

## New Mexico

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## 1. MEDICARE OVERVIEW FOR NEW MEXICO (UPDATED 3-10-21)

New Mexico Medicare enrollment was more than 435,000 in 2020, with about 173,000 enrolled in a Medicare Advantage plan. About 12% of the state's total Medicare population is comprised of individuals with disabilities. Montana was not involved in the federal Financial Alignment Initiative for Medicare-Medicaid Enrollees. However, the state had about 28,000 Special Needs Plan members as of November 2020.

## 2. MEDICARE ADVANTAGE PLAN FINANCIALS

Medicare Advantage plans in New Mexico generated total premiums of nearly \$1.1 billion in 2019 and medical costs of \$949 million. Average MLR was 83.9% after reinsurance recoveries.

(Note: Financial metrics and comparisons presented in this overview are based on health plan NAIC filings in the state. Measures like per member per month premiums and medical loss ratios may vary greatly by plan and by state depending on the mix of business and other factors.)

New Mexico Medicare Advantage Plan Financials, 2019							
Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR <sup>(1)</sup>
Anthem	Y	1,392	16,595	\$886.20	\$14,706	\$11,656	79.3%
Centene/Western Sky	Y	15	94	\$1,174.33	\$110	\$138	125.4%
Christus Health Plan	N	776	8,773	\$700.84	\$6,148	\$8,793	143.0% <sup>(2)</sup>
Health Care Service Corp.	N	20,568	253,170	\$916.95	\$232,144	\$200,778	86.5% <sup>(2)</sup>
Humana	Y	35,405	405,200	\$715.37	\$289,869	\$235,619	81.3% <sup>(2)</sup>
Presbyterian	N	42,478	509,125	\$835.29	\$425,268	\$366,707	86.2%
Molina Healthcare	Y	3,163	39,561	\$1,156.52	\$45,753	\$32,386	70.8%
UnitedHealth Group	Y	13,023	145,972	\$800.72	\$116,882	\$92,886	79.5% <sup>(2)</sup>
<b>Total</b>		<b>116,820</b>	<b>1,378,490</b>	<b>\$820.38</b>	<b>\$1,130,881</b>	<b>\$948,963</b>	<b>83.9%</b>

(1) After reinsurance recoveries. (2) Before reinsurance recoveries.

Source: S&P Global Market Intelligence, NAIC, HMA

New Mexico Medicare Advantage Plan Financials, 2018							
Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR <sup>(1)</sup>
Anthem	Y	1,545	18,553	\$843.45	\$15,649	\$9,532	60.9%
Christus Health Plan	N	489	5,579	\$668.24	\$3,728	\$4,344	116.5% <sup>(2)</sup>
Health Care Service	N	25,089	302,414	\$772.70	\$233,674	\$206,539	88.4% <sup>(2)</sup>
Humana	Y	26,506	306,713	\$702.32	\$215,410	\$173,133	80.4% <sup>(2)</sup>
Molina Healthcare	Y	4,559	60,056	\$990.45	\$59,483	\$44,568	75.0%
Presbyterian	N	45,025	545,345	\$764.79	\$417,074	\$370,832	88.9%
UnitedHealth Group	Y	5,266	56,797	\$703.25	\$39,942	\$30,933	77.4% <sup>(2)</sup>
<b>Total</b>		<b>108,479</b>	<b>1,295,457</b>	<b>\$760.32</b>	<b>\$984,960</b>	<b>\$839,880</b>	<b>85.3%</b>

(1) After reinsurance recoveries. (2) Before reinsurance recoveries.

Source: S&P Global Market Intelligence, NAIC, HMA

### 3. MEDICARE ADVANTAGE PLAN UTILIZATION METRICS

Medicare Advantage plans averaged 11,946 physician visits per 1000 members in 2018 and 3,068 bed days per 1000. Days per admission averaged 7.0.

New Mexico Medicare Advantage Plan Utilization Measures, 2018						
Plan	Physician Visits	Visits Per 000	Inpatient Bed Days	Inpatient Admissions	Bed Days Per 000	Days Per Admission
Anthem	15,763	10,195	2,011	293	1,301	6.9
Christus Health Plan	5,732	12,329	510	94	1,097	5.4
HCSC	301,215	11,952	38,211	5,907	1,516	6.5
Humana	375,369	14,686	47,569	4,861	1,861	9.8
Molina Healthcare	47,560	9,503	8,375	1,214	1,673	6.9
Presbyterian	689,198	15,165	56,779	9,388	1,249	6.0
UnitedHealth Group	46,342	9,791	60,488	7,939	12,780	7.6
<b>Total</b>	<b>1,481,179</b>	<b>11,946</b>	<b>213,943</b>	<b>29,696</b>	<b>3,068</b>	<b>7.0</b>

Note: Numbers presented are not risk adjusted.

