Emergency)

Provisions Sunsetting with Elimination of PHE

Provisions sunsetting with the elimination of the PHE include:

- Covering COVID-19 tests without cost-sharing
- Free Over-the-Counter COVID-19 Tests (up to eight (8) per month)
- Coverage of preventive services and vaccines both in- and out-of-network by non-GF plans
- Expanded telehealth offerings to those not eligible for group health plan coverage
- Certain MHPAEA quantitative testing related to COVID coverage
- Ability to waive certain wellness standards related to COVID
- Medicaid eligibility redeterminations

COVID Coverage under the PHE and Afterward

Group health plans:

- *Vaccines:* Non-grandfathered plans must cover COVID vaccines in and out of network without cost-sharing. When PHE ends, no obligation to cover vaccines out-of-network
- *Testing:* Laboratory-based and Over-the-Counter PCR and antigen tests must be covered without cost-sharing. OTC safe harbor required 8 free tests per month, with \$12 limit for out-of-network permissible. When PHE ends, coverage may be determined by plan.
- *Treatment:* Treatment coverage may be determined by plan.

COVID-19 Financial Impact

- HHS announced August 30, 2022
 - More than three in four Americans have received at least one COVID-19 vaccine shot; therapeutics are available within 5 miles of 90% of Americans; and testing is readily accessible
- Cost implications
 - Federal government will transition responsibility to the private sector to pay for:
 - Vaccines (early 2023)
 - Therapeutics, including Lagevrio (early 2023) and Paxlovid (mid-2023)



National Emergency Obligations Ending

Certain deadlines are tolled during the Outbreak Period: the earlier of one year from the date the deadline would have begun running for that individual or 60 days from the end of the NE (July 10, 2023)

- COBRA deadlines
- Claims and appeals deadlines
- External review deadlines
- HIPAA special enrollment
- Plan-related notices

What kind of Notices should Plan send?

FAQ 43, Q&A 13 Plan may revoke the COVID-19 coverage changes upon the expiration of the PHE without satisfying the 60-day SBC advance notice requirement, as long as it had previously notified participants of the general duration of the changes (e.g., lasting through the end of the PHE or the Outbreak Period under the NE) or notifies the participant, beneficiary, or enrollee of the general duration of the additional benefits coverage or reduced cost sharing within a reasonable timeframe in advance of the reversal of the changes.

<https://www.dol.gov/sites/dolgov/files/ebsa/about-ebsa/our-activities/resource-center/faqs/aca-part-43.pdf>

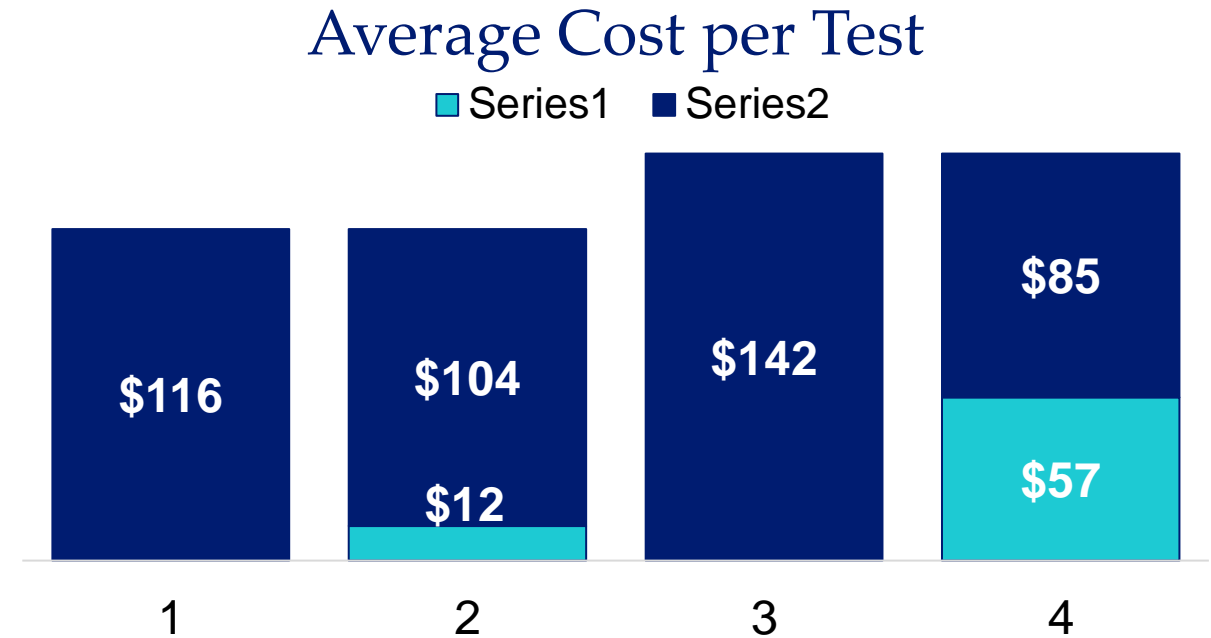
Costs and the Transition Impact to Plan Sponsors and Participants



