

**New Mexico Public Schools Insurance Authority
Board of Directors Meeting Minutes**

In Person:

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

Virtual:

<https://nm-gov.zoom.us/j/85392574012>

Phone: +1 877 853 5257

Meeting ID: 853 9257 4012

Thursday, November 7, 2024

1. Call to Order

Mr. Chris Parrion, Vice President, called the NMPSIA Board Meeting to order at 9:01 a.m. on Thursday, November 7, 2024.

2. Roll Call

Ms. Claudette Roybal called roll.

Board Members Present:

Al Park, President	Absent
Chris Parrino, Vice President	Virtual
Trish Ruiz, Secretary	Virtual
Denise Balderas	Virtual
Vicki Chavez	Absent
Tim Crone	Virtual arrived at 9:26 am
Pauline Jaramillo	Virtual
Bethany Jarrell	Virtual Departed at 11:27 am
KT Manis	Virtual
David Martinez, Jr.	Virtual
Sammy Quintana	In-Person

NMPSIA Staff Members Present:

Patrick Sandoval, Executive Director	In-Person
Martha Quintana, Deputy Director	In-Person
Phillip Gonzales, Chief Financial Officer	In-Person
Claudette Roybal, Chief Procurement Officer	Virtual
Dominique Williams, Accountant Auditor	Virtual

Audience Present:

Marsha Martinez	Benefits Advisory Committee Member	Virtual
Lisa Sullivan	BCBSNM	Virtual
Lisa Guevarra	BCBSNM	Virtual
Jackie Pacheo	BCBSNM	Virtual
Maureen Sergel	BCBSNM	Virtual
Samantha Mensay	BCBSNM	Virtual
Steve Vanetsky	CCMSI	In-Person
Jerry Mayo	CCMSI	In-Person
Louise Carpenter	CCMSI	Virtual
Rich Cangiolosi	CCMSI	Virtual
Courtney Barela	CCMSI	Virtual
David Lauck	CVS	Virtual
Sam Garcia	Davis Vision	Virtual
Keith Witt	Delta Dental	In-Person
Carl Cai	Erisa Administrative Services	Virtual
Kathy Payanes	Erisa Administrative Services	In-Person
Marty Esquivel	Esquivel & Howington Law Firm	In-Person
Daniel Estupinan	Legislative Education Study Committee	Virtual
Dan Foley	Poms & Associates	In-Person
Kevin McDonald	Poms & Associates	In-Person
Grant Banash	Poms & Associates	Virtual
Larry Vigil	Poms & Associates	In-Person
Julie Garcia	Poms & Associates	In-Person
Tammy Pargas	Poms & Associates	In-Person
Rika Martinez	Poms & Associates	Virtual
Steve Valdez	Presbyterian	In-Person
Ryan Loughrey	Presbyterian	Virtual
Ashley Hagerty	Presbyterian	Virtual
Debbie Donaldson	Segal	Virtual
Andrew McDonald	Segal	Virtual
Jill Little	Segal	Virtual
Mike McMillan	Southwest Bone and Joint Institute	Virtual
Andrea Vargas	Standard	Virtual
Stephanie Anthony	UCCI	In-Person

3. Introduction of Guests

Mr. Patrick Sandoval, Executive Director with NMPSIA, introduced Ms. Debbie Donaldson and Mr. Andrew McDonald with Segal, Ms. Lisa Guevarra with Blue Cross Blue Shield, Mr. Keith Witt with Delta Dental, Mr. Steve Valdez with Presbyterian and Ms. Stephanie Anthony with United Concordia Dental.

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

Mike McMillian, with Southwest Bone and Joint in Silver City, NM, thanked Mr. Patrick Sandoval for the opportunity to express concerns about the Surgery Plus Program and its impact on orthopedic surgeons throughout New Mexico. He would like to keep an open dialogue to find ways to reduce costs without impacting the healthcare system.

5. Approval of Agenda (Action Item)

Mr. Sandoval recommended that items 7. and 7.A. be removed from the agenda and added to the agenda for the December Board meeting.

A motion was made to approve the agenda as amended.

Motion: T. Ruiz

Second: B. Jarrell

A roll call vote was taken.

Ms. Roybal called roll.

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

Vote carried.

6. Approval of October 3, 2024, Minutes (Action Item)

A motion was made to approve October 3, 2024, minutes as presented.