Source: S&P Global Market Intelligence, NAIC, HMA

### 4. MEDICARE ADVANTAGE PLAN PREMIUMS, DEDUCTIBLES, STAR RATINGS

New Mexico's top five Medicare Advantage plans had STAR ratings of 2.5 to 4.5 in 2020. Maximum premium ranged from \$0 per month at CVS Health to \$188 at Presbyterian.

New Mexico Medicare Advantage Plans Premiums, Deductibles, STAR Ratings, 2020						
Plan	Minimum Premium	Maximum Premium	Minimum Drug Deductible	Maximum Drug Deductible	Minimum Star Rating	Maximum Star Rating
CVS Health	0	0	350	350	N/A	N/A
HCSC	0	49	415	435	3 Stars	3.5 Stars
Humana	0	127	0	435	3.5 Stars	4.5 Stars
Presbyterian Healthcare Services	0	188	0	435	2.5 Stars	3.5 Stars
UnitedHealth Group	0	21	150	435	3 Stars	4 Stars
<b>Total</b>	<b>0</b>	<b>188</b>	<b>0</b>	<b>435</b>		

Source: CMS

## 5. MEDICARE ADVANTAGE ENROLLMENT UPDATE

There were nearly 435,000 Medicare members in New Mexico in 2020, up 1.8% from 2019. Traditional Medicare accounted for more than half of the total at 60.2%; however, its share is declining. Medicare Advantage enrollment accounted for 39.8% of the total at about 173,000, a 10.7% increase in 2020 compared to year-end 2019. Excluding Prescription Drug Plan and 800 Series enrollment, Medicare Advantage members rose 12.3% to 143,121 in 2020.

UnitedHealth Group is the largest Medicare Advantage plan in the state, followed by Presbyterian and Humana.

### New Mexico Medicare Enrollment, FFS vs. Medicare Advantage, 2019-20

Program	2019	2020
<b>Original Medicaid</b>	<b>270,748</b>	<b>261,804</b>
<i>% y/y between reporting periods</i>		-3.3%
<i>% of total</i>	63.4%	60.2%
<b>Medicare Advantage, Other Plans</b>	<b>156,405</b>	<b>173,065</b>
<i>% y/y between reporting periods</i>		10.7%
<i>% of total</i>	36.6%	39.8%
<b>Total Medicare</b>	<b>427,153</b>	<b>434,869</b>
<i>% y/y between reporting periods</i>		1.8%
<b>MA, Other Plans, Excluding PDP, 800 Series</b>	<b>127,443</b>	<b>143,121</b>
<i>% y/y between reporting periods</i>		12.3%

Source: CMS, HMA

## New Mexico Medicare Advantage Enrollment, 2019-20

Plan Name	2019	2020
<b>CVS Health</b>	<b>1,940</b>	<b>4,247</b>
+/- between reporting periods	NA	2,307
% chg. Between reporting periods	NA	118.9%
% of total	1.5%	3.0%
<b>Health Care Service Corporation</b>	<b>15,843</b>	<b>13,300</b>
+/- between reporting periods	NA	<span style="color: red;">(2,543)</span>
% chg. Between reporting periods	NA	-16.1%
% of total	12.4%	9.3%
<b>Humana, Inc.</b>	<b>28,242</b>	<b>34,843</b>
+/- between reporting periods	NA	6,601
% chg. Between reporting periods	NA	23.4%
% of total	22.2%	24.3%
<b>Presbyterian Healthcare Services</b>	<b>32,772</b>	<b>36,935</b>
+/- between reporting periods	NA	4,163
% chg. Between reporting periods	NA	12.7%
% of total	25.7%	25.8%
<b>UnitedHealth Group, Inc.</b>	<b>42,940</b>	<b>46,653</b>
+/- between reporting periods	NA	3,713
% chg. Between reporting periods	NA	8.6%
% of total	33.7%	32.6%
<b>Total, 5 Top Plans</b>	<b>121,737</b>	<b>135,978</b>
+/- between reporting periods	NA	14,241
% chg. Between reporting periods	NA	11.7%
% of total	95.5%	95.0%
<b>Total, All Plans</b>	<b>127,443</b>	<b>143,121</b>
+/- between reporting periods	NA	15,678
% chg. Between reporting periods	NA	12.3%
% of total	100.0%	100.0%

Source: CMS, HMA

## 6. SNPs AND DUAL ELIGIBLES

New Mexico had a total of 28,209 Special Needs Plan members as of November 2020, of which all were dual eligibles. UnitedHealth Group was the largest health plan in the SNP market with 65.8%. The state wasn't involved in a dual demonstration.

New Mexico SNP Enrollment by Plan, November 2020

Plan	Total SNPs	DSNPs	CSNPs	ISNPs	Share
UnitedHealthcare	18,564	18,564			65.8%
Presbyterian Health Plan	5,446	5,446			19.3%
Molina	2,757	2,757			9.8%
HCSC/GHS	790	790			2.8%
Centene	652	652			2.3%
<b>Totals</b>	<b>28,209</b>	<b>28,209</b>	<b>0</b>	<b>0</b>	<b>100.0%</b>

Source: CMS, HMA