COVID-19 Non-OTC Tests Post-PHE

Following expiration of the PHE, member cost-sharing for COVID-19 tests may be implemented

- Introducing member cost-sharing is expected to reduce the average cost of COVID-19 tests to Plans from \$120 to \$98.
 - Based on assumption of 10% cost-sharing in-network, 40% cost-sharing out-of-network and network utilization of 84%.
 - Does not include other costs associated with the tests that members may now be charged a copayment for (e.g., office visit, other labs, etc.)



COVID-19 Vaccines

Government funding for COVID-19 vaccines is expected to run out in summer/fall 2023. Subsequently, Plans will be liable for cost of the vaccines.

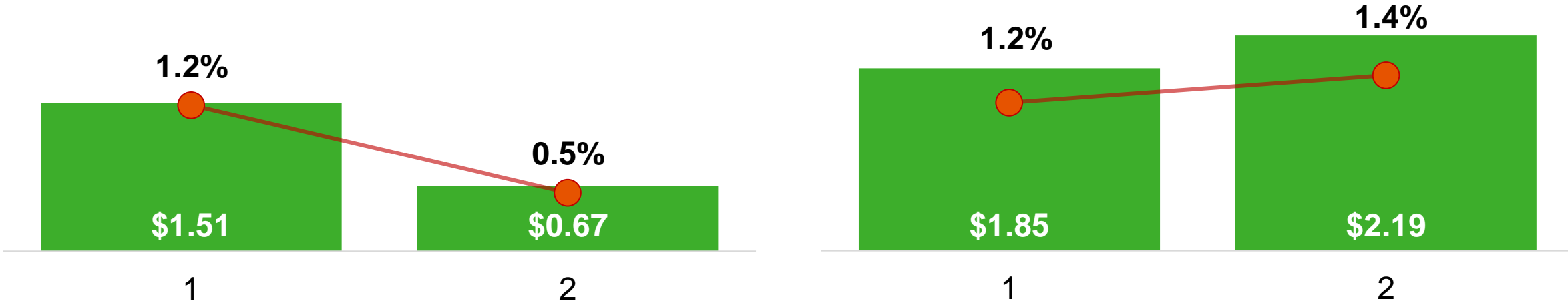
- From the perspective of most consumers, vaccines will still be free.
- Currently, Plans pay approximately \$40 per dose for administration. The cost once government funding runs out has not been finalized but is estimated at \$110 (low) to \$130 (high) per dose.
 - Cost estimate is based on 2022 utilization, which was similar to historical flu vaccine utilization.