Motion: T. Ruiz

Second: S. Quintana

A roll call vote was taken.

Ms. Roybal called roll.

Al Park, President	Absent
Chris Parrino, Vice-President	Yes

Trish Ruiz, Secretary	Yes
Denise Balderas	Yes
Vicki Chavez	Absent
Tim Crone	Absent
Pauline Jaramillo	Yes
Bethany Jarrell	Yes
K.T. Manis	Yes
David Martinez, Jr.	Yes
Sammy Quintana	Yes

Vote carried.

7. Executive Session to Discuss Threatened or Pending Litigation Pursuant to §10-15-1H(7) NMSA 1978 (Action Item)

7. A. Claim Against Munich Reinsurance

Removed until the December Board Meeting.

8. Administrative Matters

8. A. Legislative Update

Mr. Sandoval notified the Board that NMPSIA presented to the Legislative Education Study Committee (LESC) in Silver City on October 18th. The presentation was focused on NMPSIA's appropriation request, cost containment efforts, and current expenses. Questions asked by the LESC were about concerns with asthma and COPD high-cost claims by prevalence around New Mexico. Administrative costs of COVID-19 vaccines, legislation that has impacted insurance costs, the number of public-school employees not participating in NMPSIA, and the difference in premium and cost to the plan if they were to participate. Lastly, the Committee asked if there were any remaining balances of COVID funding and if the funds could be transferred to NMPSIA. The committee was informed there were no remaining funds.

Mr. Sandoval and Ms. Martha Quintana also presented to the Legislative Finance Committee (LFC) in Santa Fe, New Mexico, on October 22nd. This presentation was focused on NMPSIA's appropriation request, cost containment efforts, and current expenses. The Committee members asked questions concerning the number of sexual misconduct claims and costs over the last 10 years, current claims and costs after House Bill 128, and if any additional training is being provided. Collaboration with the Health Care Authority cost containment efforts, requested increases in relation to the Health Care Authority, and the number of medical plans offered by NMPSIA. The Authority's consideration of rate-setting policies around sexual abuse and molestation and entities that do not enforce training requirements.

8.B. Rules Update

Ms. Martha Quintana, Deputy Director with NMPSIA, updated the Board on the status of the NMPSIA Rules changes. The proposed changes to the NMPSIA Rules consisted of grammatical improvements and gender-neutral language for compliance purposes; changes to the rules were minimal. The process for the rule change is to work with the New Mexico State Records Center and Archives to post the rules for public comment on the proposed changes. Public comments are for 30 days, beginning October 8th through November 7th at 5 pm. NMPSIA is not anticipating any objections. A hearing will be held for public comment on November 12th at 1 pm at the Tony Anaya Building in Santa Fe, New Mexico, with a virtual option. Three to five Board Members may attend.

Ms. Quintana asked if any Board Members would be willing to attend. Mr. Parrino, Ms. Bethany Jarrel, and Ms. Trish Ruiz volunteered to attend the hearing virtually.

9. Financial Matters

9. A. Approval of Financial Reports August- 2024 (Action Item)

Mr. Phillip Gonzales, Chief Financial Officer with NMPSIA, presented the Statement of Revenues and Expenditures for the period ending August 31, 2024, for the Employee Benefits Fund. Mr. Gonzales reported revenue of \$32,533,499.51 and expenses of \$41,239,178.56 for a loss of \$8,705,679.05. Year-to-date revenue was \$65,738,784.66, and expenses were \$75,427,956.56, resulting in a loss of \$9,689,171.90.

Mr. Gonzales presented the Statement of Revenues and Expenditures for the period ending August 31, 2024, for the Risk Fund. Mr. Gonzales reported revenue of \$10,417,866.18 and expenses of \$15,629,853.10 for a loss of \$5,211,986.92. Year-to-date revenue was \$20,789,049.13, and expenses were \$45,432,648.39, resulting in a loss of \$24,643,599.26.

Mr. Gonzales presented the Statement of Revenues and Expenditures for the period ending August 31, 2024, for the Program Support Fund. Mr. Gonzales reported revenue of \$150,403.00 and expenses of \$139,387.68 for a gain of \$11,015.32. Year-to-date revenue was \$287,360.00, and expenses were \$268,365.55, resulting in a gain of \$18,994.45.

