

STATE OF NEW MEXICO
OFFICE OF SUPERINTENDENT OF INSURANCE

SUPERINTENDENT OF INSURANCE

Alice T. Kane



INTERIM DEPUTY SUPERINTENDENT

Colin Baillio

September 1, 2024

Wayne Propst, Secretary
Department of Finance and Administration
Bataan Memorial Building, Room 190B
407 Galisteo Street
Santa Fe, New Mexico 87501

Charles Sallee, Director
Legislative Finance Committee
325 Don Gaspar, Suite 101
Santa Fe, NM 87501

Dear Secretary Propst and Director Sallee,

The Office of Superintendent of Insurance (OSI) FY26 Appropriation Request is enclosed. As an independent regulatory agency, OSI collects revenue and funds its own operations. In FY24, OSI collected approximately \$214.2 million not including monies in the Patient Compensation Fund. These monies include premium surplus taxes for the Health Care Affordability Fund (HCAF), Producer and Company License fees and Fraud and Title Assessments. As of July 1, 2025, OSI no longer receives disbursements from the HCAF or administers programs under the HCAF due to the transfer of those activities to the Health Care Authority. OSI does not receive any recurring General Fund appropriations. From the \$214.2 million collected, \$34.8 million is from Producer, Company, Property and Casualty license fees and penalties. Approximately \$18.1 million or 52% of the \$34.8 million is transferred to the state general fund, the fire fund and law enforcement protection fund. About 48% of the \$34.8 million is used to fund OSI operations. Revenues that are collected and not expended are restricted by statute, reverted to the State General Fund, or distributed to other funds. As of the submission of this budget request, OSI's vacancy rate is 7.9%, with recruitment efforts underway for nearly all open positions.

The Patient's Compensation Fund (PCF) is funded surcharges levied on health care providers who obtain medical malpractice coverage from the PCF. With the passage of House Bill 75, the PCF was placed under the management of a Third-Party Administrator (TPA) which was awarded through a Request for Proposal to Integrion. The TPA started PCF management in January of 2022. The OSI is still responsible for distribution of funds for judgments and settlements rendered on behalf of medically injured patients as well as the PCF's operating expenses. Thanks to support from the legislature and the

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www.osi.state.nm.us

executive, the current projected PCF deficit attributable to independent physicians and surgeons has been eliminated, significantly reducing pressure on independent providers and the need for deficit surcharges. However, additional deficit surcharges on hospitals will be needed to fully address the overall PCF deficit.

OSI continues to improve its financial analysis capabilities to ensure company solvency, oversee troubled companies, and maintain its national accreditation. OSI continues to strive to effectively manage the regulatory landscape to ensure that critical lines of insurance remain affordable and available to New Mexicans, including property insurance impacted by increasing climate risks. OSI is actively collaborating with other state agencies to support risk mitigation efforts and is modeling changes to the state's FAIR Plan that could expand policy limits in areas where private insurers are not writing policies.

In FY26, OSI requests a total increase of \$7.6 million over the FY25 Operating Budget which will be funded through OSI insurance license fees, Fraud assessments and Title assessments. The increase includes a BASE increase of \$3.0 million and an expansion of \$1.2 million and the transfer of \$3.4 million that occurs within the agency from one OSI program to another due to the dual accounting. Including the PCF, the FY26 BASE request totals \$71.1 million and \$73.4 million with the expansion. This amount includes \$17.8 million in transfers within the agency from one OSI program to another. The transfers fund the Insurance Operating Fund (11690). The transfers include a transfer from the Special Revenue Fund (11810), the Title Insurance Maintenance Access Fund (11860), and the Insurance Fraud Fund (11880). The transfers are required to be included in the budget to comply with Generally Accepted Accounting Principles (GAAP).

OSI further preserves General Fund resources through a Memorandum of Understanding (MOU) with the New Mexico Health Insurance Exchange that provides funding for a portion of OSI's activities related to the review and approval of Qualified Health Plans. The FY26 appropriation request reflects other revenue in the amount of \$400,000 from the New Mexico Health Insurance Exchange this MOU.

OSI BASE Budget Request by Category

Personal Services and Employee Benefits – The OSI is comprised of 7 core divisions: Life and Health, Property and Casualty, Financial Regulation, Licensing, Insurance Fraud and Law Enforcement, and Actuarial. The General Counsel and Administrative Services divisions support staff across the agency. . The OSI FY26 Appropriation Request includes an overall BASE increase in salaries and benefits of \$2.7 million more than FY25 Operating Budget. The increase includes requesting \$1.49 million for 15 additional FTEs. OSI is authorized for 114 FTEs in FY25, the additional 15 FTEs would bring the total count to 129 FTEs. The additional FTEs will allow OSI to meet its regulatory responsibilities and improve consumer services across several divisions. . The additional 15 FTEs are funded at midpoint and included in the P795 Insurance Policy (12 FTEs) and P796 Insurance Fraud & Auto-Theft Program (3 FTEs).

In addition, the request includes a base increase of \$1.23 million for recurring funds to replace the special appropriation of \$1.312 million that was appropriated in FY25 for the salary increase adjustments to improve retention and \$80.3 thousand to cover the 10% increase in insurance rates. The recurring funding would be funded through OSI revenues collected by the agency just as the special appropriation was funded. OSI has been successful in utilizing the special appropriation in FY25 in retaining staff and has reduced the vacancy factor down to 7.9% or 9 vacant positions. This base increase will enable OSI to continue to cover the recurring salaries and benefits costs of existing staff without having to impose a larger vacancy factor than the existing 4% vacancy factor being applied.

Contractual Services – The FY26 base request for contractual services increased by \$189.0 thousand more than the FY25 Operating Budget. The increase includes \$200.0 thousand in Life & Health Product Filings Bureau to expand the rate review and rate related analysis to include analysis of life insurance filings and \$120.0 to assist with training of staff, compliance review and enforcement procedures. The increases are offset by a decrease in Fraud & Auto Theft Prevention program contracts budget of \$131.0 being realigned to the other costs category to cover increases in rent and GSD/DoIT rates.

Other Costs – The FY26 request for the other operating costs category increased by \$109.8 thousand more than the FY25 Operating Budget attributable to increases in rent and GSD/DoIT rates premiums.

Other Financing Uses – OSI will continue to transfer funds from the Special Revenues Program (P790) to the Insurance Policy Program (P795). Insurance Operations (P795) will continue to receive a transfer from the Special Revenue (P790- Fund 11810) into the Insurance Operating Fund (11690), Title Insurance Maintenance Fund (11860) the Insurance Fraud Fund (11880) and the Patient Compensation Fund (11850) to help fund Insurance Operations.

Revenue – All other OSI funds are derived from Other State Revenue, Other Transfers, and Fund Balance. Revenues for the agency are derived from various insurance entities through fines, penalties, license fees, hospital and doctor surcharges, fraud assessments and title insurance assessments and fees.

OSI Expansion Request

In recent years, significant new health insurance laws have passed that require OSI to provide annual data collection and analysis. The Life and Health Division has been collecting the data as required and providing analysis for the recent legislative mandates; however, the Life and Health Division requires staff with expertise in data analysis. The lack of positions that support data analysis expertise is crucial for the successful market regulation. Therefore, OSI is requesting an expansion of \$1.2 million for two new bureaus within the Life & Health Division: the Data Analysis & Enforcement Support Bureau and the Prescription Drugs & Pharmacy Benefits Bureau.

The expansion includes \$755.6 for 7 additional FTEs to support these new services in the two new Bureaus. In addition, the expansion includes \$400.0 in contract dollars to request recurring funding to implement and enforce the requirements of the Prescription Drug Transparency Law. OSI was

appropriated a special appropriation in FY25 of \$100.0 as startup for prescription drug price transparency activities but noted during the session that additional resources would be necessary for full implementation. Given the significant increases in the cost of prescription medications and the coming trend of coverage for expensive GLP-1 medications, OSI needs a sophisticated team focused on this critical issue. OSI hired a pharmacist who will be the Director of this new prescription drug bureau. The detailed justifications for the purpose of the positions and contracts are outlined in the expansion section of the request.

Special Appropriation Requests

Included in the budget request submittal are OSI's non-recurring special appropriation requests totaling \$25.1 million. The non-recurring request includes \$1.5 million for implementation of the Health Care Consolidation Oversight Act, \$571.0 thousand for Insurance Fraud and Auto-Theft Prevention, \$5 million for the Auto-Insurance Affordability Pilot, and \$18 million for medical malpractice premium relief. OSI is requesting to utilize Insurance Fraud Fund Balance of \$571.0 thousand to support the Insurance Fraud and Auto-Theft Prevention special appropriation. OSI is requesting \$24.5 million of General Fund to support the other three special appropriations. The detailed justifications for the purpose of the special appropriations are outlined in the expansion section of the request.

Conclusion

The FY26 request includes the required forms for the budget per the checklist. OSI has submitted the required files to DFA's Budget Formulation Management (BFM) site as required by the instructions.

As an adjunct state agency, we understand it is critical and within the public's interest to ensure that the agency functions properly, efficiently, and with an appropriate budget to ensure dependable regulatory oversight in carrying out the New Mexico Insurance Code and Affordable Care Act requirements and general insurance workload. Compared to counterpart insurance agencies in other states, New Mexico has an understaffed insurance office.

If you have any questions regarding this Budget Request, please do not hesitate to contact Ms. Frances Moya, Budget Manager at 505-396-1910; Ms. Amelia Chavez, CFO at 505-695-5197; or myself. Your consideration of this request is greatly appreciated. Thank you.

Sincerely,



Alice T. Kane, Superintendent of Insurance

cc: Julisa Rodriguez, LFC Analyst
Ariana Vigil, DFA Analyst

Agency Office of Superintendent of Insurance

Agency Code 44000

Program _____



S1-Certification

Check here _____ if this form is a revision.

Revision no. _____ Revision date _____

PAGE _____

Agency Name Office of Superintendent of Insurance

Business Unit: 44000

FY26 APPROPRIATION REQUEST CERTIFICATION FORM S-1

I hereby certify that the accompanying summary and detailed statements are true and correct to the best of my knowledge and belief and that the arithmetic accuracy of all numeric information has been verified.

