

**New Mexico
Public Schools Insurance Authority**



**Board Meeting
November 4, 2021**



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
Pauline Jaramillo, Secretary, NM School Boards Association
Denise Balderas, Governor Appointee
Sammy J. Quintana, Governor Appointee
Bethany Jarrell, National Education Association NM
David Martinez, Jr., National Education Association NM
Tim Crone, American Federation of Teachers NM
Daniel Benavidez, NM Superintendents Association
K. T. Manis, Public Education Commission
Trish Ruiz, Educational Entities at Large

In Person:

Cooperative Educational Services
10601 Research Rd SE
Albuquerque, NM 87123

Virtual:

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Thursday, November 4, 2021

9:00 A.M.

Draft

Agenda

1. Call to Order

A. Park

2. Roll Call

P. Vigil

3. Introduction of Guests

R. Valerio

- | | |
|--|------------------------|
| 4. Citizens to Address the Board (Five-Minute Limit) | A. Park |
| 5. Approval of Agenda (Action Item) | A. Park |
| 6. Approval of October 7, 2021 Minutes (Action Item) | A. Park |
| 7. Administrative Matters | |
| A. Staff Update | R. Valerio |
| B. COVID-19 Update | R. Valerio |
| C. NMASBO Bootcamp Update | R. Valerio |
| 8. Financial Matters | |
| A. Financial Reports for September 2021 (Action Item) | P. Sandoval |
| B. FY2021 Audit Update | P. Sandoval |
| 9. Benefits Matters | |
| A. Estancia Municipal School District Petition for Domestic Partner Coverage (Action Item) | R. Valerio |
| B. Open/Switch Enrollment Update | R. Valerio |
| C. Interagency Benefits Advisory Committee Update | R. Valerio |
| D. BCBSNM Annual Review | L. Guevara |
| E. Davis Vision Annual Review | S. Garcia |
| F. Wellness Update | K. Chavez |
| 10. Risk Matters | |
| A. 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 |
| B. Loss Prevention Update | J. Garcia/
L. Vigil |
| 11. General Discussion | A. Park |
| 12. Next Meeting Date and Location | A. Park |
| November Meeting – Thursday, December 2, 2021 | |
| Location: TBD | |
| 13. Adjournment (Action Item) | A. Park |

**New Mexico Public Schools Insurance Authority
Board of Directors Virtual Meeting Minutes**
<https://global.gotomeeting.com/join/852695941>

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Thursday, October 7, 2021

1. Call to Order

DRAFT

Mr. Chris Parrino, Vice-President, called the NMPSIA Board Meeting to order at 9:03 a.m. on Thursday, October 7, 2021.

2. Roll Call

Ms. Pamela Vigil, called roll.

Present via virtual meeting/telephonic meeting:

Chris Parrino, Vice-President
Pauline Jaramillo, Secretary
Daniel Benavidez
Bethany Jarrell
Sammy Quintana
K.T. Manis
David Martinez Jr.
Trish Ruiz

Absent:

Alfred Park, President
Denise Balderas
Tim Crone

Staff Members present via virtual meeting/telephonic meeting:

Richard Valerio, Executive Director
Patrick Sandoval, Deputy Director
Martha Quintana, Chief Financial Officer
Melissa Rael, Human Resource/Finance Manager
Katherine Chavez, Benefits/Wellness Operations Manager
Pamela Vigil, Risk Program Coordinator
Dion Romero, Accountant Auditor
Claudette Royal, Chief Procurement Officer

Audience present via virtual/telephonic meeting:

Dave Willden	Coba Health
Don Nickle	Coba Health
Leland Jacobson	Coba Health
Martin Esquivel	Esquivel & Howington
David Poms	Poms & Assoc.
Julie Garcia	Poms & Assoc.
Rika Martinez	Poms & Assoc.
Larry Vigil	Poms & Assoc.
Richard Cangiolosi	CCMSI
Louise Carpenter	CCMSI
Kevin Sovereign	CCMSI
Steve Vanetsky	CCMSI
Jerry Mayo	CCMSI
Dr. Nura Patani	Segal
Melissa Krumholz	Segal
Marlene Mier	BCBS
Maureen Sergal	BCBS
Lisa Sullivan	BCBS
Christopher Baker	BCBS
Sam Garcia	Davis Vision
JoLou Trujillo-Ottino	Delta Dental
Steve Valdez	Presbyterian
CS Hwa	Erisa
Kathy Payanes	Erisa
Michelle Alarid	Erisa
Mike Barrios	Erisa
Jennifer Oswald	Standard
Jon Molberg	Express Scripts
Debby Holt	United Concordia
Colleen Tagle	Alamogordo Public Schools
Bryan Runyan	K12 Accounting

3. Introduction of Guests

There were no guests.

4. Citizens to Address the Board (five- minute time limit)

There were no citizens to address the Board.

5. Approval of the Agenda (Action Item)

A motion was made to approve the agenda as presented.

MOTION: T. Ruiz

SECONDED: P. Jaramillo

A roll call vote was taken.

Ms. Pamela Vigil, called roll.

Daniel Benavidez - **Yes**
Pauline Jaramillo, Secretary - **Yes**
Bethany Jarrell - **Yes**
Sammy Quintana - **Yes**
K.T. Manis - **Yes**
David Martinez Jr. - **Yes**
Trish Ruiz - **Yes**
Chris Parrino, Vice-President - **Yes**

Vote: Vote carried unanimously.

6. Approval of September 2, 2021, Board Minutes (Action Item)

A motion was made to approve the September 2, 2021, NMPSIA Board Minutes as presented.

MOTION: S. Quintana

SECONDED: T. Ruiz

A roll call vote was taken.

Ms. Pamela Vigil, called roll.

Daniel Benavidez - **Yes**
Pauline Jaramillo, Secretary - **Yes**
Bethany Jarrell - **Yes**
Sammy Quintana - **Yes**
K.T. Manis - **Yes**
David Martinez Jr. - **Yes**
Trish Ruiz - **Yes**
Chris Parrino, Vice-President - **Yes**

Vote: Vote carried unanimously.

7. Administrative Matters

7. A COVID-19 Update

Mr. Richard Valerio, Executive Director, NMPSIA, reported COVID-19 testing, treatment and vaccination claims through the month of August are now up to \$18.5 million dollars which is right in line with Segal's projection of \$25 million dollars. He explained staff continues to work with the Department of Finance and Administration (DFA) and FEMA in an attempt to recoup funding.

7. B Legislative Update

Mr. Valerio reported there was a LFC hearing on September 23, 2021, which was a follow-up to the hearing in August. He explained there were a lot of questions with respect to premium rate increases and the cost of healthcare that was brought up by Senator Martin Hickey former CEO of NM Health Connections. Senator Hickey stated he would like the LFC to study the consolidation of health care purchasing for benefits and to study the possibility of purchasing fully insured benefits rather than self-insured.

Mr. Valerio reported there was a LESC Hearing on October 5, 2021. He explained it went well and there were many questions regarding sexual molestation claims and how NMPSIA is mitigating the costs. He explained NMPSIA worked on HB128 and was instrumental in getting it passed. Mr. Valerio explained NMPSIA is in the process of working with Vector Solutions to provide trainings to schools.

7. C New Mexico School Boards Association Update

Mr. Valerio reported the New Mexico School Boards Association (NMSBA) has been holding its Fall Regional Training and they have invited NMPSIA to participate and provide an update. He thanked the NMSBA for their partnership.

Ms. Jaramillo thanked NMPSIA staff for partnering with the NMSBA.

8. A Financial Reports for August 2021 (Action Item)

Mr. Patrick Sandoval, Deputy Director, NMPSIA, reviewed the statement of revenues and expenditures for the Employee Benefits Fund for the period 8/1/2021 through 8/31/2021. The Benefits Fund had revenues in the amount of \$26,869,242.46 and expenditures in the amount of \$27,083,804.18 that resulted in a net loss for the month of \$214,651.72.