COVID-19 Vaccine Costs

Government Funded

Plan Funded



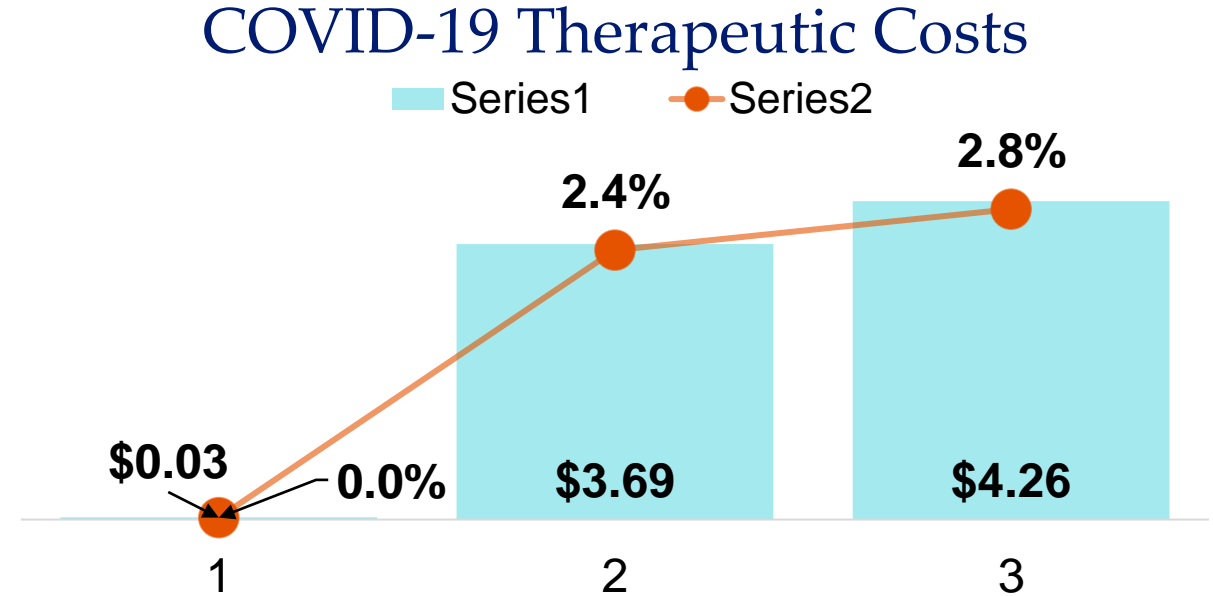
 = Cost PMPM

 = % of Prescription Drug Expenses

COVID-19 Therapeutics

Funding for COVID-19 prescription drug treatment is expected to run out in 2023 and Plans will then be liable for the costs.

- Plans may decide to cover the full cost of the drugs or to implement member cost-sharing.
- Currently, plans pay a dispensing fee of approximately \$10 per course of treatment for Paxlovid and Lagevrio. The cost once government funding runs out has not been finalized but at least one PBM has estimated it at \$1,300 (low) to \$1,500 (high) per course of treatment before discounts.





New Mexico Public Schools Insurance Authority

Stewardship Report

Reviewing Our Partnership and Planning for the Future

March 31, 2023 / Nura Patani, PhD, ASA, MAAA

Why Stewardship?

Through this report, we want to:

- Better understand and review your challenges, needs, goals as well as review the plan for the upcoming year
- Acknowledge what we have accomplished together
- Receive your feedback to continuously enhance the value we deliver to NMPSIA
- Share current market trends and forecasts to stimulate discussion



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Our Relationship and History Together

Our Relationship and History

- Over the last four-year contract term, we've accomplished a lot together
 - 20 Fiscal Impact Reports in 2023 alone!
 - Supported NMPSIA through several key staff transitions
 - Guidance to help NMPSIA navigate COVID-19 pandemic and significant new health legislation
 - Numerous benefit program change analyses including cost-sharing changes, cost neutral changes to better align plans, and more innovative changes including exploring potential clinic initiative
- Ongoing partnership since 2003
- We work with NMPSIA staff at all levels, directly with Board members as appropriate, and coordinate closely with all of your Benefits vendors



Looking back at the last year:
What we accomplished

PBM Audit of Express Scripts

Clinic feasibility analyses

RFP for bundled payments / COE network for surgical services

Compliance plan for No Surprises Act / Transparency Rule



Highlights We've Accomplished Together



2019 Value Created

Compiled Benefits Benchmark report to contrast NMPSIA benefits with educational entities in neighboring states
Conducted analysis to evaluate the potential impact of expanding eligibility to low hour part-time employees
Evaluated benefit change considerations including physical rehabilitation and alternative medicine cost sharing, Voluntary Smart90
Conducted Stop Loss RFP resulting in carrier change

2020 Value Created

Customized modeling of COVID-19 pandemic impact
Introduced RADR report for NMPSIA staff, enhancing the reporting available through SHAPE
Served as technical advisor to NMPSIA during Big Bid
Supported contract negotiations with and implementation of new medical and dental vendors (Cigna and Delta Dental)
Negotiated stop loss insurance renewal removing shared excess provision and saving almost \$100k annually.

2021 Value Created

Prepared detailed compliance plan to address the requirements of the No Surprises Act and Transparency in Coverage Final Rule
Conducted comprehensive benefit plan analysis and developed cost neutral benefit change recommendations
Prepared analyses to support Central New Mexico Community College departure from NMPSIA
Preliminary support for federal funds to reimburse for COVID-19 expenses

2022 Value Created

Conducted audit of NMPSIA's Pharmacy Benefits Manger, identifying over \$4.5 million underperformance/shortfall
Completed network analysis / repricing exercise to evaluate potential recalibration of medical plan premiums
Enhanced support for NMPSIA during IBAC/UNM PBM RFP; supported contracting and implementation of CVS
Conducted preliminary clinic feasibility analysis.
Ongoing support for federal funds to reimburse for COVID-19 expenses (\$15 million received in FY22)

NMPSIA's Segal Team



Client Relationship Manager
Nura Patani, PhD, ASA, MAAA
Vice President & Consulting Actuary
Health Practice Leader - West