Yes, this agency provides behavioral health services

No, this agency does not provide behavioral health services


Alice Kane, AGENCY HEAD

Superintendent
TITLE

N/A

APPROVED (Board/Commission Chairperson)

TITLE


Amelita Chavez-AGENCY CONTACT

Chief Financial Officer
TITLE

1120 Paseo de Peralta, Santa Fe, NM 87501
ADDRESS

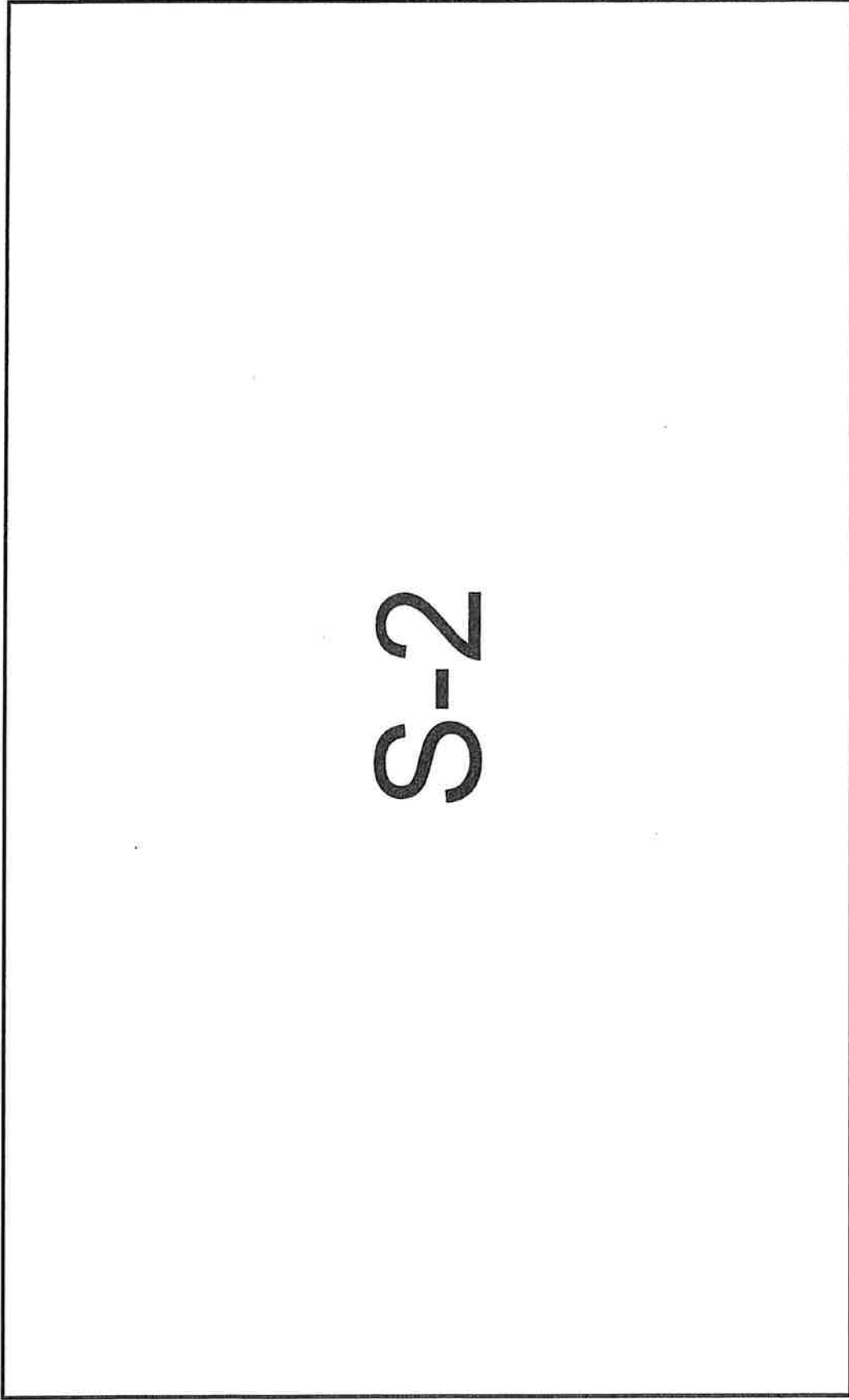
(505) 695-5197
PHONE NUMBER

Note: Appropriation Requests for agencies headed by a board or commission must be approved by the board or commission by official action and signed by the chairperson. Operating Budgets of other agencies must be signed by the director or secretary. Appropriation Requests not properly signed will be returned.

Agency Office of Superintendent of Insurance

Agency Code 44000

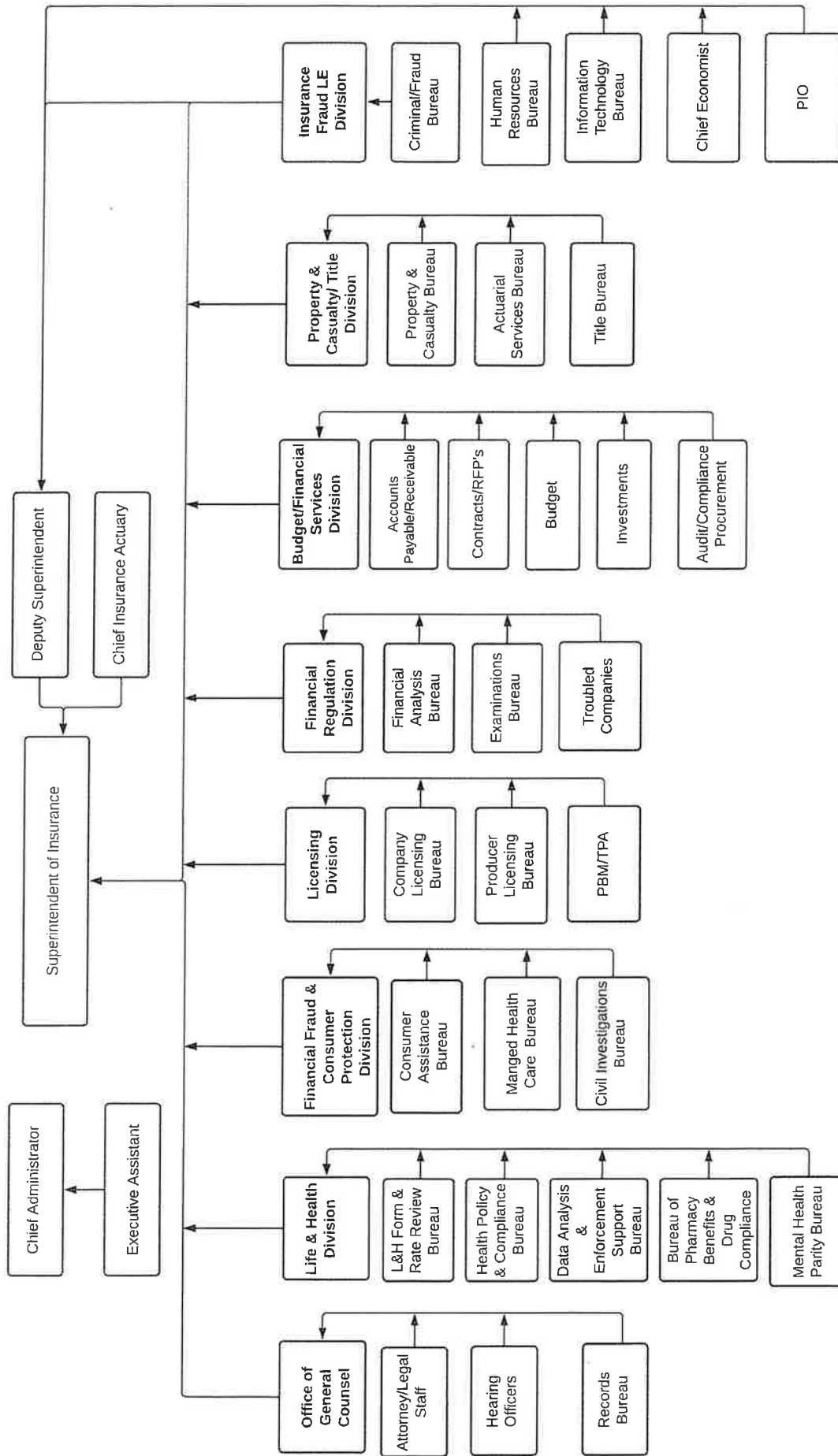
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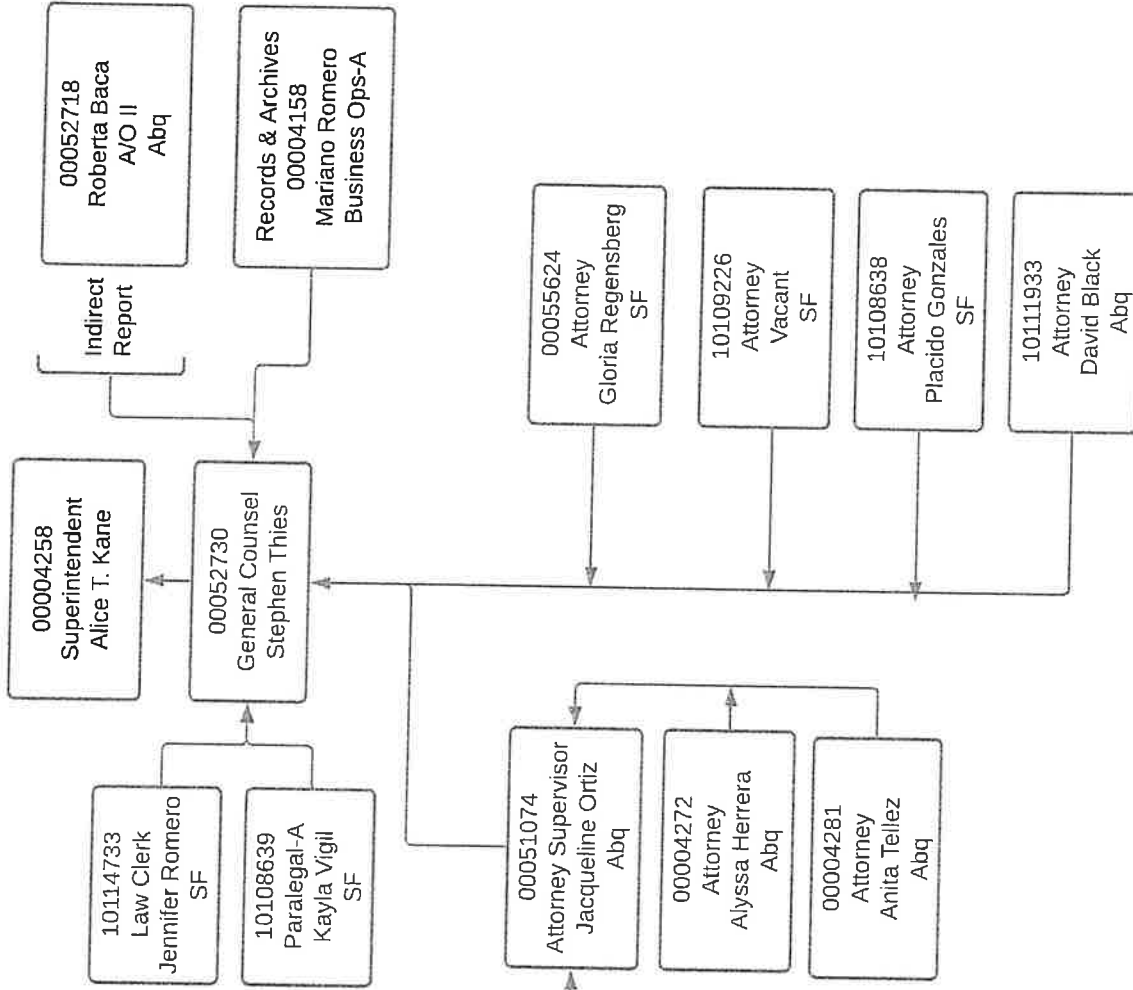
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Revision no. _____ Revision date _____