Mr. Sandoval reviewed the statement of revenues and expenditures for the Risk Fund for the period 8/1/2021 through 8/31/2021. The Risk Fund had revenues in the amount of \$7,424,153.13 and expenditures in the negative amount of \$1,121,502.60 due to a decrease in Property and Liability Provisions for Losses by \$2.9 million and Excess Recoveries in the amount of \$4.6 million that resulted in a net gain of \$8,545,655.73.

Mr. Sandoval reviewed the statement of revenues and expenditures for the Program Support Fund for the period 8/1/2021 through 8/31/2021. The Program Support Fund had revenues in the amount of \$118,324.00 and expenditures in the amount of \$107,756.63 that resulted in a net gain of \$10,597.37.

Mr. Sandoval reviewed the balance sheet for the period 8/1/2021 through 8/31/2021. Program Support had total assets of \$971,999.28, total liabilities of \$229,558.57 and fund equity of \$742,440.71. Employee Benefits had total assets of \$57,299,694.68, ending liabilities of \$28,196,940.84 and fund equity of \$29,102,753.84. Risk had assets of \$170,348,123.62, liabilities of \$160,232,864.57 and a fund equity of \$10,115,259.05. Total

assets for the agency were \$228,619,817.58 and ending liabilities of \$188,659,363.98. Combined fund equity for the agency was \$39,960,453.60.

A motion was made to approve the Financial Reports for August 2021 as presented.

MOTION: D. Benavidez

SECONDED: D. Martinez Jr.

A roll call vote was taken.

Ms. Pamela Vigil, called roll.

Daniel Benavidez - **Yes**

Pauline Jaramillo, Secretary - **Yes**

Bethany Jarrell - **Yes**

Sammy Quintana - **Yes**

K.T. Manis - **Yes**

David Martinez Jr. - **Yes**

Trish Ruiz - **Yes**

Chris Parrino, Vice-President - **Yes**

Vote: Vote carried unanimously.

8. B FY2021 Audit Update

Mr. Sandoval reported on the FY2021 Audit. He explained the entrance conference was held on September 9, 2021, and staff in attendance were Mr. Valerio, Ms. Quintana, Ms. Rael and himself. Ms. Jaramillo was also in attendance representing the Board. Mr. Sandoval reported staff completed the PBC List and documentation for Kubiak Melton & Associates and it was delivered on August 27, 2021 by Ms. Rael. Mr. Sandoval reported the auditors completed the audit remotely, however the dates for on-site were September 6th through September 10th. He stated the exit conference is scheduled for 11:00 a.m. today.

9. Risk Matters

9. A Request to Initiate RFP for Ergonomics Services (Action Item)

Mr. Richard Valerio, Executive Director, NMPSIA, requested approval to issue an RFP for Ergonomics Services. He stated Poms & Associates currently performs this service for NMPSIA. He stated it is the recommendation of the RAC to approve this item.

A motion was made to approve the request to initiate an RFP for Ergonomics Services.

MOTION: T. Ruiz

SECONDED: S. Quintana

A roll call vote was taken.

Ms. Pamela Vigil, called roll.

Daniel Benavidez - **Yes**
Pauline Jaramillo, Secretary - **Yes**
Bethany Jarrell - **Yes**
Sammy Quintana - **Yes**
K.T. Manis - **Yes**
David Martinez Jr. - **Yes**
Trish Ruiz - **Yes**
Chris Parrino, Vice-President - **Yes**

Vote: Vote carried unanimously.

9. B Request to Initiate RFP for Workers' Compensation and Property/Liability Claims Audit (Action Item)

Mr. Valerio requested approval to initiate an RFP for Workers' Compensation and Property/Liability Claims Audit. He stated this service is currently performed by Mr. Tim Farley, Farley Management Inc. Mr. Valerio stated it is the recommendation of the RAC to approve this item.

A motion was made to approve the request to initiate an RFP for Workers' Compensation and Property/Liability Claims Audit Services.

MOTION: S. Quintana

SECONDED: T. Ruiz

A roll call vote was taken.

Ms. Pamela Vigil, called roll.

Daniel Benavidez - **Yes**
Pauline Jaramillo, Secretary - **Yes**
Bethany Jarrell - **Yes**
Sammy Quintana - **Yes**
K.T. Manis - **Yes**
David Martinez Jr. - **Yes**
Trish Ruiz - **Yes**
Chris Parrino, Vice-President - **Yes**

Vote: Vote carried unanimously.

9. C New Mexico Activities Association Annual Athletic Directors Meeting Update

Mr. Valerio reported on September 27, 202, Mr. Martin Esquivel, General Counsel, NMPSIA, Ms. Julie Garcia, Poms & Associates and himself presented at NMAA Annual Athletic Directors Meeting. He stated this was a mandatory meeting for all athletic directors throughout the state. Mr. Valerio reported the focus was on sexual molestation and inappropriate relationships claims with respect to coaches. He explained the presentation included policies, contract language, trainings, background checks etc. Mr. Valerio stated

another takeaway from the training was that contract coaches are not covered, which surprised the attendees. Additionally, Ms. Garcia spoke about HB128 and the changes that are coming through the statute and the mandatory trainings.

9. D TPA Reports

9. D. 1 State Agency Workers' Compensation Comparison

Mr. Richard Cangioli, CCMSI, reported on the State Agency Worker's Compensation Comparison. Mr. Cangioli reviewed the average cost per claim comparing other public entities to NMPSIA. He stated NMPSIA has stayed consistent at around \$4,000 per claim and there has been a decrease for the past five years which is a promising trend. Mr. Cangioli reviewed the comparison with respect to indemnity claims. He explained NMPSIA is averaging less than \$10,000 per indemnity claim compared to other entities. NMPSIA continues to have strong results with respect to indemnity claims. Finally, Mr. Cangioli stated CCMSI will continue to do a good job and keep NMPSIA on the lower end of these charts in comparison with other public entities.

9. D. 2 Property & Liability Monthly Claims Report

Mr. Steve Vanetsky, CCMSI, reported on the Property & Liability Monthly Claims Report. He stated for the month of August 2021 there were 328 open claims, 53 new claims and 44 claims were closed. Mr. Vanetsky reported reserves were at \$41,901,373.06 and payments were \$40,416,864.65 for a total of \$82,318,237.71.

9. D. 3 Property & Liability Large Losses

Mr. Vanetsky reported on an incident at Pojoaque Valley Highschool which has gained some media attention. He stated there were a group of players on the football team that are accused of hazing younger team members. Mr. Vanetsky stated no lawsuits have been filed, however one student has obtained legal counsel and there is a high likelihood of more victims coming forward.

Mr. Vanetsky reported the second claim was a charter school student in Santa Fe that was struck by a motor vehicle traveling at high rate of speed while the student was being picked up at school. Mr. Vanetsky stated there is not a good assessment of the injuries yet, but the student has a lawyer, and a lawsuit is anticipated.

Mr. Vanetsky reported the high school in Alamogordo Public Schools sustained damage to the roof because of high winds. He stated staff is still assessing damage for scope and costs. Mr. Vanetsky stated there is a significant shortage of building materials and excessive cost increase due to impacts related to the pandemic.

Mr. Vanetsky reported on a claim involving a former Pecos High School student athlete on the girls' basketball team that has accused school administrators and coaches of discrimination. He stated a lawsuit has been filed and Mr. Esquivel has been instrumental in opening up dialog with plaintiffs' counsel in an attempt to get it resolved.

9. D. 4 Workers' Compensation Monthly Claims Report

Mr. Jerry Mayo, CCMSI, provided the Workers' Compensation Monthly Claims Report for Districts as of August 31, 2021. He reported during the month of August there were 848 open claims, 215 new claims, 14 claims were re-opened, and 191 claims were closed. Mr. Mayo reported reserves were at \$13,828,959.45 and payments were \$49,591,145.27 for a total of \$63,420,104.72.