Lead Health Actuary
Melissa Krumholz, FSA, MAAA
Vice President & Health Actuary



Lead Analyst
Andrew McDonald
Senior Actuarial Associate



Health Actuary
Andrew Chung, ASA, MAAA
Senior Actuary



Pharmacy Lead
Scott McEachern, FSA, MAAA
Pharmacy Benefit Consultant & Actuary



Clinical / Wellness Lead
Joanna Balogh-Reynolds,
Vice President & Clinical Consultant



Compliance Lead
Amy Dunn, JD
Vice President & Compliance Consultant

Additional subject matter experts



Benefit Audit Services (Pharmacy)
Kandy Plaunt
Vice President



Benefit Audit Services (Medical)
Kandy Plaunt
Vice President



SHAPE Data Warehouse
Eileen Flick
SVP, Health Practice

Segal Family of Services

Broad HR and Employee Benefits Expertise



Our teams help a wide range of industries. No matter who you are, we can assist you with:

Administration and
Technology Consulting
Benefit Audit Solutions
Compensation and
Career Strategies
Compliance

Health and Welfare Benefits
HR and Benefits Technology
Insurance
Organizational Effectiveness
Retirement Benefits

Benefits Communication
Communication Strategy
Personalized Benefit
Statements
Surveys and Focus Groups
Website and Portal Design

Advisory Investment Solutions
Corporate Governance
and Proxy Voting
Defined Contribution Consulting
Discretionary Consulting



Not any solution — your solution. Personalized advice and help.

History: 80 Years of Innovation

Martin E. Segal founded the firm in New York		Designed Relative Value Schedules Our study of surgical benefit claims in California		Health and Financial Wellbeing Benefits <ul style="list-style-type: none"> HMO development Preferred Provider Organizations (PPOs) Creative use of pension surplus to finance business transactions 		Life Cycle Benefits Segal designed with various alternatives, to address a client's interest in providing "work-family" benefits to employees		Segal Pulse: Web-based version of the forecast modeling tool SHAPE (Segal's Health Analysis of Plan Experience): Health cost data mining technology Ref360: Web-based tool allowing sports leagues to track, monitor and assess officials' performance	
1930s	1940s	1950s	1960s	1970s	1980s	1990s	2000s	2010s	2020s
Competitive bidding The actual bidding of medical insurance contracts was introduced by Segal		Sabbaticals Segal was one of the first companies design a sabbatical program		Actuarial Asset Valuation: An actuarial valuation method The Life Cycle Pension Plan: New type of final average salary DB plan Securing non-qualified benefits: Risk insurance method to securing non-qualified benefits MediMACS: Physician reimbursement system		Work/Life Calculator Created Return on Investment (ROI) Calculator to provide clients with reliable data demonstrating the quantitative value of non-traditional benefits		Created Analytical Tools <ul style="list-style-type: none"> COVID-19 Medical Plan and STD Cost Impact models M&A Readiness self-assessments Workforce Planning model Employee segmentation tools Onboarding solution	

Segal's Innovation Lab enhances and supports our culture of innovation. Through in-depth expertise, research, collaboration, and the use of content curation and AI tools, the Lab develops client-centered solutions.



The Evolving Employer- Employee Social Contract

Great Expectations

The Evolving Employer and Employee Social Contract

The relationship and expectations between workers and their employers are changing as a result of external forces (e.g., pandemic, burnout, social movements, etc.).



What is a social contract?