Mr. Gonzales presented the Balance Sheet for the Program Support Fund for the period ending August 31, 2024. Total assets were \$888,616.87, total liabilities were \$168,647.12, and total fund equity was \$719,969.75. For the Employee Benefits Fund, total assets were \$41,371,643.15, total liabilities were \$49,632,213.31, and total fund equity was negative \$8,260,570.16. For the Risk Fund, total assets were \$180,328,574.66, total liabilities were \$216,635,665.87, and total fund equity was negative \$36,307,091.21. Overall, the agency had a total of \$222,588,834.68 in assets, \$266,436,526.30 in liabilities, and a negative \$43,847,691.62 in fund equity.

A motion was made for Approval of Financial Reports for August 2024 as presented.

Motion: David Martnez Jr.

Second: T. Ruiz

A roll call vote was taken.

Ms. Roybal called roll.

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

Vote carried.

9. B. Approval of Financial Reports September- 2024 (Action Item)

Mr. Gonzales presented the Statement of Revenues and Expenditures for the period ending September 30, 2024, for the Employee Benefits Fund. Mr. Gonzales reported revenue of \$32,738,723.08 and expenses of \$33,676,221.48 for a loss of \$937,498.40. Year-to-date revenue was \$98,477,507.74, and expenses were \$109,104,178.04, resulting in a loss of \$10,626,670.30.

Mr. Gonzales presented the Statement of Revenues and Expenditures for the period ending September 30, 2024, for the Risk Fund. Mr. Gonzales reported revenue of \$10,387,506.46 and expenses of \$24,947,778.03 for a loss of \$14,560,271.57 Year-to-date revenue was \$31,176,555.59, and expenses were \$70,380,426.42, resulting in a loss of \$39,203,870.83.

Mr. Gonzales presented the Statement of Revenues and Expenditures for the period ending September 30, 2024, for the Program Support Fund. Mr. Gonzales reported revenue of \$150,384.00 and expenses of \$144,328.73 for a gain of \$6,055.27. Year-to-date revenue was \$437,744.00, and expenses were \$412,694.28, resulting in a gain of \$25,049.72.

Mr. Gonzales presented the Balance Sheet for the Program Support Fund for the period ending September 30, 2024. Total assets were \$884,266.43, total liabilities were \$158,241.41 and total fund equity was \$726,025.02. For the Employee Benefits Fund, total assets were \$45,935,781.22, total liabilities were \$55,133,849.78, and total fund

equity was negative \$9,198,068.56. For the Risk Fund, total assets were \$171,816,679.41, total liabilities were \$222,684,042.19, and total fund equity was negative \$50,867,362.78. Overall, the agency had a total of \$218,636,727.06 in assets, \$277,976,133.38 in liabilities, and a negative \$59,339,406.32 in fund equity.

A motion was made for Approval of Financial Reports for September 2024 as presented.

Motion: T. Ruiz

Second: P. Jaramillo

A roll call vote was taken.

Ms. Roybal called roll.

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

Vote carried.

9. C. Approval of Amended Appropriation Request (Action Item)

Mr. Gonzales requested approval for an amended Appropriation Request for Benefits. The original submission was for \$550,800,800.00, but the amount was adjusted down by \$70,797,200.00, making the corrected submission \$480,003,600.00. This was an error when the request was being prepared.

A motion was made for Approval of the Amended Appropriation Request as presented.

Motion: T. Ruiz

Second: S. Quintana

A roll call vote was taken.

Ms. Roybal called roll.

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

Vicki Chavez	Absent
Tim Crone	Abstain
Pauline Jaramillo	Yes
Bethany Jarrell	Yes
K.T. Manis	Yes
David Martinez, Jr.	Yes
Sammy Quintana	Yes

Vote carried.

9. D. Review of NMPSIA Long-Term Investment Policy Statement

Mr. Gonzales informed the Board that it is time for NMPSIA to conduct the annual review of the Long-Term Investment Policy Statement. Last year, a committee was formed, including the Investment Consultant, NMPSIA staff, and Board and Committee members, to review the policy and recommend changes. It remains recommended that the same process be followed this year. Mr. Gonzales asked if anyone would like to volunteer to participate in this process.