Mr. Mayo reported on the Workers' Compensation Monthly Claims Report for Charter Schools as of August 31, 2021. Mr. Mayo reported during the month of August, there were 34 open claims, 7 new claims, and 3 claims were closed. Mr. Mayo reported reserves were at \$589,529.88 and payments were \$1,522,837.45 for a total of \$2,112,403.33.

9. D. 5 Workers' Compensation Large Losses

Mr. Mayo reported there were two claims over \$50,000.00 in the month of August. The first claim involved a right rotator cuff and left ankle injury from Gadsden Independent Schools. The second claim was a fracture of the fibula from Rio Rancho Public Schools.

11.E Loss Prevention Update

Ms. Garcia reported Vector Solutions is the group that is providing the online training for all schools. She stated Vector Solutions offers Grooming Parts 1 and 2 directed at elementary school, middle school and high school teachers, Onsite Isolation Parts 1 and 2, Onsite Behavior Boundaries part 1 and 2, Offsite Boundaries Parts 1 and 2, Off Hour Boundaries Parts 1 and 2, Electronic and Social Media Boundaries, Gift Boundaries and Student to Student Boundaries. She explained all these trainings are micro learning sessions approximately seven minutes long. Ms. Garcia stated notices to enroll were sent out to schools announcing the online training. She reported 35 people signed up and 1 charter school was totally enrolled. Ms. Garcia stated staff will go out again with a big push and send out more notices to schools.

10. Benefits Matters

10. A Temporary Waiver of Premium Payment Penalties (Action Item)

Ms. Martha Quintana, Chief Financial Officer, NMPSIA, reported last year on April 2020 through this month, the Board granted an additional ten-day grace period for the benefits premium which would allow employers 20 days to make those premium payments during the pandemic. She reviewed the numbers of schools that have made late payments. Ms. Quintana noted that it was the recommendation of the BAC to approve the additional 10-day grace period.

After discussion, the Board agreed to extend the waiver of premium payments until February 28, 2022.

A motion was made to extend the Temporary Waiver of Premium Payment Penalties until February 28, 2022.

MOTION: P. Jaramillo

SECONDED: B. Jarrell

A roll call vote was taken.

Ms. Pamela Vigil, called roll.

Daniel Benavidez - **Yes**

Pauline Jaramillo, Secretary - **Yes**

Bethany Jarrell - **Yes**

Sammy Quintana - **Yes**

K.T. Manis - **Yes**

David Martinez Jr. - **Yes**

Trish Ruiz - **Yes**

Chris Parrino, Vice-President - **Yes**

Vote: Vote carried unanimously.

10. B School Contractor Access to Online Benefits System (Action Item)

Mr. Valerio stated this discussion was initiated at the July Annual Meeting. He stated a lot of school districts in rural areas have had a difficult time recruiting or retaining employees. Mr. Valerio explained there has been some contracts that have been made with districts and various accounting firms to help perform human resource functions for these school districts. He stated a request was made by Alamogordo Public Schools to allow their contractors access to NMPSIA's Online Benefits System which has never been done before. Mr. Valerio stated the Board decided to move forward and allow the contractors assist the school districts but the concern at the time was potential liability. He explained Ms. Quintana and Mr. Esquivel worked very hard on creating an agreement for this type of service and noted that it will take Erisa one to two months for the coding to make the changes to the system.

After review and discussion, the Board agreed to approve the Memorandum of Understanding (MOU) to allow School Contractor Access to the Online Benefits System.

Ms. Colleen Tagle , Alamogordo Public Schools, thanked NMPSIA Staff for working with them to incorporate layers of protection for everyone.

Mr. Bryan Runyan, K12 Accounting, thanked the NMPSIA Board for all of the hard work on this.

A motion was made to approve the request as presented.

MOTION: B. Jarrell

SECONDED: D. Benavidez

A roll call vote was taken.

Ms. Pamela Vigil, called roll.

Daniel Benavidez - **Yes**
Pauline Jaramillo, Secretary - **Yes**
Bethany Jarrell - **Yes**
Sammy Quintana - **Yes**
K.T. Manis - **Yes**
David Martinez Jr. - **Yes**
Trish Ruiz - **Yes**
Chris Parrino, Vice-President – **Yes**

Vote: Vote carried unanimously.

10. C Mosaic Academy Petition for Domestic Partner Coverage (Action Item)

Mr. Valerio presented a petition from Mosaic Academy to offer domestic partner coverage through their district. He stated this is a standard request and it was the recommendation of the BAC to approve the request.

A motion was made to approve the Mosaic Academy Petition for Domestic Partner Coverage as presented

MOTION: D. Martinez Jr.

SECONDED: S. Quintana

A roll call vote was taken.

Ms. Pamela Vigil, called roll.

Daniel Benavidez - **Yes**
Pauline Jaramillo, Secretary - **Yes**
Bethany Jarrell - **Yes**
Sammy Quintana - **Yes**
K.T. Manis - **Yes**
David Martinez Jr. - **Yes**
Trish Ruiz - **Yes**
Chris Parrino, Vice-President – **Yes**

Vote: Vote carried unanimously.

10. D New Mexico Tech Agreement (Action Item)

Mr. Valerio explained last month there was a request from New Mexico Tech to offer Life and Disability Coverage through The Standard and that was approved. This agreement will add additional lines of coverage. He explained it was the recommendation of the BAC to approve this agreement. Staff is also requesting authority to make changes to meet legal sufficiency.

A motion was made to approve the New Mexico Tech Agreement and to allow staff to make changes to meet legal sufficiency.

MOTION: P. Jaramillo

SECONDED: D. Benavidez

A roll call vote was taken.

Ms. Pamela Vigil, called roll.

Daniel Benavidez - **Yes**

Pauline Jaramillo, Secretary - **Yes**

Bethany Jarrell - **Yes**

Sammy Quintana - **Yes**

K.T. Manis - **Yes**

David Martinez Jr. - **Yes**

Trish Ruiz - **Yes**

Chris Parrino, Vice-President – **Yes**

Vote: Vote carried unanimously.

10. E Request to Initiate RFP for Surgical Care Services (Action Item)

Mr. Valerio requested approval to initiate an RFP for Surgical Care Services similar to what was presented by COBA Health last month. He stated staff became aware there may be other companies able to provide the same services.

Mr. Valerio stated it is the recommendation of the BAC to approve the request as presented.

A motion was made to Initiate an RFP for Surgical Care Services as presented.

MOTION: P. Jaramillo

SECONDED: D. Benavidez

A roll call vote was taken.

Ms. Pamela Vigil, called roll.

Daniel Benavidez - **Yes**

Pauline Jaramillo, Secretary - **Yes**

Bethany Jarrell - **Yes**

Sammy Quintana - **Yes**

K.T. Manis - **Yes**

David Martinez Jr. - **Yes**

Trish Ruiz - **Yes**

Chris Parrino, Vice-President – **Yes**

Vote: Vote carried unanimously.

10. F Open/Switch Enrollment Update

Mr. Valerio reported Open/Switch Enrollment started on October 1, 2021, through November 12, 2021. He stated this is the time for members to add, delete or change coverages if they would like to do so. Mr. Valerio stated there are some virtual presentations scheduled to take place and the next one is scheduled for October 13th, 20th, and November 10th. Additionally, the Program Guide is available to access on the NMPSIA Website. Staff has also been working with NM State Printing to get copies out to members.

10. G Interagency Benefits Advisory Committee Update

Mr. Valerio reported the IBAC is continuing to work jointly on the RFP for Pharmaceutical Benefits Management. He stated staff is hoping to get it released within a few weeks. Mr. Valerio asked if any Board Members want to serve on the evaluation committee to let him know.

10. H United Concordia Update

Ms. Debby Holt, United Concordia, provided some highlights of the presentation that was provided in detail to the BAC. She mentioned that United Concordia continues to provide back to school kits that include PPE and participate in the Mission of Mercy campaign that offers free dental care. Ms. Holt reported that they have implemented several system enhancements to expand their customer experience.

Ms. Stephanie Anthony, reported on their performance guarantees meeting or exceeding performance measures.