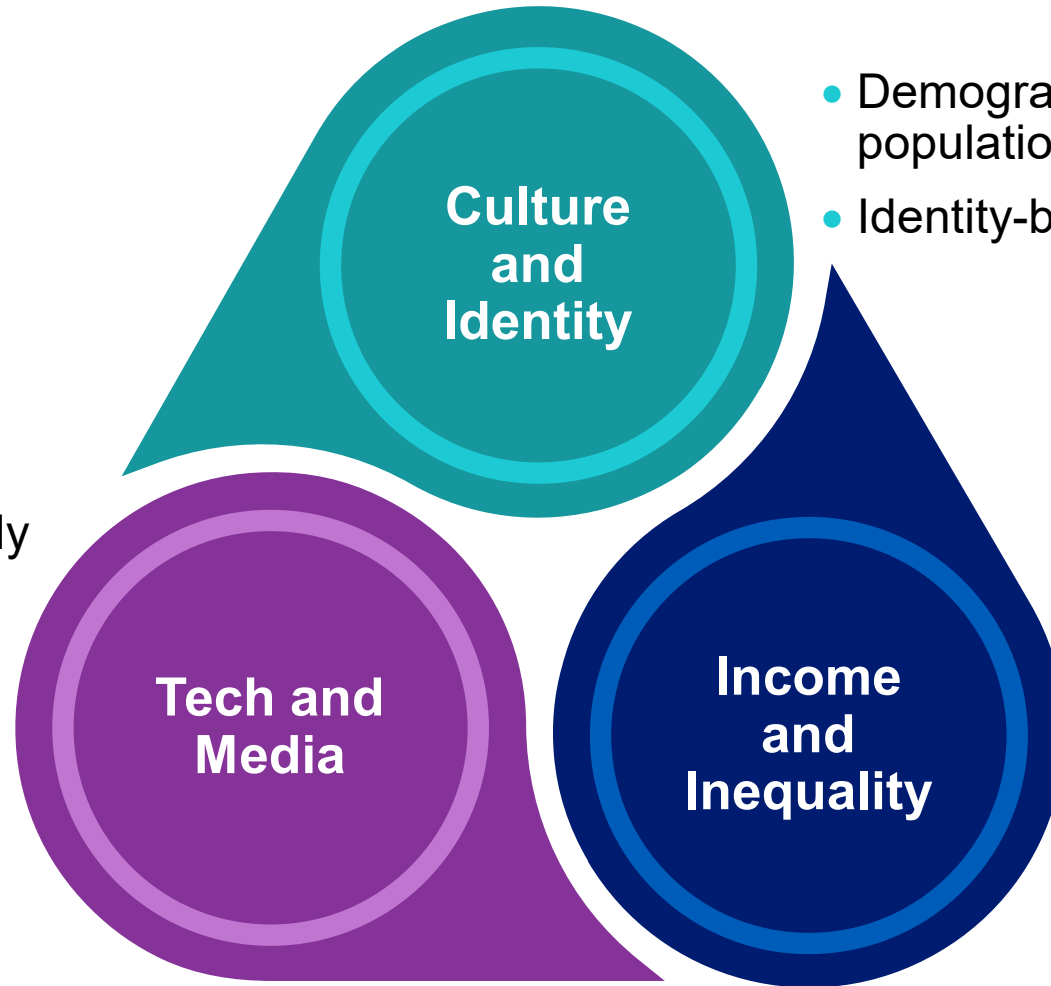
It's a theory that one party gives up certain freedoms in exchange for something of value.

In the employment context, this began with people agreeing to work in exchange for wages. Those expectations evolved to also include minimum wages, safety standards, employee benefits and other employment rights.

Why Now?



- 62% of Americans get their news from social media
- 40% of millennials rely solely on streaming or internet
- Digital activism rising and seen as more trustworthy
- #Hashtag politics
- Grassroots outlet holding establishment accountable



- Demographic and generational population shift
- Identity-based politics rising

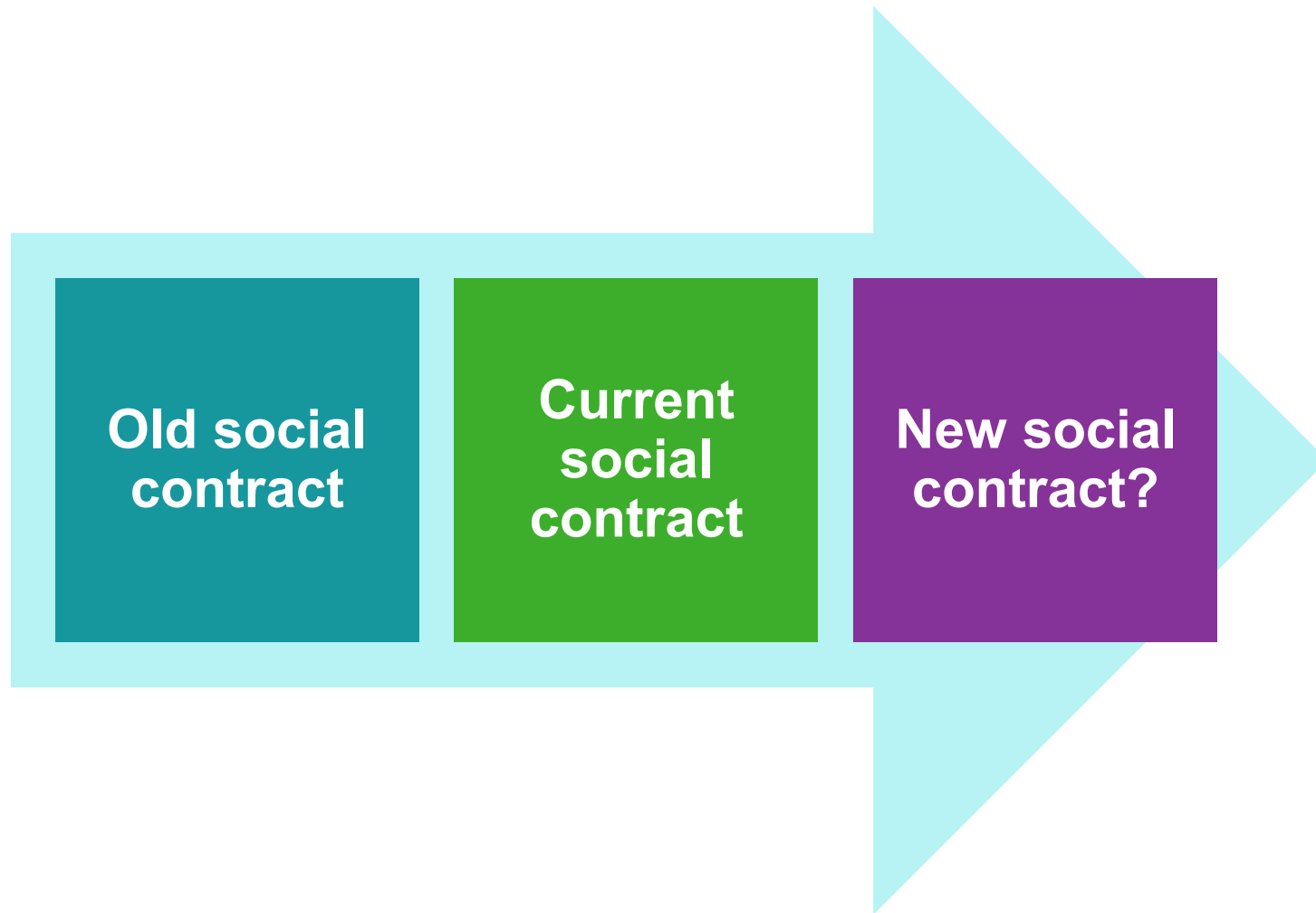
- Pandemic highlighted and exacerbated inequalities
- Middle class = 40% of US in 1970 > 67%
- Top 1% earns 40x more than bottom 90%
- Top .1% earns an average of 185x more
- 70% of Americans believe economy rigged
- Climate's impact on economy