Ms. Trish Ruiz, Ms. Denise Balderas, and Ms. Pauline Jaramillo volunteered to participate. Ms. Balderas asked for the dates of the meetings to be sent out.

9. E. FY24 Audit Update

Mr. Gonzales reported that the fiscal year 2024 audit was turned in to the Office of the State Auditor and the Department of Finance and Administration on October 31, 2024. Mr. Gonzales advised that an exit conference was held on October 30th and was attended by Mr. Parrino representing the IFR and Board, Mr. Farley Venner and Ms. Katelyn Constantin from Hinkle and Landers, Director Sandoval, Deputy Director Quintana and Mr. Gonzales from NMPSIA. Mr. Gonzales advised that NMPSIA anticipates receiving one finding related to the process for reviewing System and Organization Controls reports and related bridge letters received from vendors. Mr. Gonzales advised that the auditors will present the audit to the Board when the report is released.

10. Benefits Matters

10. A. Approval of Amendments to Dental Agreements

10. A. 1. Blue Cross Blue Shield Dental (Action Item)

Ms. Quintana presented the request to amend the Blue Cross Blue Shield Dental Agreement effective July 1, 2024. The amendment requests to replace Exhibit B, "Dental Summary of Benefits," in its entirety for the Low Option Plan.

A motion was made for Approval of the Amended Blue Cross Blue Shield Agreement as presented.

Motion: David Martinez Jr.

Second: S. Quintana

A roll call vote was taken.

Ms. Roybal called roll.

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

Vote carried.

10. A. 2. Delta Dental (Action Item)

Ms. Quintana presented the request to amend the Delta Dental Agreement effective July 1, 2024. The amendment requests to replace Exhibit A, "Summary of Benefits," and Exhibit B, "Summary Plan Description," for the Low Option Plan.

A motion was made for Approval of the Amended Delta Dental Agreement as presented.

Motion: David Martinez Jr.

Second: S. Quintana

A roll call vote was taken.

Ms. Roybal called roll.

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

Vote carried.

10. A. 3. United Concordia Dental (Action Item)

Ms. Quintana presented the request to amend the United Concordia Dental Agreement effective July 1, 2024. The amendment requests to replace Exhibit A, “Summary of Benefits,” and Exhibit B, “Summary of Dental Coverage,” in its entirety for the Low Option Plan.

A motion was made for Approval of the Amended United Concordia Agreement as presented.

Motion: David Martinez Jr.

Second: P. Jaramillo

A roll call vote was taken.

Ms. Roybal called roll.

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

Vote carried.

10. B. SALGBA 2024 Regional Conference Update

Mr. K.T. Manis briefed the Board on his attendance at the State and Local Government Benefits Association (SALGBA) conference held at the end of September in Austin, TX. This was his first time attending the conference. Mr. Manis stated that there was a lot of information about benefits such as mental health, onsite health clinics at schools, and utilizing portables that schools are no longer using, which is a very innovative approach to make health more accessible to teachers, staff, and their families.

10. C. Benefit Plan Design Considerations

Ms. Debbie Donaldson with Segal presented the Benefit Plan Design Considerations. Segal and NMPSIA have been discussing plan design comparisons for 2025 and potential

plan changes for 2026. Segal has compared NMPSIA to other IBAC entities, and NMPSIA's plans fall in line with those of other entities and agencies. Plan designs for 2026 should be balanced with cost, budgets, and other initiatives. Initial ideas show estimated savings for an added "Lifestyle Drug Tier". This has the potential to mitigate costs associated with anti-obesity medications. Other recommendations include eliminating the EPO Plan and transitioning the High Option to an in-network-only, EPO-style, option. Ms. Donaldson shared that the plan could benefit from increasing medical out-of-pocket maximums and pharmacy copays on the Low Option medical plan. Plan changes to offset the trend could include a medical benefits reduction of 6.4% and a rate increase for deductibles, coinsurance, and out-of-pocket maximums. The projected plan changes would be effective January 1, 2026. Segal will bring recommendations to the BAC and Board between November 2024 and March 2025, followed by initial and updated estimates in December 2024. Ms. Quintana recommended forming a committee to review the options presented by Segal. Mr. Parrino, Mr. Martinez, Jr., Ms. Jarrell and Ms. Jaramillo volunteered to be on the committee. Mr. Parrino recommended outreach to Committee members Ms. Marsha Martinez and Ms. Kelley Riddle to participate on this committee.