10. I Wellness Update

Ms. Katherine Chavez, Benefits and Wellness Operations Manager, NMPSIA provided the wellness update for the month of October. She provided highlights of the Livongo, Wellness Ambassador, Back to Basics, resources for behavior health, Cooking Demos and Maintaining a Healthy Lifestyle programs that support NMPSIA members.

11. General Discussion

Mr. Parrino asked if there was anything the Board would like to discuss.

Mr. Parrino extended his appreciation for all the work NMPSIA does and he thanked Presbyterian for the positive experience during his wife's labor and delivery.

Ms. Jaramillo thanked Mr. Valerio for representing NMPSIA and for all his hard work.

12. Next Meeting Date and Location

After discussion, the Board agreed to hold the November Board, IFR and Committee Meetings in-person with a virtual option.

The RAC will be held at Poms & Associates, 201 3rd St. NW #1400, Albuquerque, NM 87102 on November 3, 2021.

The BAC will be held at CES, 10601 Research Rd. SE, Albuquerque, NM 87123 on November 3, 2021.

The IFR and Board will be held at CES, 10601 Research Rd. SE, Albuquerque, NM 87123 on November 4, 2021.

13. Adjournment (Action Item)

A motion was made to adjourn the meeting at 10:37 a.m.

MOTION: P. Jaramillo

SECONDED: S. Quintana

A roll call vote was taken.

Ms. Pamela Vigil, called roll.

Daniel Benavidez - **Yes**

Tim Crone – **Yes**

Pauline Jaramillo, Secretary - **Yes**

Bethany Jarrell - **Yes**

Sammy Quintana - **Yes**

K.T. Manis - **Yes**

David Martinez Jr. - **Yes**

Trish Ruiz - **Yes**

Chris Parrino, Vice-President - **Yes**

Alfred Park, President – **Yes**

Vote: Vote carried unanimously.

APPROVED:

Mr. Chris Parrino, Vice-President



New Mexico
Public Schools
Insurance Authority

New Mexico Association of School Business Officials 2021 Boot Camp October 20, 2021

Patrick Sandoval
Deputy Director

Katherine Chavez
Benefits & Wellness Operations Manager

Kathy Payanes
Erisa Administrative Services



New Mexico
Public Schools
Insurance Authority

ABOUT NMPSIA

The New Mexico Public Schools Insurance Authority (NMPSIA) was created by the NM Legislature in 1986 to serve as a purchasing agency for public school districts, post-secondary educational entities and charter schools. Through NMPSIA, member schools are afforded the opportunity to offer quality employee benefit and risk coverages.

Purpose of act. 22-29-2

The purpose of the Public School Insurance Authority Act is to provide comprehensive core insurance programs, including reimbursement coverage for the costs of providing due process to students with disabilities, for all participating public schools, school board members, school board retirees and public school employees and retirees by expanding the pool of subscribers to maximize cost containment opportunities for required insurance coverage.

Authority created. 22-29-4

There is created the "public school insurance authority", which is established to provide for group health insurance, other risk-related coverage and due process reimbursement with the exception of the mandatory coverage provided by the risk management division on the effective date of the Public School Insurance Authority Act.



NMPSIA Today

• School Districts

- 88 Mandatory (*Excludes APS*)

• Charter Schools

- 98 Mandatory

• 26 Other Educational Entities

- 26 (*Optional*)

• Monthly Membership

- 58, 158 Employees and Dependents
- (26,144 Employees)



• Staff

- 11 FTE

• Board of Directors

- 11 Board Members
 - Governor Appointees
 - Alfred Park, President
 - Denise Balderas
 - Sammy J. Quintana
 - New Mexico Association of School Business Officials
 - Chris Parrino, Vice President
 - School Boards Association
 - Pauline Jaramillo, Secretary
 - Public Education Commission
 - K.T. Manis
 - NEA-NM
 - Bethany Jarrell
 - David Martinez, Jr.
 - AFT-NM
 - Tim Crone
 - Superintendents' Association
 - Daniel Benavidez
 - Educational Entities at Large
 - Trish Ruiz



Risk Program

Property:

- Property deductible is \$1.0 million. \$2.5 million for wind and hail; \$750 Million in Insured limits Per Occurrence subject to sub-limits such as Flood and Earthquake: \$100 Million Annual Aggregate; \$800 Million in Terrorism Limits
- Crime Limit is \$2,250,000 Per Occurrence
- Assets insured are approximately \$26 Billion
- \$17 Billion are Frame/Stucco construction, the most flammable type of construction
- 60% of properties are located in Protection Class 9 or 10, 10 being the worst protection class
- 60% of properties are located in 100 Year Flood zones
- The property rate has increased only .021 per \$100 dollars of values since 1991

Liability and Workers' Compensation:

- Liability deductible is \$1.0 million each occurrence. \$2.0 million for sexual molestation and abuse claims.
- Workers' Compensation deductible is \$2.5 million.
- There are no Tort Claims Act Limit protections for Independent School Bus Contractors and suits that are filed in federal court
- 44,000 employees
- \$2.0 Billion in payroll
- 325,000 students
- 44,000 school athletic participants
- 9,000 volunteers
- 9,300 vehicles including buses



New Mexico
Public Schools
Insurance Authority

Loss Prevention Programs



NMPSIA Loss Prevention Program

- Established through NMAC 6.50.12 with the objective of reducing claims and costs.
- Facilitated through contractual arrangement between NMPSIA and Poms & Associates.

Programs

- **Ergonomics**

Objective: Reduce the frequency and severity of costly soft tissue injuries by school employees.

- **Threat Assessment and Active Shooter**

Objective: Reduce the probability of an incident of multiple victim school violence.

- **Employment Practices Policy and Consulting**

Objective : Reduce the number of employment practices claims (wrongful termination, violation of contract).

- **Technical Assistance Program for Special Education**

Objective: Reduce the number of IDEA (Individual with Disabilities in Education) Due Process and Litigation claims.

- **On-site School Facility Audits**

Objective: Reduce the frequency of Worker's Compensation, Liability and Property Claims.

- **Identifying a Predator Training**

Objective: Reduce the number of sexual molestation claims in NM public Schools.

- **Bullying Prevention Training and Sustainable Policy Development Consulting**

Objective: To assist schools with understanding of the issues and development of policies addressing bullying.

- **Armed School Employees**

Objective: To assist schools with an understanding of the relevant statutes, policies, procedures and liabilities necessary to make informed judgements regarding arming employees. To assist with appropriate training necessary to reduce potential wrongful death claims

To request and/or schedule a training or assessment, contact 800-898-6236 or 505-797-1354.



Property & Liability Claims



- Under the supervision of CCMSI, all property and liability claims are assigned to a team of claim adjusters. There are currently seven (7) claim adjusters to handle and service all of your claims.
- Following procedure for reporting of claims is important. As soon as you obtain knowledge or become aware of a circumstance that could give rise to a claim, you should report it immediately using the appropriate claim form.
- If you receive a summons or any written or verbal communication from an attorney, contact CCMSI immediately. Any time delay can impact the investigation of the allegations.
- The first reporting notification should be sent directly to Steve Vanetsky. If he is not available, any one of the adjusters will gladly assist you. Simply ask for a general liability adjuster and advise the operator that you are a Member of the New Mexico Public Schools Insurance Authority.