The Pandemic Accelerated Change

- Unprecedented change on a global scale
- Rapid adoption of new behaviors, technologies and ways of life



Changing Expectations



Impact of Benefits and HR

- Benefits support holistic well-being for each career and life stage
- Focus on short-term and long-term financial wellness
- Time away aligns better with life events
- Disease prevention rather than treatment
- Rx = last resort
- Quality rather than quantity
- Cash competes with flexibility

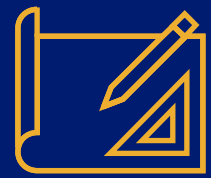
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What Do We Mean by Changing Expectations?



	Old Contract	➤ Current Contract	➤ Next Contract?	➤ Impact on Benefits and HR
Employer Expectations of Employee	Loyalty, longevity	Engagement, personal responsibility	Creative, fresh thinking and enthusiasm	Benefits support holistic wellbeing = financial, physical, emotional, intellectual, environmental and social for each career and life stage
	Ladder/lock-step advancement	Flexible career paths	Supports and encourages role disruption	
	Knowing	Learning	Doing	
	A part of the whole	Knows purpose within organization	Empowered to propel mission	
	Job for life	Opportunity to develop skills	Opportunity for multiple careers with employer	
Employee Expectations of Employer	Vacation, holiday, sick days, on-site work, 9–5	Flexibility	Trust and transparency	Disease prevention rather than treatment
	Competitive comp and benefits package	Financial, physical and emotional security	Lifecycle-focused support	Rx = last resort
	Hierarchical career path	Information and resources	Empowerment	Quality rather than quantity
	Standard training programs	Customized training	Interactive training	Cash competes with flexibility
	Say DEI	Show DEI	Be DEI	

Moment, movement, or mirage?



2023 Planning

From the Parking Lot



1

Additional Audits: beyond the one planned annual claims audit, several additional audit opportunities have been discussed.

2

Clinic Feasibility Study and RFI: continued and expanded evaluation of opportunities to establish NMPSIA clinics across NM

3

MHPAEA QTL & NQTL Review: plans can no longer opt out of MHPAEA and NMPSIA will need to prep for DOL audit potential

4

COE Network for MSK Surgical Bundles: implementation of this exciting new initiative will require careful coordination.