10. D. Stop Loss Update

Ms. Donaldson reported the Stop Loss Update highlighting the renewal analysis effective January 1, 2025. Key stop loss provisions are an individual specific deductible of \$1,000,000, an aggregate specific deductible is \$500,000, and stop loss covers claims incurred from January 1, 2024 through December 31, 2025. There are currently no lasers, and gene therapy is covered. Ms. Donaldson shared a review of claims since 2017. The loss ratio has been low and averages 23%; over a four-year period, it averages 20%. Renewal offers for 2025 show an increase of about \$710,000. NMPSIA continues to pay more in premiums compared to reimbursements. Ms. Donaldson stated that she has confirmed that the data presented are the final renewal numbers for 2025.

10. E. Annual Carrier Updates

10. E. 1. Blue Cross Blue Shield Medical

Ms. Lisa Guevara reported on the Blue Cross Blue Shield Annual Update. The review was from July 1, 2023, through June 30, 2024. The total paid per member per month (PMPM) increased 7.3%. This increase was attributed to a 26.9% increase in high-cost claimants from the prior period. Inpatient facilities' PMPM trends increased by 14.1%, which was impacted by an 18.2% cost increase. This translates to a total claim spending of \$164 million for the year and a current paid PMPM of \$552 with a planned share of 89.3%. Demographics show an average membership of 24,751. NMPSIA membership increased by 3.7%. Neoplasms, Musculoskeletal, Circulatory, and Health Status are the top four most costly diagnostic categories and account for 43.8% of the total medical costs for the period. Emergency room services continue to increase and are almost 80% over the benchmark. The data does reflect that the benefit is being utilized appropriately.

Virtual visits have increased and are being utilized. Wellness with Wondr Health has also increased to 641 participants.

10. E. 2. Delta Dental

Mr. Keith Witt reported Delta Dental's Annual Update. The review was from July 1, 2023, through June 30, 2024. Delta Dental has great in-network dental provider options, with 91% or 879 of the 965 practicing New Mexico dental providers participating in Delta Dental Networks. Delta Dental provides lower-cost options for the members and grants them access to the PPO and Premier Networks. Claims and Utilization savings amounted to approximately \$1.2 million or 8.2% of submitted charges. The network discount savings were approximately \$4.27 million or 29.1% of submitted charges. The savings increase to 32.9% if duplicate claim submissions are excluded. Mr. Witt reported approximately 30,000 claims were processed, totaling over \$4.8 million, with the average cost per claim being about \$166.00. Paid claim costs have increased in the past two fiscal years due to the increase in enrollment; however, the PMPM has decreased from fiscal year 2023 to fiscal year 2024 by about 5%. Postcards were sent out to members who had not seen a dentist in two years. Community engagement has delivered mouthguards to 13,576 athletes, a savings to families of \$271,384.

10. E. 3. Presbyterian Medical

Mr. Steve Valdez reported the Presbyterian Annual Update. The review was from July 1, 2023, through June 30, 2024. Enrollment overview shows an average member increase of 2.9% compared to the prior period and a 2.6% increase in subscribers. The NMPSIA population is 56.1% female, with an overall average age of 37.1 years. Most members reside in Bernalillo, Sandoval, Santa Fe, and San Juan Counties. The Financial Key Indicators Overview shows a 10.4% increase in claims paid. The NMPSIA PMPM increased from \$396.51 to \$425.65, a 7.4% increase. The high-cost claimants increased from \$53.92 to \$63.99, an 18.7% increase. Inpatient and outpatient breakdowns of costs and utilization of key indicators. Inpatient services saw a 9.6% increase, and outpatient services saw a 14.7% increase. Network analysis shows that 99.5% of members are utilizing in-network services. Mr. Valdez reported that 22.4% of members did not use any services at all. Emergency room analysis PMPM claims increased 9.3% and were 39.1% greater than the benchmark. Emergency room visits increased 4.9%. Telehealth did decrease by 2.4% from the prior period.