Steve Vanetsky, Claims Manager

Phone: (505) 837-8722

Toll Free: (800) 635-0679, ext. 8722

Direct Fax: (217) 477-6317

E-mail: svanetsky@ccmsi.com

CCMSI Main Office: (505) 837-8700

CCMSI Main Fax: (505) 888-6901
(Do not use for Workers' Compensation)

Claims Adjusters:

Cathy Lundy – clundy@ccmsi.com

Marc Bernstein – mbernstein@ccmsi.com

Joe Klaus – mklaus@ccmsi.com

Estevan Reyes – ereyes@ccmsi.com

Mikah Wourinen – mwuorinen@ccmsi.com

Kim Kroner – kkroner@ccmsi.com

Melisa Alvarez – malvarez@ccmsi.com



Workers' Compensations Claims

- Workers' Compensation (WC) claims for Members of the New Mexico Public Schools Insurance Authority are supervised by Jerry Mayo and Kim Trimble and managed by a team of four (4) Lost Time Claims Representatives, and two (2) Medical Only Adjusters.
- The Employer's First Reports of Injury or Illness and Notice of Accident forms may be submitted:
 - Electronically through CCMSI Internet Claims Edge system (ICE),
 - Scanned and emailed to the dedicated Workers' Compensation email of nmpsiawc@ccmsi.com
 - Or faxed to 505-888-6794.
- NMPSIA requests that all Members submit First Reports of Injury or Illness and Notice of Accident forms to CCMSI within twenty-four (24) hours *but no later* than seventy-two (72) hours as required by NMAC Rule 11.4.3.13.B(4).
- Be diligent about submitting reports timely. Section 52-1-61 (NMSA 1978), Employers who report injuries late are subject to penalties of up to one thousand dollars (\$1,000) for each occurrence.
- General information about reporting, investigating and managing Workers' Compensation Claims can be found in the
[Workers' Compensation and Property & Liability Claims Workbook \(fillable PDF\)](#)
- Need additional information?
 - Check out the Workers' Compensation web pages in the Risk Division section of <https://nmpsia.com/NMPSIARiskDivision.html>
 - Contact Jerry Mayo – jmayo@ccmsi.com or Kim Trimble ktrimble@ccmsi.com



New Mexico
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Insurance Authority

Driving Monitoring Services



- MVR Monitoring system monitors employees' motor vehicle records continuously and sends email notifications with new activities, such as new violations, suspensions, DUIs, CDL disqualifications, and much more.
- No additional cost.
- Schedule a system training session with our customer specialists:
<https://form.jotform.com/embarksafety/NMPSIA>
- For assistance contact:

Edwin Sosa, General Manager

Office: (407) 536-7233

Direct Phone: (407) 777-2220

Fax: (877) 347-7745

E-mail: edwinsosa@embarksafety.com



New Mexico
Public Schools
Insurance Authority

Employee Benefits & Wellness & Well-Being Programs

NMPSIA offers the following benefits:

Self Insured Medical Options



BlueCross BlueShield
of New Mexico



Self-insured Prescription Drug Coverage



Self-insured High & Low Option Dental Plans



Fully insured Vision Plan DavisVision®

- Includes discounts for Lasik and hearing aids
- Supports student vision program for children enrolled in school eye exams and eyeglasses at no charge <https://nmpsia.com/DV.html>

Fully insured Life & Disability Plan





New Mexico
Public Schools
Insurance Authority

Employee Benefits & Wellness & Well-Being Programs

Customer Service

- Claim Issues
- Benefit Inquires
- Appeals

Robust Wellness & Well-Being Program



- Recently implemented Fitness Pass Program (discounted gym membership)
- Assistance with Wellness & Well-Being Strategic Plan
- Support to schedule benefits, health and wellness events and onsite activities
- Monthly Wellness Information & Initiatives, Challenges, Webinars, Newsletters and much more

NMPSIA offers a Program Guide & Medical Plan Side-By-Side Comparison

Benefits Administration Training – NMPSIA 101

- Support with enrollment, billing and payment
- COBRA administration



Visit <https://nmpsia.com> to access all information



New Mexico
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Open/Switch Enrollment



2022 Open/Switch Enrollment
October 1 - November 12, 2021

This is your opportunity to enroll in medical, dental or vision benefits, or switch your benefit plans.



New Mexico
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Insurance Authority

Open/Switch Enrollment

Carrier sessions are scheduled below to answer your benefit questions.

ACCESSIBILITY: The Open/Switch Enrollment sessions are accessible to people with all abilities. If you need assistance, please contact Erisa Services at 1-800-233-3164.

When:

Oct 13, 2021 03:00 – 4:30 PM Mountain Time (US and Canada)

*Oct 20, 2021 11:00 AM– 12:15 PM Mountain Time (US and Canada)

*Oct 20, 2021 12:15 PM- 1:30 PM Mountain Time (US and Canada)

Nov 10, 2021 03:00- 4:30 PM Mountain Time (US and Canada)

*Dual Repeated Presentations

How:

Please click the link below to join **ANY** of the scheduled dates:

<https://us02web.zoom.us/j/84473840011?pwd=SDhTZ0g1c2pnVmVoU3BVNmww1TVpIZz09>

Passcode: 786418



New Mexico
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Insurance Authority

**On a scale of Jack O Lantern,
how are you feeling today?**



Wellness & Well-Being Program Initiatives



New Mexico
Public Schools
Insurance Authority



Available to members enrolled in NMPSIA medical

24/7 Nurse Advice Line & Virtual Health Video Visits
Behavioral Health Programs

(virtually or face-to-face)

Diabetes Supplies from Approved Formulary

Free Digital Health Management Programs

Diabetes, Hypertension, Asthma and Weight
Management

Tobacco Cessation Programs

Weight Management & Chronic Disease Programs

\$0 for Annual Preventative Wellness Visits

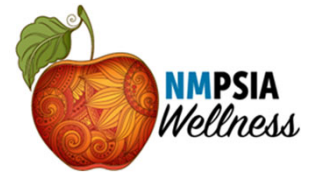
\$0 for 1st Mammogram or Colonoscopy of the Year



Wellness & Well-Being Program Initiatives, cont'd



New Mexico
Public Schools
Insurance Authority



For all NMPSIA members

Behavioral Health Programs

Resiliency Program

Customized Wellness Plan

Health Coaching

Incentive & Rewards Programs

Mindfulness Based Stress Reduction Programs

Monthly Communication & Topics

Webinars

Self-Directed Courses & Self-Help Tools

Wellness Challenges

Wellness Ambassador Program





New Mexico
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Behavioral Health Resources



Review 2021 Program Guide • Health Plan Benefits Summary

Visit <https://nmpsia.com/>

BlueCross BlueShield of NM (BCBSNM)

For Outpatient Services related to Behavioral Health and Alcoholism and /or Substance Abuse, call 1-888-898-0070

Video Visit – MD Live \$0 copay <https://www.bcbsnm.com/nmpsia>

Cigna

Contact 1.800.244.6224 or <https://my.cigna.com/web/public/guest> for in-network providers

Presbyterian Health Plan (PHP)

For Outpatient Services related to Behavioral Health and Alcoholism and /or Substance Abuse, call (505) 923-5470 or 1-800-453-4347

Talk Space Messaging Therapy \$0 copay

Go to www.talkspace.com/php to access the program

On to Better health – Virtual Therapy Session \$0 copay www.ontobetterhealth.com/php

NM Connect Crisis and Access Line – open to anyone at anytime – no cost

24/7/365 1-855- NM Crisis (662-7474) <https://nmcrisisline.com/>

Accessing Cost Effective Healthcare



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Staying Healthy While Minimizing Healthcare Costs

How?

Participate in a health care system

- Enroll in NMPSIA Benefits
- Become familiar with NMPSIA's website, program guide and side by side benefit comparison
- Consider what you pay when you need care in addition to your payroll deductions
- Know where to find your hospitals, urgent care and doctors

Find a health care provider

- Establish a Primary Care Physician
- Schedule annual preventive wellness visits and age-appropriate screenings
- Adhere to medicine for managing or preventing chronic conditions
- Create an online account with your insurance carriers to access explanation of benefits, locate in-network physicians, access wellness information and programs, etc.