2023 Project Plan



New Mexico Public Schools Insurance Authority 2023 Project Plan

Date	Activity Type	Description	Comments
January			
January 3	Legislative Session	Legislation may be prefiled	
January 5	Meeting/Call	Segal/NMPSIA bi-weekly check in	
January 11	NMPSIA/IBAC	IBAC Meeting	
January 13	Meeting/Call	Segal/NMPSIA Discussion regarding State Health Care Authorities	
January 17	Meeting/Call	RxDC reporting discussion	Call with Segal, NMPSIA, medical plan administrators, and PBM to check status of RxDC files
January 17	Legislative Session	Opening day (noon)	
January 19	Meeting/Call	RxDC P2 and D1 file discussion	Call with Segal and NMPSIA
January 19	Meeting/Call	Segal/NMPSIA bi-weekly check in	
January 26	Deliverable	Quarterly projection update for Budget Status Report ¹	Paid data through November 2022
January 26	Deliverable	Updated COVID-19 data report	
January 26	Deliverable	RSV and Flu statistics	Ad-hoc data mining request
January 27	Deliverable	Draft BCBSNM Medical Claims Audit Report	
January 27	Deliverable	Preliminary FY24 Rate-Setting Projection ²	
January 27	Deliverable	SHAPE Report	
January 31	Meeting/Call	Segal/NMPSIA bi-weekly check in	
January 31	Compliance Deadline	Prescription Drug Data Collection (RxDC) reporting due to CMS	Data for 2020 and 2021 must be reported no later than January 31, 2023
February			
February 1-2	BAC/Board Meeting	February BAC/Board Meeting	<ol style="list-style-type: none"> 1. Preliminary FY24 Rate-Setting Projection 2. RSV and Flu statistics 3. Repricing analysis (tentative)

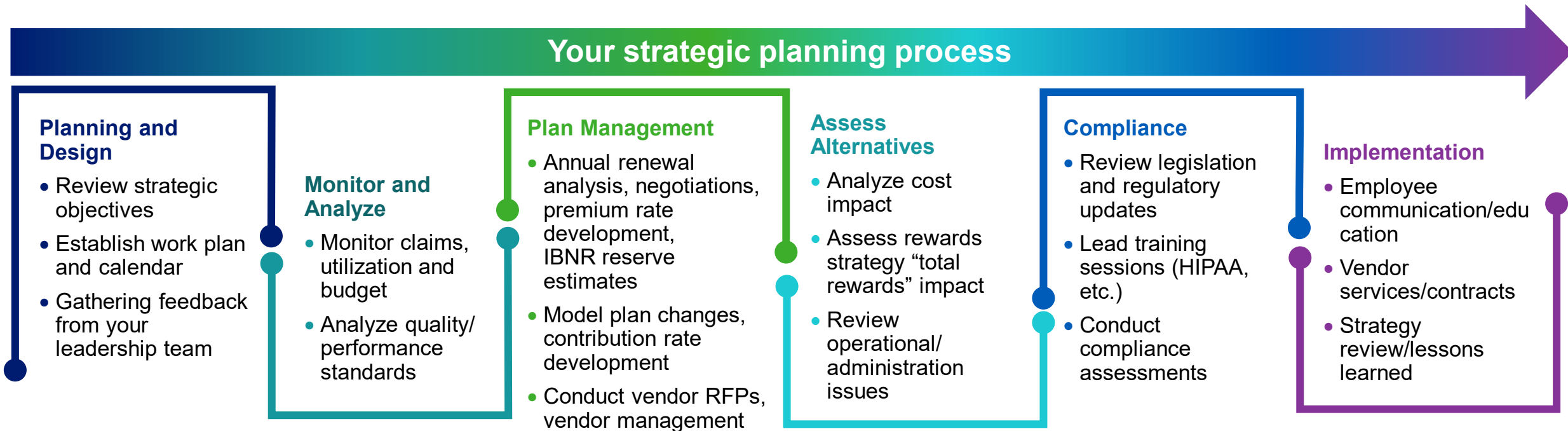
Updated on January 20, 2023

Double-click to open pdf of 2023 Project Plan

Meeting Your Health and Welfare Benefit Needs

Annual Plan Management

- Your specific needs will be met through Segal's **tailored and strategic approach** to health and welfare benefit plan management.
- Acting as an extension of your benefits team, we will lead you through every aspect of plan management, from strategy development and design to compliance and implementation.



Our goal is to control cost, promote health and comply with regulatory requirements.

How Else Can We Help You?



Administration and Technology

Provide cutting-edge benefit administration and HR technology solutions



Compensation and Career Strategies

Offer compensation designs and data, career architecture, and performance management with measurable results



Compliance

Help you and your legal counsel navigate the maze of federal, state and local laws related HR and employee benefits



Employee Communications

Create highly engaging strategic, targeted, and measurable people communications programs



Financial Security and Retirement Benefits

Design and implement programs to help your people be financially secure and save successfully for retirement



Health and Welfare Benefits

Help employers create effective, measurable, and cost-effective health benefits, workspaces, and safety programs



Insurance Benefits

Provide the right insurance solutions customized to mitigate your organizations risks



Investment Solutions

Offer industry-leading advice to help you and your people's assets grow reflecting various risk profiles



Organizational Effectiveness

Develop and implement modern organizational strategies and processes to meet your organization's goals



Thank You

March 2, 2023
FOR IMMEDIATE RELEASE

Presbyterian Healthcare Services and UnityPoint Health announce intent to form new healthcare organization

New Mexico-based Presbyterian Healthcare Services and Midwest-based health system UnityPoint Health have signed a letter of intent to explore the formation of a new healthcare organization. The proposed healthcare company would see both systems preserve their trusted brand and continue delivering care locally while collectively achieving administrative efficiencies under a parent organization.