10. E. 4. United Concordia Dental

Ms. Stephanie Anthony reported United Concordia's Annual Update. The review was from July 1, 2023, through June 30, 2024. In-network utilization has been consistent over the last three years at about 90% with savings of about \$6 million yearly. Membership has decreased by 9%; however, PMPM cost increased by 4.1%, and employee cost increased by 5%. The average age of employees is 49 years, and the average dependent children age is 15 years. Overall, preventive services increased, with employee preventive

services increasing from 56% to 58% and spouse preventive services increasing from 47% to 48%, which is still below the benchmark of 57%.

10. F. Benefits Analyst Quarterly Statistical Report

Ms. Quintana reported the Quarterly Statistical Report for April 1, 2024, through June 30, 2024. NMPSIA received 149 inquiries, most resolved within one or two days. All inquiries were resolved, and members were satisfied and grateful for promptly receiving assistance. Many calls were from employees who were unable to reach someone or get assistance from their benefits department.

10. G. IBAC Update

Ms. Quintana reported the IBAC update. IBAC convened on October 8, 2024, and began with a presentation that primarily focused on a refresher of best practices and methods for procuring and conducting a Claims Integrity Audit. During the discussion, the IBAC Chair noted that the Health Care Authority (HCA) has already chosen a vendor based on internal recommendations. However, the rest of the IBAC desired a more comprehensive selection process. There is a consensus among the rest of the agencies that issuing an RFP would be the best way to ensure a thorough evaluation of potential vendors and their abilities.

10. H. Wildfire and Flood Emergency Order Update

Ms. Quintana reported that on June 18, 2024, Governor Lujan Grisham issued a Wildfire Emergency Order for Lincoln County and Mescalero Apache Reservation, which required health insurers to refill prescriptions early, cover out-of-network services, waive cost-sharing requirements, and cover replacements of medical supplies and equipment that had to be left behind due to evacuations. The order was to be in place for 120 days or through October 17, 2024.

On October 1, 2024, the order was extended until the expiration of the Governor's emergency order for the Salt and South Fork Fires. NMPSIA has drafted a communication to be sent to members by the end of the week informing them of the extension.

Additionally, on October 21, 2024, Governor Lujan Grisham issued an Emergency Order for flooding emergencies in Chavez County, which requires similar accommodation for those members affected until the emergency order relating to the flooding expires. NMPSIA is working with the administrators to follow the order and instate protocols similar to those utilized for the Wildfire Emergency Order. NMPSIA plans to engage and monitor the extension of these benefits to our affected members using an online form where individuals are vetted for their eligibility to utilize the benefits outlined in the order.

11. Risk Matters

11. A. Request to Initiate RFP for Sexual Misconduct Training Videos (Action Item)

Mr. Sandoval requested approval to release an RFP for the Sexual Misconduct Training Videos. The current contract with Vector Solutions expires on June 30, 2025. Mr. Sandoval also requested volunteers from the RAC or Board to join the RFP Committee. Mr. Quintana, Ms. Balderas, and Ms. Ruiz volunteered to join the RFP Committee.

A motion was made for Approval to initiate an RFP for Sexual Misconduct Training Videos.

Motion: S. Quintana

Second: David Martinez Jr.

A roll call vote was taken.

Ms. Roybal called roll.

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

Vote carried.

11. B. Workers' Compensation Conference Update

Mr. Sammy Quintana, Ms. Trish Ruiz, and Ms. Pauline Jaramillo attended the Workers' Compensation conference in Las Vegas, NV. Mr. Quintana and Ms. Ruiz both had an excellent experience personally and professionally. Mr. Quintana reported that Albuquerque Public Schools (APS) was commended for its Return-to-Work Program. Ms. Ruiz was impressed with Artificial Intelligence (AI) used in risk assessments and evaluations.

11. C. TPA Reports

11. C. 1. Property and Liability Monthly Claims Report

Mr. Steve Vanetsky with CCMSI reported on the September 2024 Property and Liability Monthly Claims Report. Liability had 449 open claims, 50 new claims, and 41 claims were closed. Reserves for September were \$67,612,645.01 and payments were \$27,108,775.22 for a total of \$94,721,420.23. Property had 69 open claims, 4 new claims,

and 8 claims were closed. Reserves for September were \$41,889,567.98 and payments were \$43,890,795.96 for a total of \$85,780,363.94.