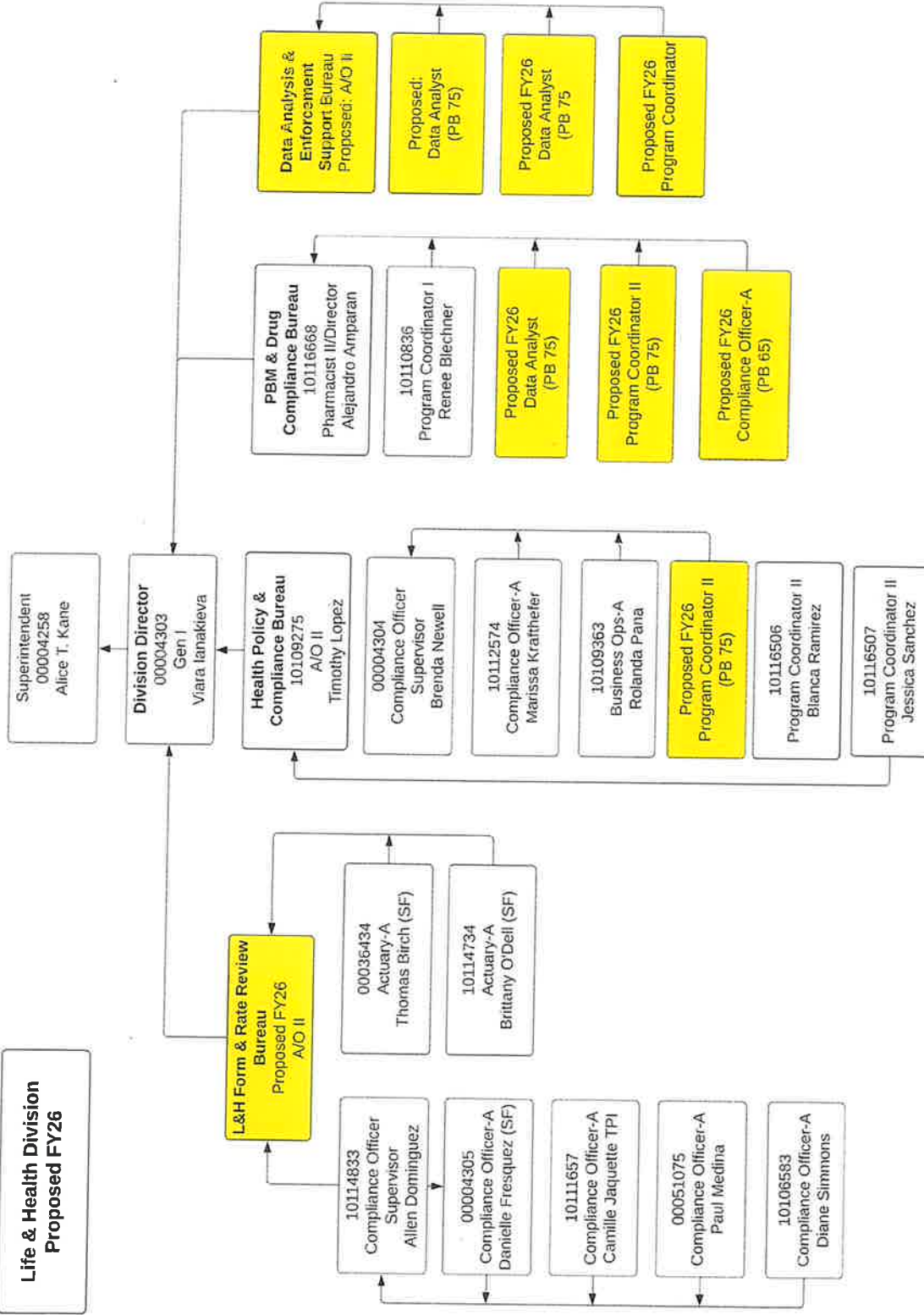
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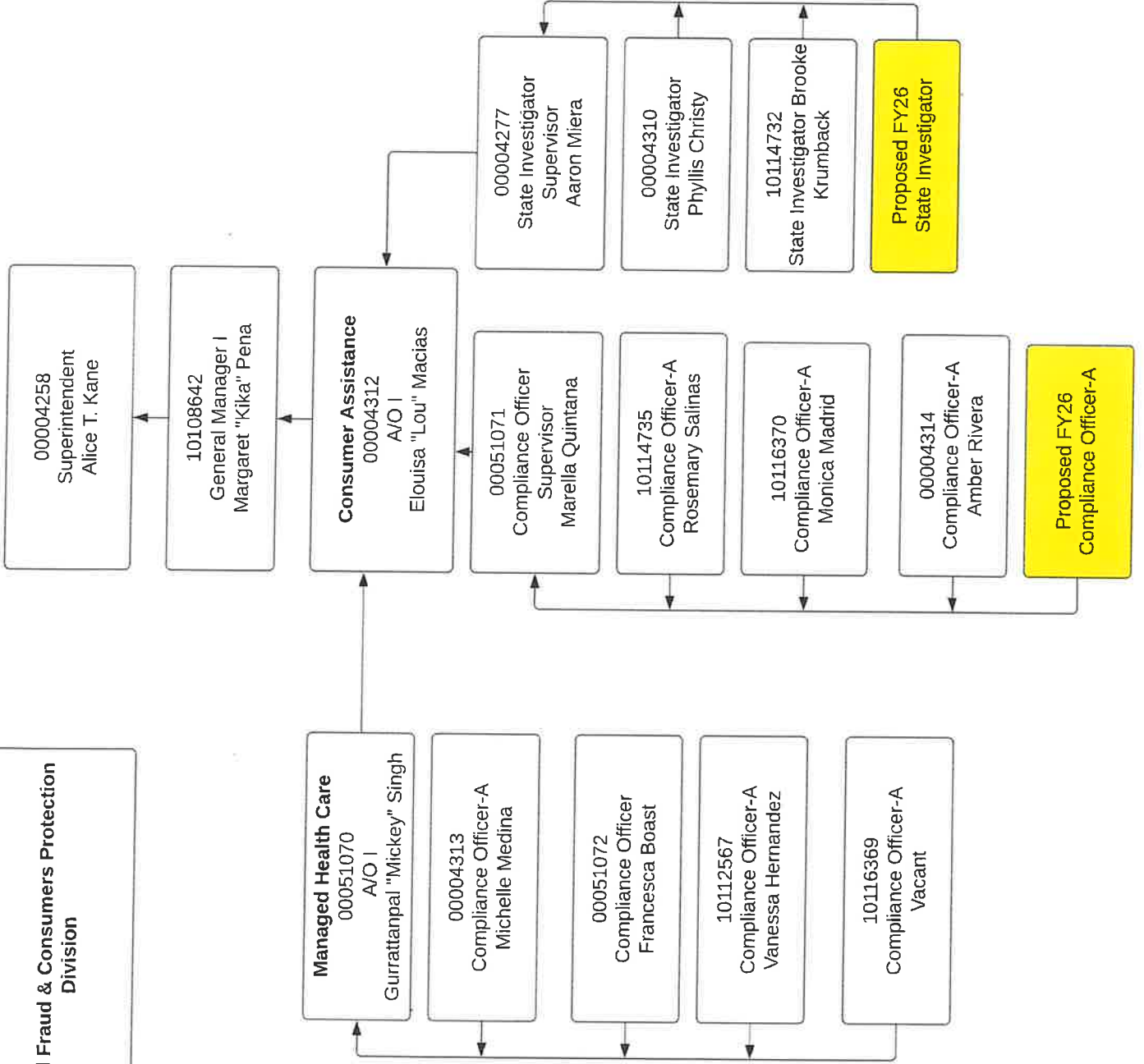
Office of General Counsel



**Life & Health Division
Proposed FY26**



**Financial Fraud & Consumers Protection
Division**



Licensing Division

00004258
Superintendent
Alice T. Kane

Licensing Division
00004273
General Manager I
Victoria Baca

Company Licensing
00004289
Financial Analyst Supervisor
Ursula Almada

10114736
Compliance Officer Super
Lillian Baros

10111592
Compliance Officer-O
Doris Roybal

00004287
Compliance Officer-A
Erin Durbin

00004283
Compliance Officer-O
Louise Orozco

Producer Licensing
00004282
Staff Manager
Vanessa DeJesus

00004286
Secretary - A
Elizabeth Gutierrez

00004260
Compliance Officer-A
Ashley Ramirez

00004320
Compliance Officer-A
Regina Ramirez

Proposed FY26
Compliance Officer-A

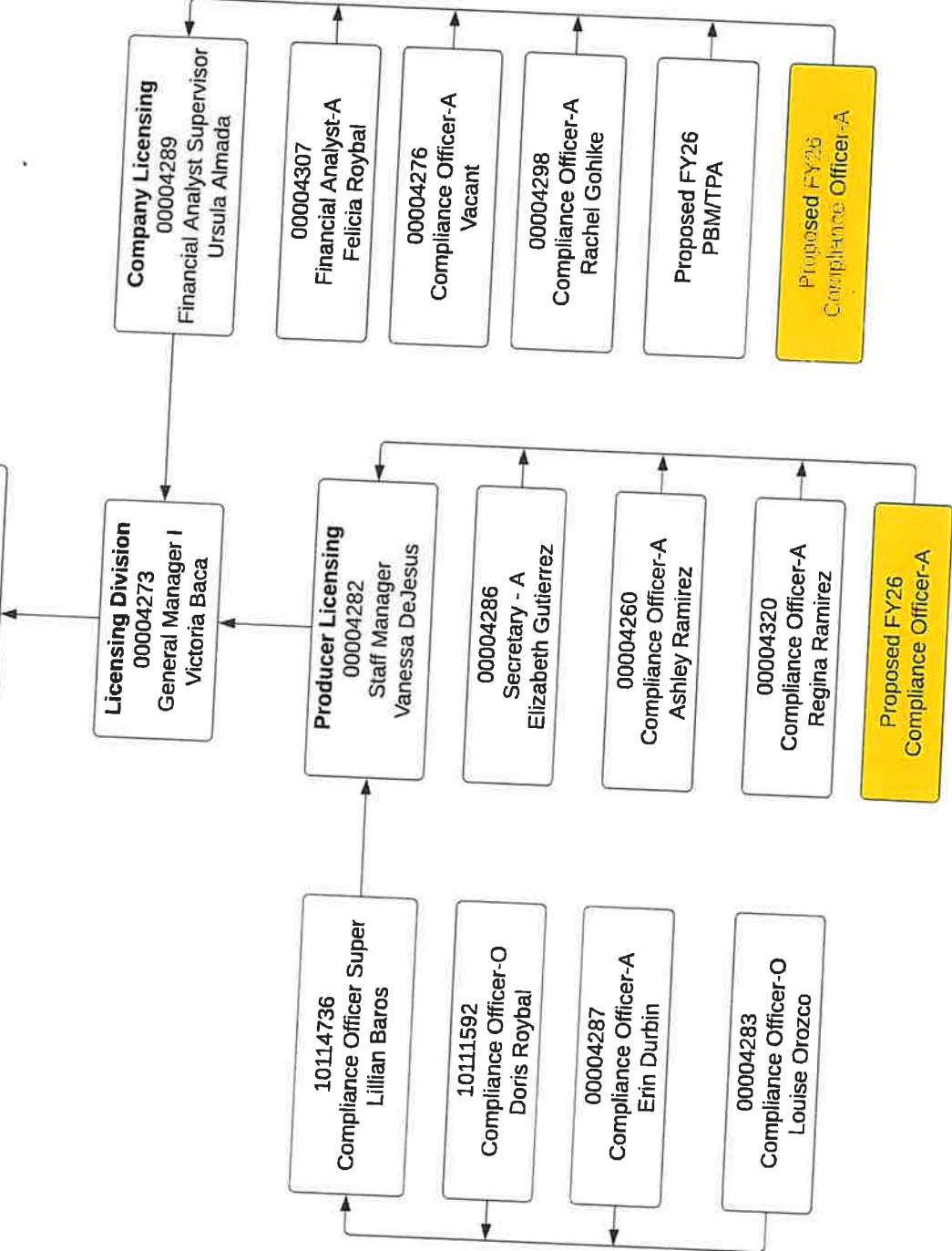
00004307
Financial Analyst-A
Felicia Roybal