“As a not-for-profit health system, we must pave a sustainable path forward to continue serving our communities with care and coverage. While we’ve done that successfully independently, we know that partnering with like-minded health systems will allow us to accelerate our efforts,” said Dale Maxwell, president and CEO, Presbyterian Healthcare Services. “UnityPoint Health shares in our commitment to keeping healthcare delivery local and creating a culture where the workforce thrives which will serve as foundational elements as we embark on this journey.”

The exploration of forming a new organization will not impact the care and coverage delivered today by Presbyterian Health Plan and Presbyterian hospitals and clinicians to members and patients. While a new organization can address operational efficiencies, what it doesn’t change is Presbyterian’s deep commitment to serving New Mexico. There will be no changes for patients or members as Presbyterian will continue to serve their needs in the same way moving forward. In addition, with more than 900,000 patients and health plan members in New Mexico, we will continue to actively hire and retain our talented teams in our delivery system and health plan.

Combined, UnityPoint Health and Presbyterian impact the lives of four million patients and members through more than 40 hospital facilities, hundreds of clinics and significant health plan operations. The two organizations collectively represent a 40,000 strong workforce including nearly 3,000 physicians and advanced practice clinicians working alongside independent clinicians, educational partners and colleges.

Goals for exploring the creation of a new healthcare organization, which would function as a parent company for not-for-profit health systems, include making greater investments in clinical excellence, digital innovation, workforce development and value-based care while lowering overall administrative costs.

“UnityPoint Health and Presbyterian are two organizations rooted in similar values,” said Clay Holderman, president and CEO, UnityPoint Health. “By lowering administrative costs, building new capabilities and increasing investments in innovation and clinical excellence, our intent is to help improve affordability and accessibility of care. We’re excited about the unique possibilities ahead.”

Both systems will now pursue a period of greater evaluation and exploration of next steps towards a definitive agreement and regulatory approvals.



About UnityPoint Health: UnityPoint Health is one of the nation's most integrated health systems, providing care to both metropolitan and rural communities across Iowa, western Illinois and southern Wisconsin. Headquartered in West Des Moines, Iowa, UnityPoint Health has relationships with more than 400 physician clinics, 20 regional and 19 community network hospitals, 7 community mental health centers, 4 accredited colleges and home care services throughout its 9 regions. UnityPoint Health entities employ more than 32,000 employees who are dedicated to making it easier for people to live well.

About Presbyterian Healthcare Services: Presbyterian Healthcare Services exists to improve the health of patients, members and the communities we serve. Presbyterian is an integrated, not-for-profit healthcare system of nine hospitals, a statewide health plan and a growing multi-specialty medical group. Founded in New Mexico in 1908, it is the state's largest private employer with more than 13,000 employees.



Presbyterian / UnityPoint - Intent to explore the formation of a new healthcare organization.

Patient and member FAQ's:

- In careful evaluation with our community board, we've agreed to explore the formation of a new healthcare organization with UnityPoint Health. UnityPoint Health is a Midwest-based not-for-profit, community-based health system.
- By exploring the formation of a new healthcare organization, our goal is to create sustainable solutions that make healthcare easier and more affordable for you while providing support for our amazing team.
- There is no timeline set for this news as we will spend the coming weeks and months evaluating the path ahead.
- Please know there will be no changes for patients or members as we will continue to serve your needs as Presbyterian.
- Your doctor, clinic and coverage remain the same.

Will this impact who my doctor is?

No. There will be no changes for patients or members as we will continue to serve your needs as Presbyterian.

Do I need to change health plans?

No. There will be no changes for patients or members as we will continue to serve your needs as Presbyterian.

Will Presbyterian still exist in New Mexico?

Yes. Presbyterian will continue to serve the needs of our patients and members. We will continue our legacy of care and coverage as Presbyterian.

Why is Presbyterian doing this?

By exploring the formation of a new healthcare organization, our goal is to create sustainable solutions that make healthcare easier and more affordable for you while providing support for our amazing team.

When will this change take place?

There is no timeline set for this news as we will spend the coming weeks and months evaluating the path ahead.