Accessing Cost Effective Healthcare, cont'd



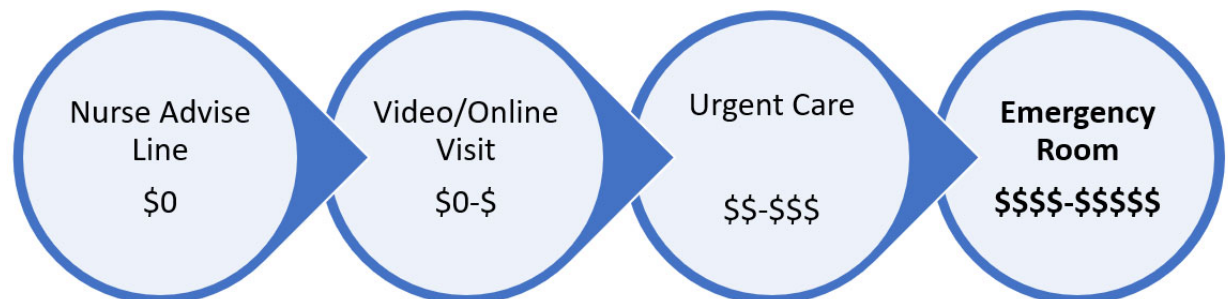
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Accessing Adequate Healthcare & Staying Healthy While Minimizing Healthcare Costs

The Right Care at the Right Time

- Nurse advice line at \$0 cost to the member
- \$0 copay for video visits when accessing carrier system
- Customer service number on the back of the ID card
- Provider finder on carrier websites
- Many communities have urgent care to treat non-emergent needs





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Employee Benefits Compliance



Erisa Administrative Services, Inc.



Department of the Treasury
Internal Revenue Service



Employer Role for Enrolling Members



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Know the Rules of Enrollment

6.50.1-18 NMAC

Annual Program Guide

Visit <https://nmpsia.com/>



Use NMPSIA Online Benefits System via Employer
Login <https://nmpsiaonline.nmpsia.com/>

Provide “Complete” and “Timely” Enrollment Data

Reconcile Monthly Billing Statement

Pay on Time and Pay as Billed

Erisa Administrative Services Supporting Member Enrollment



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- Apply NMPSIA rules of enrollment & administrative practices
- Enrollment & eligibility
- Premium billing & premium collection
- Employer & employee online system
- COBRA administration
- Training, resources and support

Third Party Contractors Supporting Administrative Functions



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- NMPSIA participating entities are responsible for reporting and certifying enrollment documents and claim forms for employees
- NMPSIA cannot accept any reporting (*changes in status, enrollments, terminations, retirements, resignations, leaves of absence, certifications, etc.*) from any outside party (*including contractors*) other than the participating entity employee(s) authorized to certify NMPSIA benefits information
- Employers need to ensure contractors are not able to view certain sensitive documents as this could create a liability for the employer and for NMPSIA

Third Party Contractors Supporting Administrative Functions



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- NMPSIA relies on the employer to provide true and accurate information in order to protect the employee and the NMPSIA Benefits Fund by ensuring that only eligible employees are enrolling for NMPSIA Benefits
- The employer certification section holds the participating entity accountable if an ineligible employee is enrolled to the NMPSIA Group Plan. The participating entity, the employer, has first-hand knowledge of the information requested in this section. Without this safeguard in place for NMPSIA, there is a potential the NMPSIA benefits fund could be at risk for paying claim expenses for ineligible employees



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Complete and Timely Enrollment

- Review enrollment requests and supportive documentation before the Benefits Representative completes the Employer Certification
- Consult the NMPSIA timely reporting rule:

6.50.10.12 REPORTING REQUIREMENT: Authority insurance providers depend on **timely reporting** of dismissals, resignations, change in status, reports of new employees and eligible dependents and those dropping coverages. **The only source of this information is from the participating entity.** Participating entities shall report this information on or before the 15th day following notification from the employee of the event. *In the event they fail to so timely report, the responsible participating entity shall be liable for any losses an eligible employee or dependent may incur as a result of the failure to timely report.*

[6.50.10.12 NMAC - N, 09/01/2014]



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Complete and Timely Enrollment

- If the employee fails to timely report a change in status to their participating employer that results in cancellation of coverage, NMPSIA will collect any claim overpayments incurred directly from the employee (*Example: Late reporting of an ineligible dependent*)
- If the participating employer fails to timely report a change in status that was turned in timely by the employee or fails to report any change, NMPSIA will address any losses with the participating employer
- It is important to report any discrepancies to EASI immediately to avoid these consequences and receive guidance through these occurrences



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International Employees & Family Coverage

- All members require a Social Security Number (SSN) or Individual Tax Identification Number (ITIN) to enroll in NMPSIA coverage
- SSN or ITIN will be collected the following May after initial enrollment
- All members require a copy of passport or U.S. visa
- The Qualifying Event to add family members joining the employee is when they enter the U.S.
- Foreign visa requirements for health insurance are the responsibility of the foreign employee. The employer may respond to any forms regarding health insurance offered to all employees with the understanding that NMPSIA benefit offerings do not meet the visa requirements except as noted below:
 - The only medical plan that meets the visa requirements is the BCBSNM EPO plan with the narrow provider network (the employee may choose any NMPSIA medical plan)



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Offering Domestic Partner Coverage

- Employers may request to offer insurance to domestic partners by passing a local governing board resolution, submitting a written request to NMPSIA with the resolution and with approval by the NMPSIA Board
(Domestic Partner Resolution Template can be found on nmipsia.com)
- The employer must collect required documents, validate and certify to ensure that the domestic partner meets the requirements of the Affidavit of Domestic Partnership
(Affidavit of Domestic Partnership can be found on nmipsia.com)
- The employer is required to apply the appropriate Domestic Partner Fair Market Value Premium Schedules to calculate any after tax premium payroll deductions and apply the correct imputed income (tax assessment) amounts to the employee and record the imputed income on the employee's annual W-2 form
(Domestic Fair Market Value Premium Schedules can be found on nmipsia.com)

Contact NMPSIA for further details

Return to Work Retirees

Enrollment for Return-to-Work Retirees

The New Mexico Retiree Health Care Authority (NMRHCA) requires retirees who return to work to cancel NMRHCA medical coverage and enroll in their employer's group medical plan if employed in a benefits eligible position

Return to work retirees should contact the NMRHCA for guidance about this NMRHCA Rule and to determine which benefits should be cancelled and picked up under the NMPSIA Group Plan

Advantages for the return-to- work retiree, eligible for benefits, to enroll in the NMPSIA plans offered:

- The NMPSIA participating employer will pay a large percentage of the premium cost for medical, dental, vision and any long-term disability coverage offered at the employer
- The NMPSIA employer will provide free Basic Life insurance coverage offered at the employer (\$10K, \$25K \$50K)
- The return-to-work retiree may also enroll for Additional Life (1X, 2X, 3X annual earnings), spouse life and child life offered at the employer
- *If the return-to-work retiree dropped **ALL** benefits with the NMRHCA, when the return-to-work retiree decides not to work for a NMPSIA employer and wishes to enroll back with NMRHCA **timely**, they may qualify to receive credit for any Basic and/or Additional life amounts lost and allowed to enroll up to the NMRHCA maximum without Evidence of Insurability*



Leave of Absence Management

Employer Must Report Upon Notification (“Report LOA” via Online preferred)

- Approved leave effective and end date
- Change in return-to-work date
- Return to work date
- Advise employees to file any applicable Standard benefits if the leave is for the employee’s own health reasons - Long Term Disability (LTD), Accelerated Benefit (AB), Specified Disease Benefit (SDB), Life Waiver Of Premium (LWOP)
- If the employee cancels any line of coverage voluntarily during LOA, they have 31 days from the return-to-work date to add **only** the lines of coverage that were cancelled

Erisa will ...