00004276
Compliance Officer-A
Vacant

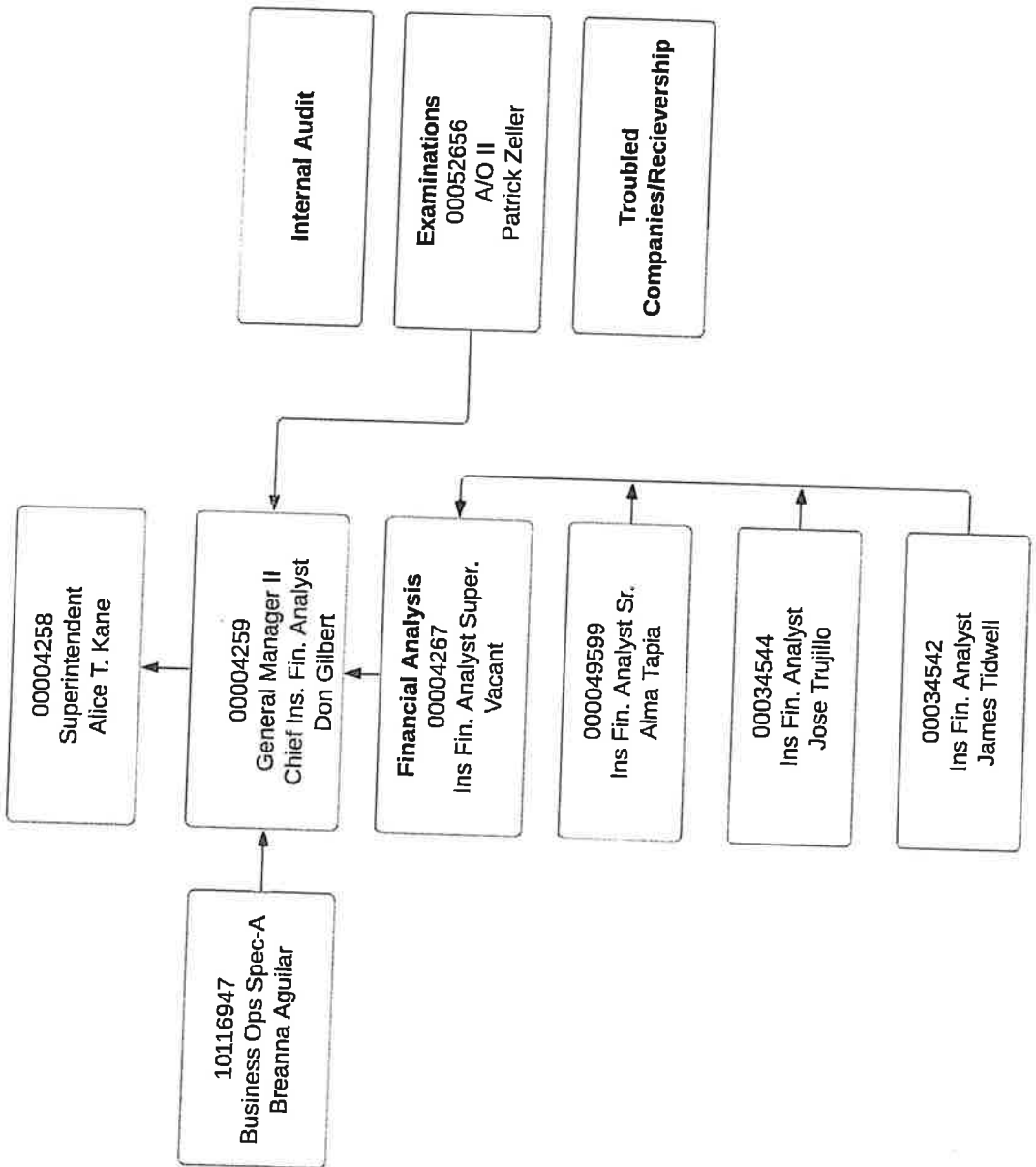
00004298
Compliance Officer-A
Rachel Gohlke

Proposed FY26
PBM/TPA

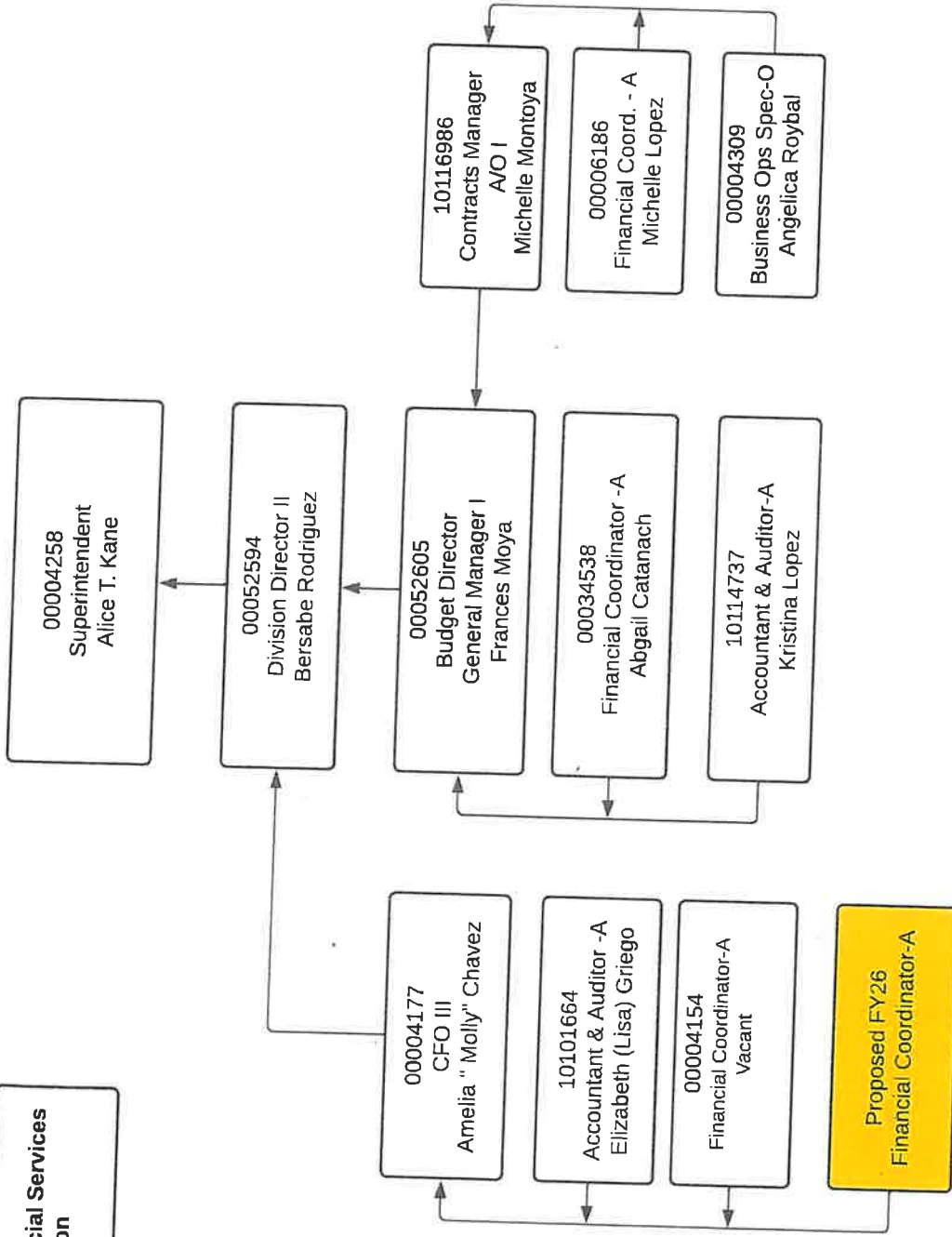
Proposed FY26
Compliance Officer-A



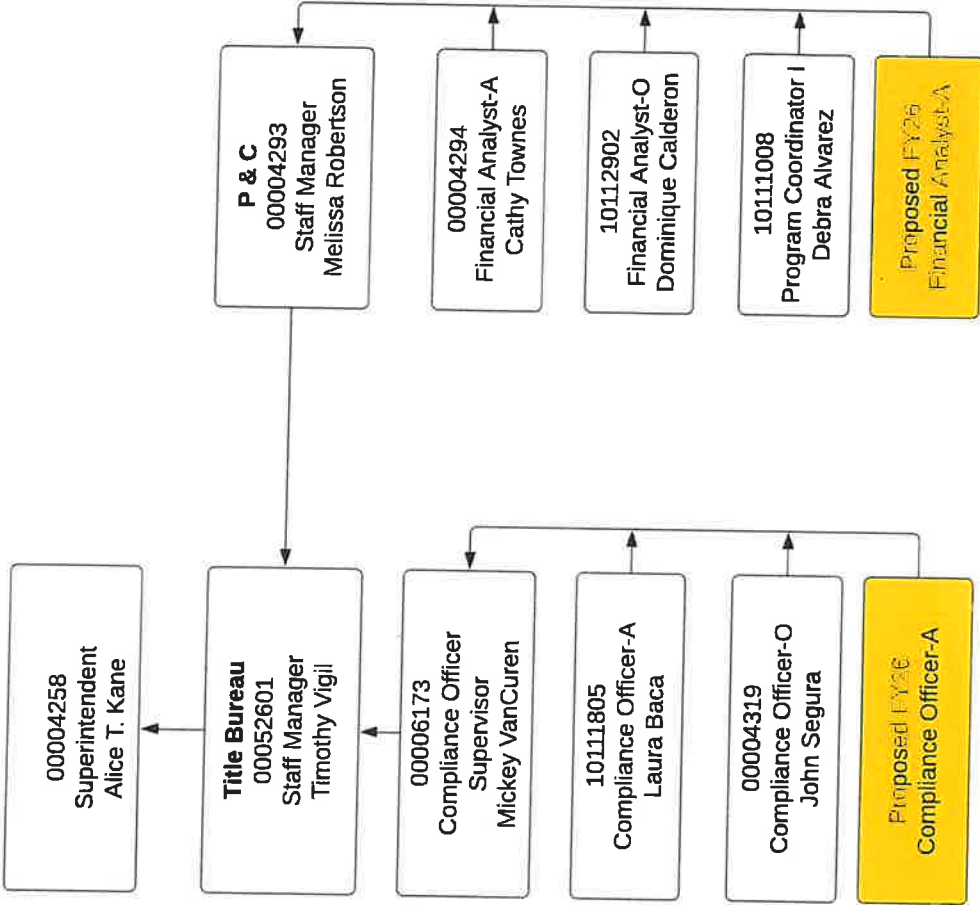
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Division**



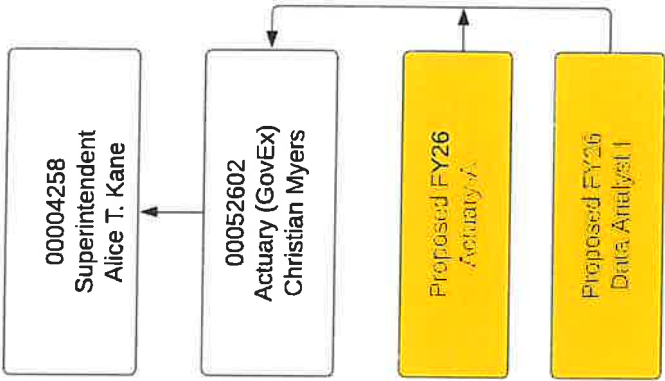
**Budget & Financial Services
Division**