11. C. 2. Property and Liability Large Losses

Mr. Vanetsky reported the large property losses for September 2024. An update to last month's property loss reported at Hagerman Municipal Schools, the building inspections consultant and engineers indicated that the extended damage reported by the schools were not caused by the earthquake. The damage appears to show a history of long-term post-construction movement due to soil changes and moisture content. These damages will not be covered by NMPSIA insurance. Mr. Vanetsky reported one other significant property loss at Roswell Independent School District due to the flooding that occurred. Initial inspections show a potential loss of \$5,000,000-\$5,500,000, which has been reported to the excess carrier.

Mr. Vanetsky reported three liability large losses for the month of September 2024. Two of these losses are related to sexual implications. One of which involves a potential statute of limitations, as a former student who is currently 49 years of age has come forward with claims of sexual misconduct. The third loss was related to a volunteer at a track meet who sustained a closed head injury by being struck in the head with a discus.

11. C. 3. Worker's Compensation Monthly Claims Report

Mr. Jerry Mayo with CCMSI reported on the September 2024 Workers' Compensation Monthly Claims Report. There were 1,027 open claims, 35 reopened claims, 277 new claims, and 256 claims were closed. Reserves were \$14,956,256.94 and payments were \$50,007,794.66 for a total of \$64,964,051.60.

11. C. 4. Workers' Compensation Large Losses

Mr. Mayo reported three large losses in September 2024 that exceeded \$50,000. Los Alamos Public Schools reported a trip and fall incident where the individual broke their left hip and required a total hip replacement, total claim cost was \$190,100. Santa Fe Public Schools reported a trip and fall incident where the individual sustained a massive rotator cuff tear, the total claim cost was \$65,000. A charter school reported a trip and fall incident where the individual injured their back and right shoulder receiving a 24% body impairment rating, the total claim cost was \$51,786.05.

11. D. Sexual Abuse Statistics

Ms. Julie Garcia with Poms & Associates spoke about sexual abuse statistics presented during the Risk Advisory Committee (RAC) meeting. During the RAC meeting, she asked for a committee to be formed to review the data on sexual molestation cases for the last twenty years. She categorized different claims in conjunction with Vector Solutions participation and STOPit participation to see if there is some kind of correlation between participation and claims. The committee's purpose would be to review the claims data

and statistics and develop a plan for possible increases to premiums. During the RAC meeting Mr. Sammy Quintana, Ms. Denise Balderas, Ms. Vicki Chavez and Ms. Trish Ruiz have volunteered to be on the committee.

11. E. Loss Prevention Update

Mr. Larry Vigil with Poms & Associates presented the Loss Prevention Abatement report for September 2024. 377 recommendations were followed up on within the month, and 277 were corrected for a 74.66% abatement on non-capital.

Mr. Vigil presented an update on a critical hazard letter issued to Mora Independent School District in April 2024. The photos presented show a building used to store maintenance supplies and various chemicals. This building was in an advanced state of dilapidation. The district has since provided updated photos showing that the dilapidated building has been removed and the chemicals have been removed. Mr. Vigil also notified the RAC that La Academia De Esperanza Charter School is currently residing in a building owned by Las Cruces Public Schools; this building is being condemned by the Las Cruces Public Schools, and La Academia De Esperanza Charter School will be evicted. The Charter will move into a temporary location while they look for a suitable permanent location.

12. General Discussion

Ms. Ruiz wanted to thank Angelique Sedillo and Kevin McDonald for the presentation given at the Higher Education Recruitment Consortium (HERC) meeting.

**13. Next Meeting Date and Location: Thursday, December 5, 2024
Location: Poms & Associates, 201 3rd Street, Suite 1400, and a virtual option
(Action Item)**

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

Motion: T. Ruiz

Second: S. Quintana

Ms. Roybal called roll.

Al Park, President	Absent
Chris Parrino, Vice-President	Absent
Trish Ruiz, Secretary	Yes
Denise Balderas	Yes
Vicki Chavez	Yes
Tim Crone	Yes
Pauline Jaramillo	Yes
Bethany Jarrell	Yes
K.T. Manis	Yes
David Martinez, Jr.	Yes

Sammy Quintana Yes

Vote carried.

14. Adjournment (Action Item)

A motion was made to adjourn at 11:00 a.m.


Motion: T. Ruiz **Second:** C. Parrino

Ms. Roybal called roll.

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

Vote carried.

Approved:

Signed by:


 Mr. Alfred Park, Board President