- Record leave of absence status and monitor the expected return to work date or NMPSIA allowed 12-month enrollment period on the NMPSIA Active Group Plan
- Once the 12-month enrollment period has been exhausted, COBRA will be offered for any medical, dental and vision coverage that will end



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Monthly Bill Reconciliation & Timely Payment



The Employer is responsible to reconcile billing and premiums collected, each month

- Provide “Complete” enrollment/change requests including supportive documentation
- Respond to EASI email requests
- Check Confirmation notices
- Approve valid and complete Online transactions
- Confirm accurate payroll deductions to billed amounts
- Utilize the Excel version of the monthly bill that allows for modification to align with payroll register reports to assist with matching employee and employer deductions to the 100% premium due for that month



New Mexico
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Monthly Bill Reconciliation & Timely Payment



Consequences of not reconciling monthly:

- No refund of premiums for late reporting of terminated employees or ineligible dependents
(Remember employers pay the majority of the premiums)
- NMPSIA pays claims for ineligible members which may require collection measures from the employee or employer for claim over payments
(These claim overpayments contribute to premium increases for all the following year)

Pay on time and pay as billed (by the 10th of each month)

- Avoid any late or pay as billed penalty assessments

Employees Transitioning Benefits within NMPSIA Participating Employers



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Insurance Authority



Erisa Administrative Services, Inc.

Employer A - Determines the last day of coverage for the employee based on payroll deductions and local autonomy policy. Each employer should have a policy in place outlining when benefits end. *(Any premium arrangements made between the employer and employee are based on local autonomy. NMPSIA's only concern is timely reporting and the school paying as billed on a timely basis.)*

Employer B - Confirms if employee is coming from another NMPSIA employer. Determines effective date for Basic Life based on information at Employer A. Determines effective date of other lines of coverage based on the employee enrolling timely and premium collection. *This determination is based on local autonomy policy. (Budget may be a reason why local policy outlines the soonest effective date offered by the employer.)*

Basic Life and Gaps in Other Lines of Coverage - If Basic Life is a richer benefit at Employer B, Erisa will enroll Basic Life at Employer B 1st of the month following the employee date of hire and cancel Basic Life at Employer A (if applicable) and advise Employer A of any refund of premium. If Basic Life is the same benefit at both employers, Basic Life will be effective either 1st of the month following the date of hire or 1st of the month following the last day of coverage at Employer A to avoid double coverage. If the effective date of other lines of coverage at Employer B creates a gap in coverage, the employee has COBRA options to exercise if benefit services are needed within the gap period.



Continuing Life Insurance Coverage

Employment ending for reasons other than retirement when enrolling timely

- Portability Option – Port into a private “Term” policy with The Standard requirements include the employee to be insured for 12 or more consecutive months; be less than age 65 and cannot be disabled
- Conversion Option – Convert into a private “Whole Life” policy with The Standard

Employment ending due to retirement when enrolling timely

- NMPSIA Retiree Life – Continue Additional Life if less than age 65
- May be eligible for credit of NMPSIA life amounts lost at the NMRHCA
- Portability Option
- Conversion Option



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Dropping NMPSIA Benefit Coverages



- Confirm if the employee enrolled in an IRS Section 125 Cafeteria Plan that allows medical, dental, vision and LTD premiums taken out before income taxes are assessed
- Confirm the employee experienced an IRS Section 125 Qualifying Event and reported the event timely
 - If not, there may be IRS consequences for allowing the employee to drop coverage prematurely
- Confirm if vision coverage has been in place for 2 years for each person enrolled
- Check if the employee is a Return-to-Work Retiree and is dropping NMPSIA medical coverage for NMRHCA medical plan
 - Advise the employee to get all the facts regarding consequences associated with the NMRHCA medical benefit plans



Adding NMPSIA Benefit Coverage

Employees adding NMPSIA benefit coverage due to the Qualifying Event of Involuntary Loss of Coverage

- The key, the loss must be involuntary (loss through no fault of the person losing insurance coverage)
- Proof of loss of coverage must be verifiable, provided timely and answer the following questions: who lost coverage, what type of coverage was lost, what day the coverage was lost and why the coverage was lost
- The employee must enroll timely

Special Enrollment Events (for medical coverage ONLY)

- The employee or eligible family member suffers an involuntary loss of coverage
- The employee gets married or establishes domestic partnership (if applicable)
- An eligible child is born, adopted or placed in the home for adoption
- Proof of any Special Enrollment Event must be provided timely
- The employee must enroll timely



ACA Reporting Reminders

Primary question: Did the employer offer medical coverage to all benefits eligible and variable hour employees?

If yes, who are they, regardless if enrolled or declined medical coverage and regardless if coverage was only for 1 month or 12 months

All NMPSIA participating employers should be filing an annual report to the IRS and provide the 1095B or 1095C (respectively) to employees

- Why? The IRS requires all employers who offer a “self-funded” medical plan to comply with the reporting requirement
(NMPSIA plans are “self-funded”)

The employer determines the measurement period for variable hour employees

EASI reports all employees, COBRA and Board members with any Basic Life, medical, dental, vision, LTD and/or Additional Life coverage for the reporting year

- The employer applies the reporting rules and adds anyone offered medical coverage for the reporting year, even if coverage was declined



New Mexico
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Training, Resources & Support



- Annual Training
July of each year
- Open/Switch Enrollment
October – November of each year
- NMPSIA 101 Monthly Training Sessions
Every third Thursday of the month
- Monthly Roundtable Sessions with your Erisa Representative
November 2021
Inception date Wednesday, November 10, 2021
Erisa representative will schedule dates, times and determine monthly topics for discussion



New Mexico
Public Schools
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Employee Benefits Administration Contact Information

Erisa Administrative Services, Inc.

P.O. Box 9054

Santa Fe, NM 87504-9054

Santa Fe: (505) 988-4974 • Toll Free: (800) 233-3164

Email: sf@easitpa.com or kpayanes@easitpa.com

For Assistance with:

- NMPSIA rules of enrollment and administrative practices
- Enrollment & eligibility
- Premium billing & premium collection
- Employer & employee online system
- Training, resources and support

Benefits Customer Service



New Mexico
Public Schools
Insurance Authority



Benefits Customer Service

New Mexico Public Schools Insurance Authority
410 Old Taos Highway
Santa Fe, NM 87501
1.800.548.3724

<https://nmpsia.com/contactUs.html>

NMPSIA Handles Claim Issues and Written Appeals

(Email authorization form found at

[https://nmpsia.com/pdfs/Release of Health Information 1.12.2021.pdf](https://nmpsia.com/pdfs/Release_of_Health_Information_1.12.2021.pdf)

when requesting assistance on behalf of members)



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Access Benefits & Risk Information

Visit <https://nmpsia.com/>

New Mexico Public Schools Insurance Authority

Home About Us Contact Us Board Login 1-800-548-3724 Search

NMPSIA Employers Employees Behavioral Health Online Access Login Risk Invoice Procurements IPRA Request COVID-19 Update

I want to access...

- NMPSIA The Authority
- NMPSIA Risk Division
- NMPSIA Benefits Division
- NMPSIA Wellness

2022 Open/Switch Enrollment

★ Read More

NEW MEXICO PUBLIC SCHOOLS INSURANCE AUTHORITY
PROGRAM GUIDE • JULY 2021
Medical Plan
State-Run Risk Management Group
Plan Year 2021 - 2022
High Option Medical Plan
Low Option Plan
Exclusive Provider Organization (EPO)

NMPSIA Contact Information



New Mexico
Public Schools
Insurance Authority



NMPSIA

New Mexico Public Schools Insurance Authority
410 Old Taos Highway
Santa Fe, NM 87501
1.800.548.3724

Website: <https://nmpsia.com/>

Richard Valerio, Executive Director

Richard.Valerio@state.nm.us

Patrick Sandoval, Deputy Director

Patrick.Sandoval@state.nm.us

Martha Quintana, Chief Financial Officer

Martha.Quintana@state.nm.us

Katherine Chavez, Benefits/Wellness Operations Manager

Katherine.Chavez@state.nm.us

Thank you!

Questions?



New Mexico
Public Schools
Insurance Authority



EASI
Erisa Administrative Services, Inc.