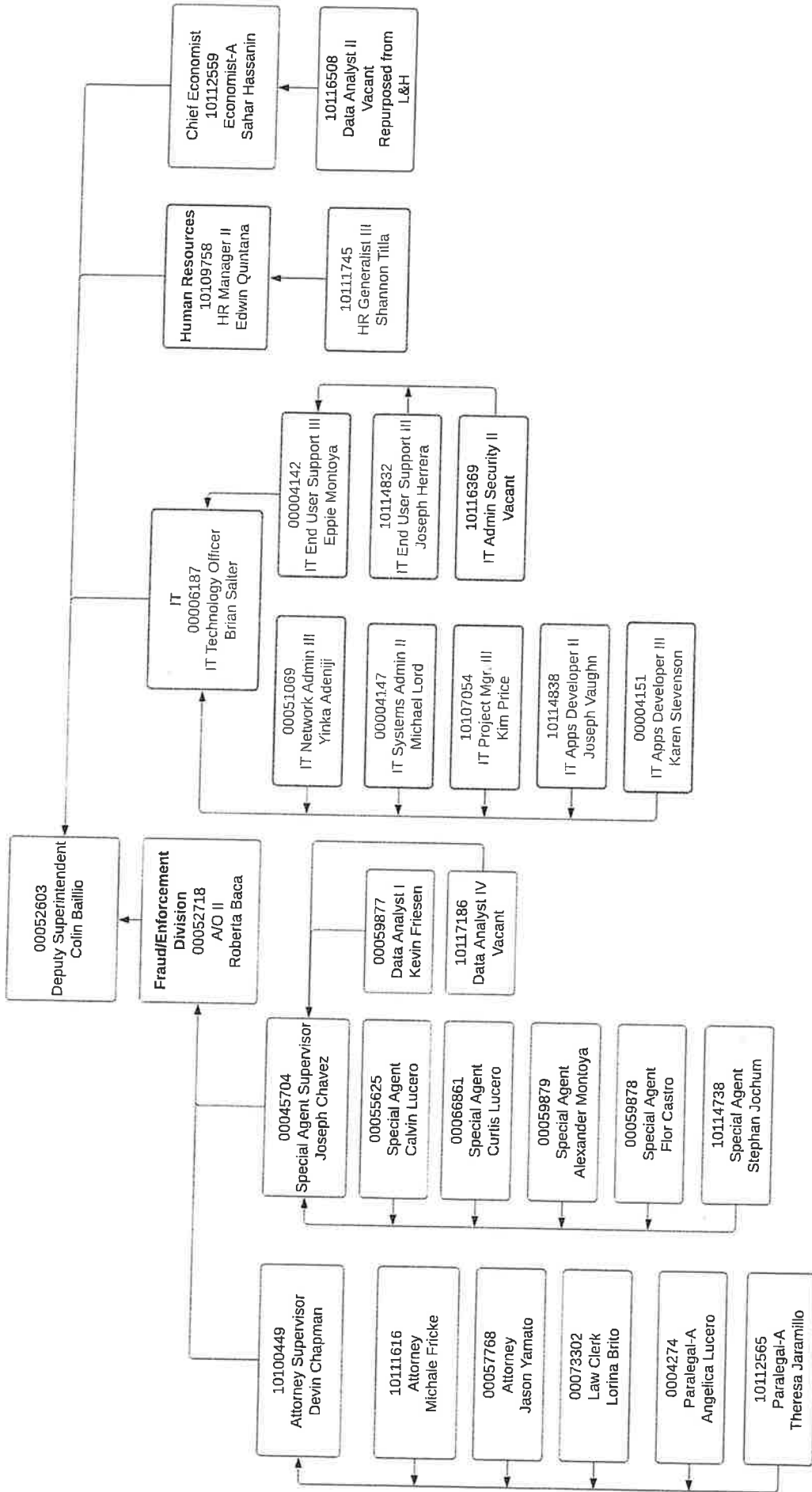


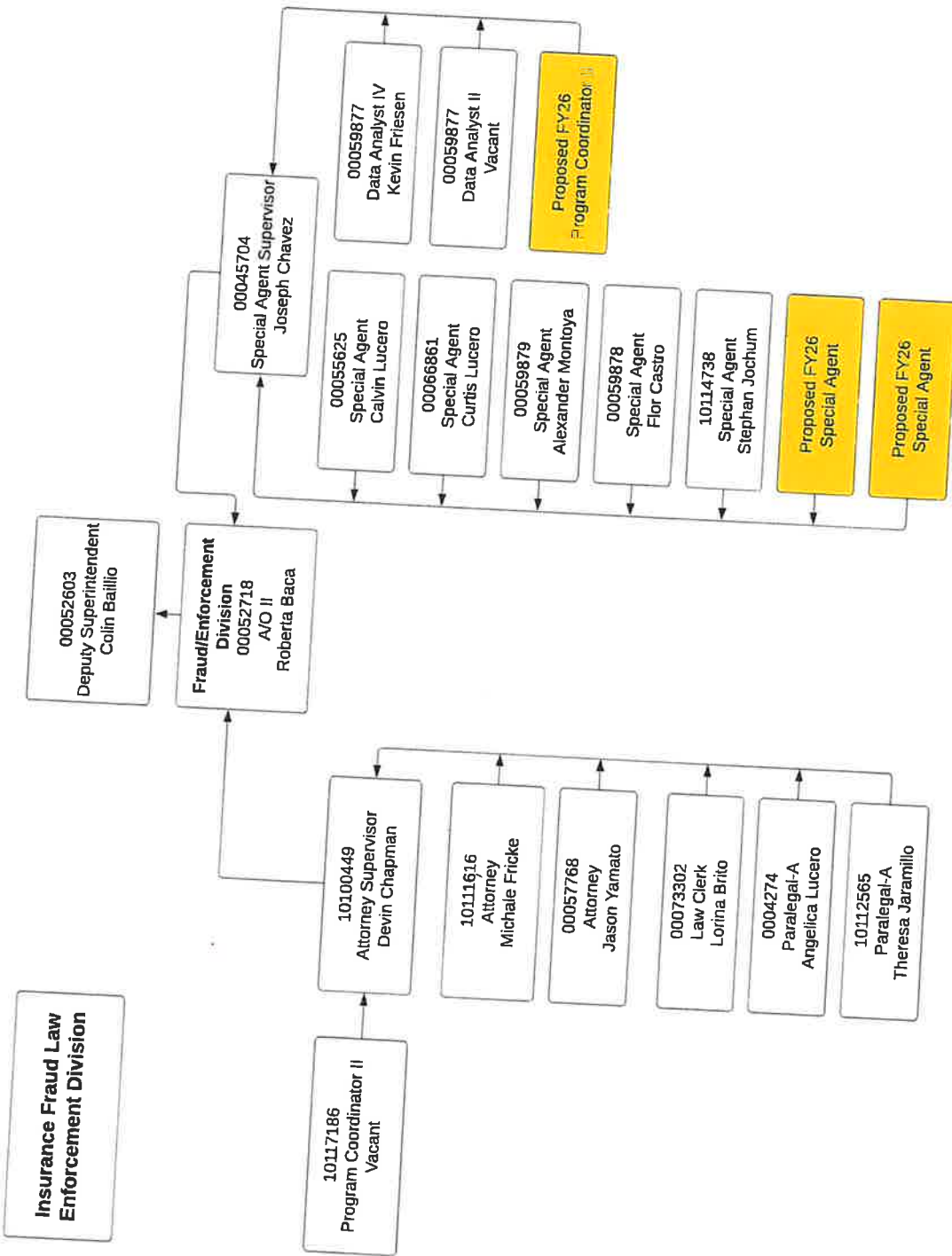
**Property & Casualty/Title
Division**



**Actuarial
Division**







**Insurance Fraud Law
Enforcement Division**

00052603
Deputy Superintendent
Colin Baillio

**Fraud/Enforcement
Division**
00052718
A/O II
Roberta Baca

00045704
Special Agent Supervisor
Joseph Chavez

00055625
Special Agent
Calvin Lucero

00066861
Special Agent
Curtis Lucero

00059879
Special Agent
Alexander Montoya

00059878
Special Agent
Flor Castro

10114738
Special Agent
Stephan Jochum

Proposed FY26
Special Agent

Proposed FY26
Special Agent

10100449
Attorney Supervisor
Devin Chapman

10111616
Attorney
Michale Fricke

00057768
Attorney
Jason Yamato

00073302
Law Clerk
Lorina Brito

0004274
Paralegal-A
Angelica Lucero

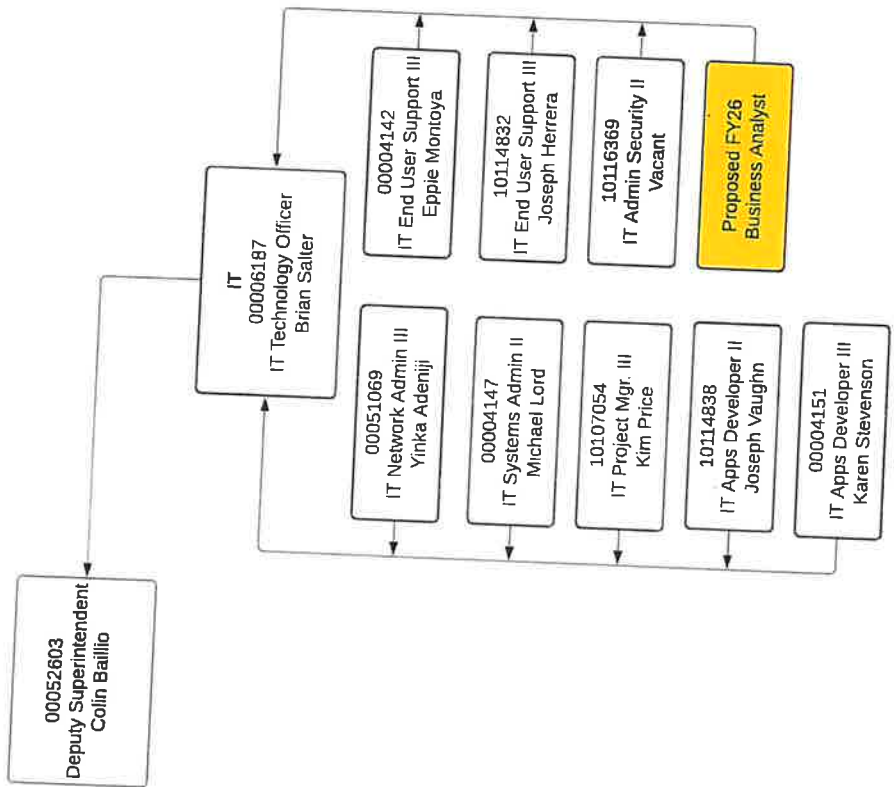
10112565
Paralegal-A
Theresa Jaramillo

10117186
Program Coordinator II
Vacant

00059877
Data Analyst IV
Kevin Friesen

00059877
Data Analyst II
Vacant

Proposed FY26
Program Coordinator III



Special Revenues

State of New Mexico

BU PCode
44000 P790

P-1 Program Overview

Program Description:

The Special Revenues Program is a dual accounting mechanism used to account for the proceeds of specific revenue sources that are legally restricted to expenditures for specified purposes, for the Office of Superintendent of Insurance (OSI), from the various sources and transferring funds into the Insurance Policy fund for the operations of OSI. The funding sources of revenue, established by statute, include the following: 11810 - Insurance Operations Fund (59A-6-5 C). The statute that oversees OSI and these funds is Chapter 59A NMSA 1978 [except for 59A-30A-1 to 59A-30A-18 NMSA 1978 and 59A-42A-1 to 59A-42A-9 NMSA 1978] is known and may be cited as the New Mexico Insurance Code or is referred to as the "Insurance Code". In addition to the noted revenue sources, the Special Revenues Program includes a suspense fund (11820 - Insurance Suspense Fund (59A-6-5 A)), that temporarily holds funds until they can be allocated to the proper fund.

Major Issues and Accomplishments:

Changes to the base budget request are based on the budget request of the Insurance Policy fund.

Overview of Request:

Changes to the base budget request are based on the budget request of the Insurance Policy fund (Fund 11690). The requested BASE increase for the Insurance Policy fund for the FY26 Appropriation Request is \$2.273 million more than the \$17.3 million FY25 Operating Budget. The \$2.273 million increase includes an increase of \$1.9 million in salary & benefits attributable to \$1.2 million for 12 new positions in P795 Insurance Policy Program to support and expand on existing services; \$894.0 thousand for recurring funds to replace the special appropriation appropriated in SFY25 for salary increase adjustments to improve retention, and \$148.0 thousand for a 10% insurance premium rate increase and increases to the GSD/DOIT rates. The BASE increase also includes an increase in contractual services category of \$320.0 thousand to expand the rate review and rate related analysis to include analysis of life insurance filings and to assist with training of staff, compliance review and enforcement procedures. The other costs category reflects a slight decrease from FY25 operating budget.

Programmatic Changes:

The Special Revenue Funds acts as a dual accounting system, as mentioned above. Funds are recorded, and then transferred to the Insurance Policy fund for funding OSI operations.

Base Budget Justification:

The Special Revenue Funds acts as a dual accounting system, as mentioned above. Funds are recorded, and then transferred to the Insurance Policy fund for funding OSI operations. Changes to the base budget request are based on the budget request of the Insurance Policy fund (Fund 11690). The requested BASE increase for the Insurance Policy fund for the FY26 Appropriation Request is \$2.2 million above FY25 Operating Budget attributable to the increases mentioned in the overview.

State of New Mexico P-1 Program Overview

Program Description:

The Insurance Policy Program is responsible for assuring easy public access to reliable insurance products that meet consumer needs, are underwritten by dependable, reputable, financially sound companies; charge fair and competitive rates; and are represented by trustworthy, qualified agents, while promoting a competitive business climate through an ethical and qualified insurance agent and broker base. The mission of the Office of Superintendent of Insurance is to provide consumers with convenient access to reliable insurance products that are underwritten by dependable and financially sound companies. The agency works to ensure that these companies have a proven history of fair and reasonable rates, are represented by trustworthy and qualified agents, and treat consumers fairly and honestly.

The Office of Superintendent of Insurance is committed to insurance consumer protection, fraud prosecution, and education striving to become one of the nation's leading regulatory agencies.

Major Issues and Accomplishments:

The Office of Superintendent of Insurance (OSI) continues its progress to review systems and processes for areas of improvement and increased consumer service. OSI is comprised of dedicated teams who work to ensure that consumers and businesses operating in New Mexico have confidence in the OSI's regulatory oversight of the insurance industry.

The OSI is currently under a 5-year full accreditation by the National Association of Insurance Commissioners (NAIC). This professional accreditation is given to a state insurance department once it has demonstrated it has met and continues to meet an assortment of legal, financial, organizational, and licensing and change of control standards as determined by a committee of its peers.

OSI utilizes a web-based system, State Based Systems (SBS), of the National Association of Insurance Commissioners. OSI bureaus utilizing this system continue to report increased ease-of-use in many areas of daily responsibilities. This system allows OSI bureaus to continue to digitize records, simplify information for New Mexico consumers, and reduce our carbon footprint.

The OSI lead efforts to assist New Mexicans affected by the wildfires that devastated areas near Ruidoso in June 2024 by creating an emergency response staff team that manned a dedicated emergency hotline and was physically deployed to assist New Mexicans affected by the wildfires at dedicated Disaster Relief Centers in Ruidoso. With the increase in climate-linked disasters, OSI is projecting significant issues in the property insurance market in the coming years. These not only relate to wildfires, but other events like hail and extreme wind that can cause significant damage. OSI is working in partnership with other state agencies to develop a risk mitigation framework that can reduce property loss and improve the insurability of properties in higher risk areas. OSI is also exploring options to bolster the state's FAIR plan to cover gaps in the market. OSI is requesting additional staff to improve oversight of this market during what is likely to be a prolonged period of challenges. The OSI Life and Health Division is focused on improving New Mexicans' access to low cost, and even no-cost comprehensive major medical health insurance, and to the access and availability of health care for covered individuals. Through our regulatory oversight of fully-insured major medical health insurance plans, we were able to better align the costs of the insurance products offered on the New Mexico Health Insurance Marketplace. New Mexico's OSI also spearheaded the adoption and implementation of Clear Cost standardized health plans that provide more transparent and predictable coverage options for BeWell enrollees. As of the submission of this document, more than a quarter of BeWell enrollees are enrolled in Clear Cost standardized health plans. Enrollment has increased 42% year-over-year on BeWell, demonstrating the effectiveness of affordability enhancements, IT improvements, and successful outreach and marketing strategies. OSI successfully transitioned the Health Care Affordability Fund to the newly created Health Care Authority on July 1, 2024. To support the Division's efforts to oversee the plans offered on the BeWell Marketplace and preserve General Fund dollars, OSI has a Memorandum of Understanding with the New Mexico Health Insurance Marketplace that provides the agency with \$400,000. These funds are utilized for the qualified health plan reviews and rate revisions that the OSI performs for the Marketplace.

P-1 Program Overview

In 2024, the legislature passed the Health Care Consolidation Oversight Act and OSI adopted emergency rules to govern the new law. The Office has also held stakeholder sessions across the state to get input on updates to the Act. The Act creates a notice and review process for major hospital transactions that result in the change of control of a local hospital to determine whether the transaction has the potential to negatively impact access, affordability, or quality of care in New Mexico. OSI has requested funds to fully staff this new oversight program in its FY26 budget, contingent on passage of legislation extending the program.

The Patient's Compensation Fund (PCF) is funded by surcharges levied on health care providers who obtain medical malpractice coverage from the PCF. With the passage of House Bill 75, the PCF was placed under the management of a Third-Party Administrator (TPA) which was awarded through a Request for Proposal to Integron. The TPA started PCF management in January of 2022. The OSI is still responsible for distribution of funds for judgments and settlements rendered on behalf of medically injured patients as well as the PCF's operating expenses. OSI has made significant progress on major issues over the past year. The current Patients' Compensation Fund (PCF) deficit for independent physicians and surgeons has been eliminated thanks in large part to funds provided by the legislature. This gives providers immediate relief and strengthens the long-term viability of the PCF. Relatedly, OSI implemented the temporary Medical Malpractice Premium Reduction program using funds requested by Governor Lujan Grisham. The program reduced medical professional liability premiums by more than 60% for most providers and more than 80% for obstetricians and related providers.

In FY 2024, OSI collected approximately \$214.2 million not including Patient Compensation Fund. Of the \$214.2 million, \$18.1 million was distributed to other agencies and \$196.1 was recorded as OSI revenue. Most of the revenues result from the Health Care Affordability Fund, premium surplus taxes from Taxation and Revenue Department (TRD), annual licensing fees levied on insurance agents, insurance carriers, and other insurance licensees. OSI's distribution to other agencies is obtained from OSI's Producer and Company license fees, Property and Casualty fees and Penalties. In FY24, these revenues totaled \$34.8 million. Of the \$34.8 million OSI transferred \$15M to fire fund or 43%, \$2.7 to General Fund or 1%, \$325 thousand to Law Enforcement Fund or 1% and approximately \$16.7 M or 48% of money collected is kept by OSI for operations.

The OSI works diligently to consider many different perspectives in its regulatory activities, soliciting feedback from the consumer advocacy community, insurance producers, service providers, insurers, and business owners.

Overview of Request:

The OSI is comprised of 7 core divisions: Life and Health, Property and Casualty, Financial Regulation, Licensing, Insurance Fraud and Law Enforcement, and Actuarial. The General Counsel and Administrative Services divisions support staff across the agency. The OSI FY26 Appropriation Request includes an overall BASE increase in salaries and benefits of \$2.7 million more than FY25 Operating Budget. The increase includes requesting \$1.49 million for 15 additional FTEs. OSI is authorized for 114 FTEs in FY25, the additional 15 FTEs would bring the total count to 129 FTEs. The additional FTEs will allow OSI to meet its regulatory responsibilities and improve consumer services across several divisions. The additional 15 FTEs are funded at midpoint and included in the P795 Insurance Policy (12 FTEs) and P796 Insurance Fraud & Auto-Theft Program (3 FTEs).

The FY26 appropriation request for P795 Insurance Policy Program is \$20.7 million, an increase of \$3.4 million more than the FY25 Operating Budget of \$17.3 million. The increase of \$3.4 million includes a BASE increase of \$2.2 million and an expansion of \$1.15. The details and justification on the expansion are detailed in the expansion section.

The BASE increase of \$2.2 million is for 15 new positions to support and expand on existing services; recurring funds to replace the special appropriation appropriated in SFY25 for salary increase adjustments to improve retention, a 10% insurance premium rate increase and increases to the GSD/DOIT rates. The increase also includes contract dollars to expand the rate review and rate related analysis to include analysis of life insurance filings and to assist with training of staff, compliance review and enforcement procedures. The other costs category reflects a decrease from FY25 operating budget.

P-1 Program Overview

Insurance Policy

BU 44000
PCode P795

Programmatic Changes: The Health Care Affordability Fund transferred to Health Care Authority in July 2024 which is reflected in the OSI FY25 Operating Budget.

Base Budget Justification: The FY26 BASE appropriation request for P795 Insurance Policy Program is \$19.6 million, an increase of \$2.273 million more than the FY25 Operating Budget of \$17.3 million. The \$2.273 million increase includes an increase of \$1.9 million in salary & benefits attributable to \$1.2 million for 12 new positions in P795 Insurance Policy Program to support and expand on existing services; \$894.0 thousand for recurring funds to replace the special appropriation appropriated in SFY25 for salary increase adjustments to improve retention, and \$148.0 thousand for a 10% insurance premium rate increase and increases to the GSD/DOJT rates. The BASE increase also includes an increase in contractual services category of \$320.0 thousand to expand the rate review and rate related analysis to include analysis of life insurance filings and to assist with training of staff, compliance review and enforcement procedures. The other costs category reflects a slight decrease from FY25 operating budget. The OSI operates on fees and assessments collected and no General Fund is requested.

BU PCode
44000 P796

P-1 Program Overview

Program Description:

The New Mexico Insurance Fraud and Law Enforcement Division (Division) and the New Mexico Auto Theft Prevention Authority (NMATPA) proudly serves all its New Mexico constituents, stakeholders and provides expertise to other law enforcement agencies throughout the State on matters of insurance fraud, arson and auto theft. The Division continues to adapt and improve processes to ensure efficient resource allocation and services yearly while simultaneously evolving with hundreds of new criminal referrals, and numerous law enforcement requests for expert assistance while launching new programs to increase accountability, better serve state government, local, state and federal law enforcement entities, consumers and the public.