Public Schools Insurance Authority



Board Meeting

Fiscal Year 2022

September 2021 Financial Reports

November 04, 2021

NM Public Schools Insurance Authority
Statement of Revenues and Expenditures - Employee Benefits Fund
From 9/1/2021 Through 9/30/2021

	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)	25,716,425.14	26,256,024.59	2.10	77,766,934.06	79,419,070.35	2.12
Interest Income (Wells Fargo, LGIP)	8,272.44	3,368.80	(59.28)	27,951.62	11,425.36	(59.12)
Investment Income (SIC)	(451,747.74)	(721,971.51)	59.82	1,287,460.15	(159,504.21)	(112.39)
Miscellaneous Income (Rx Rebates, Penalties, Subros, Etc)	0.00	1,000.00	100.00	0.00	1,000.00	100.00
Total Revenue	25,272,949.84	25,538,421.88	1.05	79,082,345.83	79,271,991.50	0.24
Expenditures						
Medical Claims Expense	17,802,498.23	25,837,978.63	45.14	52,249,540.75	67,562,624.65	29.31
Prescription Claims Expense	2,984,055.77	2,990,778.17	0.23	12,246,473.53	12,713,062.94	3.81
Dental Claims Expense	1,197,115.00	1,172,339.32	(2.07)	3,660,109.80	3,543,050.87	(3.20)
Premiums (Life, Vision)	1,021,866.53	1,042,017.13	1.97	3,085,482.36	3,134,858.50	1.60
Claims Administration Fees (Medical, Dental, Rx)	1,398,432.74	1,462,338.53	4.57	4,146,570.20	4,548,705.93	9.70
Contractual Services (Erisa, Segal, Legal, Etc)	201,232.14	204,470.06	1.61	695,232.02	719,280.76	3.46
Other Expenses	0.00	0.00	0.00	52.14	0.00	(100.00)
Transfer to Program Support	58,375.00	59,166.00	1.36	175,125.00	177,506.00	1.36
Total Expenditures	24,663,575.41	32,769,087.84	32.86	76,258,585.80	92,399,089.65	21.17
Net Revenue & Expenditures	609,374.43	(7,230,665.96)	(1,286.57)	2,823,760.03	(13,127,098.15)	(564.88)

NM Public Schools Insurance Authority
Statement of Revenues and Expenditures - Risk Fund
From 9/1/2021 Through 9/30/2021

	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)	6,922,434.00	7,246,967.00	4.69	20,767,324.00	21,704,171.00	4.51
Interest Income (Wells Fargo, LGIP)	19,086.82	8,709.86	(54.37)	53,005.45	24,296.67	(54.16)
Investment Income (SIC)	(192,677.36)	(307,133.34)	59.40	548,872.91	(67,492.34)	(112.30)
Total Revenue	6,748,843.46	6,948,543.52	2.96	21,369,202.36	21,660,975.33	1.37
Expenditures						
Property - Liability Claims Expense						
Property Claims	92,966.10	710,227.29	663.96	2,037,543.77	1,139,527.84	(44.07)
Liability Claims	419,403.58	1,405,316.59	235.08	2,135,532.80	11,143,210.43	421.80
P-L Provisions for Losses	1,631,670.83	(373,331.01)	(122.88)	14,752,779.11	(9,147,171.32)	(162.00)
P-L Excess Recoveries	(94,775.96)	(621,239.94)	555.48	(237,143.77)	(5,453,276.45)	2,199.57
Total Property - Liability Claims Expense	2,049,264.55	1,120,972.93	(45.30)	18,688,711.91	(2,317,709.50)	(112.40)
Workers' Compensation Claims Expense	385,686.25	736,675.05	91.00	2,713,641.19	1,927,394.99	(28.97)
Property Excess Coverage Premium	2,114,445.00	2,374,974.00	12.32	6,343,342.00	7,124,916.00	12.32
Liability Excess Coverage Premium	1,437,243.00	1,622,917.00	12.92	4,311,729.00	4,868,747.00	12.92
Workers' Compensation Excess Coverage Premium	49,432.00	39,100.00	(20.90)	148,306.00	116,885.00	(21.19)
Student Catastrophic Insurance Premium	19,949.00	18,092.00	(9.31)	39,899.77	54,281.47	36.04
Equipment Breakdown Insurance Premium	27,585.00	31,280.00	13.39	82,769.60	93,852.60	13.39
Property - Liability Claims Administration Fees	88,095.73	91,147.15	3.46	264,287.13	273,441.45	3.46
Workers' Compensation Claims Administration Fees	97,306.90	100,680.78	3.47	291,920.71	302,042.34	3.47
Contractual Services (Erisa, Poms, CCMSI, Legal, Etc)	241,085.18	213,303.16	(11.52)	1,683,663.75	1,733,462.65	2.96
Transfer to Program Support	58,375.00	59,158.00	1.34	175,125.00	177,478.00	1.34
Total Expenditures	6,568,467.61	6,408,300.07	(2.44)	34,743,396.06	14,354,792.00	(58.68)
Net Revenue & Expenditures	180,375.85	540,243.45	199.51	(13,374,193.70)	7,306,183.33	(154.63)

NM Public Schools Insurance Authority
Statement of Revenues and Expenditures - Program Support Fund
From 9/1/2021 Through 9/30/2021

	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)	116,750.00	118,324.00	1.35	350,250.00	354,984.00	1.35
Total Revenue	116,750.00	118,324.00	1.35	350,250.00	354,984.00	1.35
Expenditures						
Contractual Services (Professional, Audit, Legal, Etc)	28,930.51	28,800.51	(0.45)	31,915.47	31,556.88	(1.12)
Other Expenses (Travel, Maint., Supplies, Utilities, Etc.)	8,026.91	13,661.55	70.20	22,214.08	19,387.15	(12.73)
Per Svc/Ben (Salaries, Fringe Benefits)	79,988.03	104,030.87	30.06	234,154.54	295,797.42	26.33
Total Expenditures	116,945.45	146,492.93	25.27	288,284.09	346,741.45	20.28
Net Revenue & Expenditures	(195.45)	(28,168.93)	14,312.35	61,965.91	8,242.55	(86.70)

NM Public Schools Insurance Authority

Balance Sheet

As of 9/30/2021

	Program Support	Employee Benefits	Risk	Total
ASSETS				
Cash (Wells Fargo/State Treasurer)	698,040.02	2,444,277.59	1,294,695.38	4,437,012.99
Short-term Investments (LGIP)	0.00	21,318,389.21	96,289,453.88	117,607,843.09
Long-term Investments (SIC)	0.00	26,410,461.10	11,262,813.85	37,673,274.95
Receivables (LGIP Int., W/C Excess Carrier)	0.00	2,311.77	17,356,804.74	17,359,116.51
Prepaid Premiums (Risk Excess Coverage)	0.00	0.00	36,777,249.00	36,777,249.00
Other Assets (Deposits, Furniture, Fxtures, Equip., Etc)	256,310.13	64,618.15	320,618.16	641,546.44
Total ASSETS	954,350.15	50,240,057.82	163,301,635.01	214,496,042.98
LIABILITIES				
Accounts Payable (Admin Fees)	1,294.63	1,429,712.35	624,272.56	2,055,279.54
Case Reserves (P/L, W/C)	0.00	0.00	37,082,287.80	37,082,287.80
IBNR (Incurred But Not Reported)	0.00	19,575,106.00	49,356,311.00	68,931,417.00
Claims Payable (Medical, Dental, P/L, W/C)	0.00	7,281,773.37	385,558.15	7,667,331.52
Deferred Revenue (Self-Pays, P/L, W/C Premiums)	0.00	78,881.38	65,222,703.00	65,301,584.38
Other (Payroll Taxes, Benefits, Compensated Absences Payable)	238,783.74	2,496.84	11,718.00	252,998.58
Total LIABILITIES	240,078.37	28,367,969.94	152,682,850.51	181,290,898.82
FUND EQUITY				
Beginning Fund Equity	706,029.23	34,999,186.03	3,312,601.17	39,017,816.43
Net Revenue & Expenditures (Year-to-Date)	8,242.55	(13,127,098.15)	7,306,183.33	(5,812,672.27)
Total FUND EQUITY	714,271.78	21,872,087.88	10,618,784.50	33,205,144.16