The primary mission of the Division and the NMATPA is to reduce the overall incidence of insurance fraud, arson and auto theft related transactions within prescribed ethical and constitutional standards, while providing law enforcement expertise and professional prosecutorial services statewide. The Division advocates for change to reduce and limit the opportunity for insurance fraud or other white-collar crimes through a variety of anti-fraud programs, numerous community outreach programs, training for the public, private and governmental sectors throughout the State of New Mexico while endeavoring to maximize

BU PCode
44000 P796

P-1 Program Overview

Major Issues and Accomplishments:

The Division's unwavering commitment to ensuring delivery of services to the citizens of New Mexico and their operational execution have helped shaped our successes. Our achievements are shaped by the strength of the foundations we set. The team's commitment to excellence and our achievements defined by our statutory mission includes but is not limited to the Supervising Prosecutor being selected as the National Insurance Fraud Prosecutor of the Year, the only New Mexico recipient of the Coalition's Annual Walter T. Dartland Insurance Fraud Prosecutor of the Year award, this is the only national award that honors prosecutors focused on insurance fraud that include successful courtroom cases that represent a turning point against a fraud trend or other forms of prosecution and for broader leadership in the field of insurance fraud prosecutions including overall leadership achievements, the Special Agents have been recognized by the City of Albuquerque for their dedication and commitment to auto theft prevention, New Mexico has one of the highest rankings for the last ten years in the nation for auto theft and in the last year went from number three to number six in the nation, the Division received its law enforcement reaccreditation from the New Mexico Municipal League Chief's of Police Association, the Division was recognized with the Silver Lexipol Connect Award for excellence in training and management, the division police personnel were awarded certification as insurance fraud investigators, an international accreditation process for individuals recognized for the expert skills in detecting, investigating, and preventing insurance fraud, and other Division employees have been individually recognized with AIPR NAIC certification and other related awards. Major issues and challenges include but are not limited to funding resources for law enforcement personnel, training, law enforcement equipment, grant funding for the New Mexico Auto Theft Prevention Authority. Last year vehicle thefts continued to surge nationwide, challenging vehicle owners and consumers to curb this growing crime trend. New Mexico continues to be sixth in the nation per capita and has consistently remained in the top ten for stolen automobiles this trend negatively effects insurance premiums with increased rates for consumers statewide. The ever-evolving landscape of cybercrime challenges demand strategic approaches and forward-thinking solutions including this software that will enable OSI Insurance Fraud Law Enforcement Division to investigate claims that are estimated at an annual cost of approximately \$308.6 billion annual cost for industry. The cyber incident suffered by OSI in September 2023, negatively impacted our case management system for months, the division continues to see referrals increase by threefold in the last few years. Unfortunately, it was discovered last year that the last OSI administration was inconsistent in its budget and collection process for the Insurance Fraud/New Mexico Auto Theft Prevention Authority. This has created inconsistency in funding resources with a growing caseload and in trying to expand law enforcement personnel. These inconsistencies have had a negative impact on the OSI Insurance Fraud Law Enforcement Division's ability to meet its statutorily required mission of reducing the incidence of insurance fraud, auto theft and other related crimes. These incidences continue to affect the overall economic vitality of New Mexico communities, drive insurance premium costs for consumers and insurers, and these multifaceted crimes continue to threaten the sum totality of public safety and wellbeing of all New Mexicans.

BU PCode
44000 P796

P-1 Program Overview

Overview of Request:

The FY26 Appropriation request for the Insurance Fraud & Auto-Theft Prevention Program is a BASE increase of \$751.9 thousand more than the FY25 Operating Budget of \$3.168 million with an overall request of \$3.9 million. The increase will be funded through Insurance Fraud Fund Balance.

This request provides for an investment opportunity in public safety one of the state's major performance challenges. OSI wishes to enhance its statutory mandated public safety activities by providing specialty expertise and assistance over criminal investigations initiated by other local, state and federal law enforcement agencies, jurisdictional District Attorney's offices and the Attorney General's Office that are deemed complex, specialized, perceived as conflicts or otherwise outside of the expertise of their agency.

The funding request additional monies for expansion of law enforcement salary and benefits, expansion of personnel including two more police agents and one program coordinator for grants, community outreach, education, and prevention. Police officers are difficult to recruit and retain and our agency is not eligible for any of the new law enforcement funding. It has become an ever-increasing challenge to meet increasing insurance fraud referral demands and expansion of resources to specially train insurance fraud criminal investigators. OSI Special Agents are commissioned law enforcement/police officers/criminal investigators who perform complex criminal investigative work in the enforcement of state and federal laws, rules and regulations statewide. Requests from local, state and federal law enforcement agencies continue to grow exponentially and require more FTE resources and overtime to comply with OSI's legal obligations and other applicable employment laws in the State.

Other public safety challenge requests are for an anti-fraud program that will assist with building better data collection and sharing strategies to combat insurance fraud, auto theft and other related crimes. New Mexico law enforcement agencies grapple with a range of challenges, including rising crime rates, rising insurance consumer costs, budget constraints, recruitment and retention of qualified personnel, community relations, and the ever-evolving landscape of cybercrime. These challenges demand strategic approaches and forward-thinking solutions including this software that will enable OSI Insurance Fraud Law Enforcement Division to investigate claims that are estimated at an annual cost of approximately \$308.6 billion annual cost for industry. These anti-fraud solutions will help integrate robust insurance industry data, predictive analytics, and automated solutions to assist with evaluating fraud referrals, detection of fraud from more than 1.7 billion claims and over 100 million government records to facilitate a swifter and more data driven resolution. These undertakings will assist the Insurance Fraud Law Enforcement Division with successful statutory mission achievement and attainment of legislative performance measure goals. The additional increase above the FY25 operating budget is being requested to be funded through budgeting Insurance Fraud fund balance. The S-10 fund balance form is attached reflecting the current fund balance.

Programmatic Changes:

Improved performance management and increased coordination among the various state and local criminal justice agencies (courts, district attorneys, law enforcement, public defender, counties), combined with effective implementation of data based programmatic delivery of services that offers New Mexico a path towards improved overall public safety. Effective reforms, including technical proposals of forward-thinking technology and quality operating procedures, offer potential savings to consumers from reduced costs associated with increased insurance premiums, placing businesses at risk, reducing the ability of consumers to raise their standard of living and decreasing the economic vitality of the state. OSI data analysts will examine opportunities for investments in proven insurance fraud and auto theft public safety programs and potential savings that can be reinvested further in public safety, including ensuring appropriate implementation of best practices.

BU PCode
44000 P796

P-1 Program Overview

Base Budget Justification:

The overall BASE budget increased by \$751.9 thousand. There is an increase of \$721.9 thousand for an additional 3 positions and requesting funds to replace the special appropriation from FY25 for the salary increases for retention efforts. The 3 FTE are as follows: Program Coordinator-II (range 75) and two Special Agents (range PH). The contractual budget decreased by \$131.0 thousand to realign to the other costs category to offset some of the increase. The other cost category increased \$161.0 thousand attributable to the increased rent costs and GSD/DoIT rates, the MOU with DPS for Emergency dispatch services will increase in FY26, and uniforms/equipment/truck for two new special agents. The increases are offset by decreases in the contractual category totaling \$131.0 thousand.

The base budget for IFATP/Criminal Division is funded through operating on fees and assessments collected and no General Fund is requested. The additional increase of \$721.9 thousand above the FY25 operating budget is being requested to be funded through budgeting Insurance Fraud fund balance.

BU PCode
44000 P797

P-1 Program Overview

Program Description:

The Patient's Compensation Fund (PCF) is a medical malpractice insurance excess risk-assuming function mandated by the Medical Malpractice Act that pays judgments and settlements rendered on behalf of medically injured patients. Its mission is to ensure availability and affordability of professional liability insurance for healthcare providers in New Mexico, which is accomplished by creating a large pool of insureds, pre-screening cases in front of a medical review panel, applying a statutory cap on non-medical damages, and very low administration costs.

Major Issues and Accomplishments:

The Medical Malpractice Act was significantly amended in the 2021 legislative session. It requires OSI to contract with a licensed third-party administrator to perform the administration and operation of the Patient's Compensation Fund (PCF) starting in January of 2022. A Request for Proposal was conducted and Integriion was awarded the third-party administration of the Patient Compensation Fund. Integriion has been overseeing and managing the fund since state fiscal year 2023. A Patient Compensation Advisory Board was formed in July of 2022 and all actions regarding the Patient Compensation Fund are discussed with the Advisory Board. PCF has developed a data base for Plan Participant Surcharges where plan participants can enter surcharges into this data base system. The data base allows for more accurate tracking of insurance coverage during a certain period, to guarantee that doctors and medical facilities have coverage. This allows OSI to properly account for the plan participant surcharges. The PCF participants currently include 16 hospitals and outpatient health care facilities, 338 group entities and 5297 individual providers. As of June 30, 2024 the unaudited surcharges are approximately \$100M.

Overview of Request:

The FY26 Budget Request for Patient Compensation Fund (PCF)-P797 is \$30.7 million, which increased by \$250.0 thousand more than the FY25 Operating Budget \$30.45 million due to allocating agency administrative costs. There is no budget in Salaries and Benefits due to the third party administrator being the oversight of this fund on behalf of the agency. The contractual services budget request is \$2.3 million, which remained flat to FY25 Operating Budget. The budget for the third-party administrator contract is in the contractual services category. The Third-Party Administrator has been performing the administration and operation of the PCF since the state fiscal year 2023. The other costs category for the FY26 Request remained level to FY25 Operating Budget at \$28.2 million. The majority \$27.8 is for legal settlements which continue to grow on a per claim basis. Actual payouts for fiscal year 2024 totaled \$51.2 million. A budget adjustment increase was processed in FY24 to bring in fund balance to cover this increase. A budget adjustment increase will be processed in FY25 and future years to cover the determined increase in settlements.

Programmatic Changes:

The Medical Malpractice Act was significantly amended in the 2021 legislative session. It requires OSI to contract with a licensed third-party administrator to perform the administration and operation of the Patient's Compensation Fund starting in January of 2022. The operations of the PCF are overseen by the PCF Advisory Board. With the implementation of the Third-Party Administrator, there are no FTEs funded by the PCF.

Base Budget Justification:

The FY26 Base Budget Request for Patient Compensation Fund (PCF)-P797 is \$30.7 million, which increased in the Other Financing Uses category by \$250.0 thousand more than the FY25 Operating Budget of \$30.45 million due to allocating agency administrative costs. This amount will be transferred to Insurance operations budget to cover a portion of the agency administrative costs. All other categories to include Salaries and Benefits, contractual services and the other costs category remained flat to the FY25 budget by category.

S-8 Financial Summary

(Dollars in Thousands)

BU PCode Department
44000 0000 0000000000

----- FY 2026 Agency Request -----

	2023-24 Opbud	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	Base	Expansion	Total
REVENUE							
112 Other Transfers	13,164.1	13,889.3	15,521.6	0.0	17,784.5	1,155.6	18,940.1
120 Federal Revenues	0.0	145.6	0.0	0.0	0.0	0.0	0.0
130 Other Revenues	127,219.2	136,887.6	49,500.1	0.0	52,575.9	1,155.6	53,731.5
150 Fund Balance	375.0	71.3	802.6	0.0	751.9	0.0	751.9
REVENUE, TRANSFERS	140,758.3	150,993.8	65,824.3	0	71,112.3	2,311.2	73,423.5
REVENUE	140,758.3	150,993.8	65,824.3	0	71,112.3	2,311.2	73,423.5
EXPENSE							
200 Personal Services and Employee Benefits	11,930.7	11,427.3	13,420.3	14,410.7	16,146.6	755.6	16,902.2
300 Contractual services	6,161.3	5,433.7	6,078.8	0.0	6,267.8	400.0	6,667.8
400 Other	109,502.2	120,243.5	30,803.6	0.0	30,913.4	0.0	30,913.4
EXPENDITURES	127,594.2	137,104.6	50,302.7	14,410.68	53,327.8	1,155.6	54,483.4
500 Other financing uses	13,164.1	13,777.9	15,521.6	0.0	17,784.5	1,155.6	18,940.1
OTHER FINANCING USES	13,164.1	13,777.9	15,521.6	0	17,784.5	1,155.6	18,940.1
EXPENSE	140,758.3	150,882.4	65,824.3	14,410.68	71,112.3	2,311.2	73,423.5
FTE POSITIONS							
810 Permanent	115.00	116.00	114.00	116.00	129.00	7.00	136.00
830 Temporary	0.00	1.00	0.00	1.00	0.00	0.00	0.00
FTEs	115.00	117.00	114.00	117.00	129.00	7.00	136.00
FTE POSITIONS	115.00	117.00	114.00	117.00	129.00	7.00	136.00

Special Revenues

State of New Mexico

BU PCode Department
44000 P790 000000

S-8 Financial Summary
(Dollars in Thousands)

	2023-24 Opbud	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	Base	FY 2026 Agency Request Expansion	Total
REVENUE							
130 Other Revenues	12,275.3	12,889.1	14,905.0	0.0	16,917.9	1,155.6	18,073.5
REVENUE, TRANSFERS	12,275.3	12,889.1	14,905.0	0.0	16,917.9	1,155.6	18,073.5
REVENUE	12,275.3	12,889.1	14,905.0	0.0	16,917.9	1,155.6	18,073.5
EXPENSE							
300 Contractual services	0.0	0.0	0.0	0.0	0.0	0.0	0.0
400 Other	0.0	0.0	0.0	0.0	0.0	0.0	0.0
EXPENDITURES	0.0	0.0	0.0	0	0.0	0.0	0.0
500 Other financing uses	12,275.3	12,889.1	14,905.0	0.0	16,917.9	1,155.6	18,073.5
OTHER FINANCING USES	12,275.3	12,889.1	14,905.0	0	16,917.9	1,155.6	18,073.5
EXPENSE	12,275.3	12,889.1	14,905.0	0	16,917.9	1,155.6	18,073.5

Insurance Policy

State of New Mexico

BU PCode Department
44000 P795 000000

S-8 Financial Summary
(Dollars in Thousands)

	2023-24 Opbud	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	Base	Expansion	Total
REVENUE							
112 Other Transfers	13,164.1	13,889.3	15,521.6	0.0	17,784.5	1,155.6	18,940.1
120 Federal Revenues	0.0	145.6	0.0	0.0	0.0	0.0	0.0
130 Other Revenues	81,889.3	68,353.3	1,769.3	0.0	1,779.6	0.0	1,779.6
REVENUE, TRANSFERS	95,053.4	82,388.2	17,290.9	0.0	19,564.1	1,155.6	20,719.7
REVENUE	95,053.4	82,388.2	17,290.9	0.0	19,564.1	1,155.6	20,719.7
EXPENSE							
200 Personal Services and Employee Benefits	10,100.0	9,707.8	11,468.7	12,153.9	13,443.1	755.6	14,198.7
300 Contractual services	3,723.5	3,984.5	3,631.0	0.0	3,951.0	400.0	4,351.0
400 Other	81,024.3	68,378.8	1,985.6	0.0	1,964.4	0.0	1,964.4
EXPENDITURES	94,847.8	82,071.2	17,085.3	12,153.9	19,358.5	1,155.6	20,514.1
500 Other financing uses	205.6	205.6	205.6	0.0	205.6	0.0	205.6
OTHER FINANCING USES	205.6	205.6	205.6	0	205.6	0.0	205.6
EXPENSE	95,053.4	82,276.8	17,290.9	12,153.9	19,564.1	1,155.6	20,719.7
FTE POSITIONS							
810 Permanent	98.70	99.50	98.20	99.50	110.50	7.00	117.50
FTEs	98.70	99.50	98.20	99.50	110.50	7.00	117.50
FTE POSITIONS	98.70	99.50	98.20	99.50	110.50	7.00	117.50

S-8 Financial Summary

(Dollars in Thousands)

BU PCode Department
44000 P796 000000

	2023-24 Opbud	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	Base	Expansion	Total
REVENUE							
112 Other Transfers	0.0	0.0	0.0	0.0	0.0	0.0	0.0
130 Other Revenues	2,594.2	2,544.2	2,365.4	0.0	3,168.0	0.0	3,168.0
150 Fund Balance	375.0	71.3	802.6	0.0	751.9	0.0	751.9
REVENUE, TRANSFERS	2,969.2	2,615.5	3,168.0	0.0	3,919.9	0.0	3,919.9
REVENUE	2,969.2	2,615.5	3,168.0	0.0	3,919.9	0.0	3,919.9
EXPENSE							
200 Personal Services and Employee Benefits	1,787.8	1,719.5	1,951.6	2,111.3	2,703.5	0.0	2,703.5
300 Contractual services	145.1	43.2	155.1	0.0	24.1	0.0	24.1
400 Other	625.3	441.8	650.3	0.0	781.3	0.0	781.3
EXPENDITURES	2,558.2	2,204.5	2,757.0	2,111.33	3,508.9	0.0	3,508.9
500 Other financing uses	411.0	411.0	411.0	0.0	411.0	0.0	411.0
OTHER FINANCING USES	411.0	411.0	411.0	0	411.0	0.0	411.0
EXPENSE	2,969.2	2,615.5	3,168.0	2,111.33	3,919.9	0.0	3,919.9
FTE POSITIONS							
810 Permanent	16.10	15.50	15.80	15.50	18.50	0.00	18.50
830 Temporary	0.00	1.00	0.00	1.00	0.00	0.00	0.00
FTEs	16.10	16.50	15.80	16.50	18.50	0.00	18.50
FTE POSITIONS	16.10	16.50	15.80	16.50	18.50	0.00	18.50

Patient's Compensation Fund

State of New Mexico

S-8 Financial Summary

(Dollars in Thousands)

BU PCode Department
44000 P797 000000

	2023-24 Opbud	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	Base	----- FY 2026 Agency Request ----- Expansion	Total
REVENUE							
112 Other Transfers	0.0	0.0	0.0	0.0	0.0	0.0	0.0
130 Other Revenues	30,460.4	53,101.1	30,460.4	0.0	30,710.4	0.0	30,710.4
REVENUE, TRANSFERS	30,460.4	53,101.1	30,460.4	0.0	30,710.4	0.0	30,710.4
REVENUE	30,460.4	53,101.1	30,460.4	0.0	30,710.4	0.0	30,710.4
EXPENSE							
200 Personal Services and Employee Benefits	42.9	0.0	0.0	145.5	0.0	0.0	0.0
300 Contractual services	2,292.7	1,406.0	2,292.7	0.0	2,292.7	0.0	2,292.7
400 Other	27,852.6	51,422.9	28,167.7	0.0	28,167.7	0.0	28,167.7
EXPENDITURES	30,188.2	52,828.9	30,460.4	145.45	30,460.4	0.0	28,167.7
500 Other financing uses	272.2	272.2	0.0	0.0	250.0	0.0	30,460.4
OTHER FINANCING USES	272.2	272.2	0.0	0	250.0	0.0	250.0
EXPENSE	30,460.4	53,101.1	30,460.4	145.45	30,710.4	0.0	30,710.4
FTE POSITIONS							
810 Permanent	0.20	1.00	0.00	1.00	0.00	0.00	0.00
FTEs	0.20	1.00	0.00	1.00	0.00	0.00	0.00
FTE POSITIONS	0.20	1.00	0.00	1.00	0.00	0.00	0.00

Office of Superintendent of Insurance

State of New Mexico

BU PCode Department
44000 0000 00000000000

S-9 Account Code Revenue/Expenditure Summary
(Dollars in Thousands)

	2023-24 Opbud	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	FY 2026 Agency Request		Total
					Base	Expansion	
425909 Other Services - Interagency	0.0	0.0	0.0	0.0	0.0	0.0	0.0
499880 O/F Sources - Lease Financing	0.0	111.4	0.0	0.0	0.0	0.0	0.0
499906 OFS - INTRA-Agency	13,164.1	13,777.9	15,521.6	0.0	17,784.5	1,155.6	18,940.1
112 Other Transfers	13,164.1	13,889.3	15,521.6	0.0	17,784.5	1,155.6	18,940.1
451903 Federal Direct - Operating	0.0	145.6	0.0	0.0	0.0	0.0	0.0
120 Federal Revenues	0.0	145.6	0.0	0.0	0.0	0.0	0.0
407101 Insurance Tax	83,019.4	66,552.2	2,448.6	0.0	3,169.0	0.0	3,169.0
422902 Other Fees	13,339.4	16,592.8	16,191.1	0.0	18,296.5	1,155.6	19,452.1
424302 Printing & Reproduction	0.0	5.9	0.0	0.0	0.0	0.0	0.0
441101 Interest On Bank Deposits	0.0	(0.0)	0.0	0.0	0.0	0.0	0.0
441201 Interest On Investments	0.0	7,728.2	0.0	0.0	0.0	0.0	0.0
441651 Realized Gain (Loss) on Invest	0.0	(0.0)	0.0	0.0	0.0	0.0	0.0
441851 Unrealized Gain (Loss) on Invs	0.0	5,890.3	0.0	0.0	0.0	0.0	0.0
461402 Other Penalties	0.0	0.6	0.0	0.0	0.0	0.0	0.0
475101 Other Gifts & Grants	400.0	580.5	400.0	0.0	400.0	0.0	400.0
475150 Contributions	0.0	(0.0)	0.0	0.0	0.0	0.0	0.0
482102 Doctors' Surcharges	30,460.4	38,712.6	30,460.4	0.0	30,710.4	0.0	30,710.4
496901 Miscellaneous Revenue	0.0	772.0	0.0	0.0	0.0	0.0	0.0
496902 Miscellaneous Revenue	0.0	52.6	0.0	0.0	0.0	0.0	0.0
130 Other Revenues	127,219.2	136,887.6	49,500.1	0.0	52,575.9	1,155.6	53,731.5
325900 Restricted FB - Gov	375.0	71.3	802.6	0.0	751.9	0.0	751.9
150 Fund Balance	375.0	71.3	802.6	0.0	751.9	0.0	751.9
TOTAL REVENUE	140,758.3	150,993.8	65,824.3	0	71,112.3	2,311.2	73,423.5
520100 Exempt Perm Positions P/T&F/T	743.2	627.4	889.9	892.4	1,341.2	0.0	1,341.2
520200 Term Positions	500.0	0.0	485.0	0.0	0.0	0.0	0.0
520300 Classified Perm Positions F/T	7,203.3	7,370.2	8,249.1	9,738.9	10,527.3	562.1	11,089.4
520500 Temporary Positions F/T & P/T	0.0	2.8	0.0	49.2	0.0	0.0	0.0
520600 Paid Unused Sick Leave	6.8	2.9	7.8	0.0	3.9	0.0	3.9
520700 Overtime & Other Premium Pay	47.2	144.5	59.0	0.0	31.1	0.0	31.1
520800 Annl & Comp Paid At Separation	75.3	82.3	87.3	0.0	21.4	0.0	21.4
521100 Group Insurance Premium	915.2	676.5	854.6	837.3	883.4	31.5	914.9
521200 Retirement Contributions	1,383.7	1,508.4	1,691.0	2,023.4	2,064.9	107.9	2,172.8
521300 FICA	603.5	583.3	677.0	655.0	821.0	42.8	863.8

Office of Superintendent of Insurance

State of New Mexico

BU PCode Department
44000 0000 0000000000

S-9 Account Code Revenue/Expenditure Summary

(Dollars in Thousands)

	2023-24 Opbud	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	----- Base	----- Expansion	----- Total
521400 Workers' Comp Assessment Fee	0.7	0.9	1.2	0.0	1.0	0.0	1.0
521410 GSD Work Comp Insur Premium	14.6	14.6	10.7	0.0	9.3	0.0	9.3
521500 Unemployment Comp Premium	23.5	0.0	2.4	0.0	3.3	0.0	3.3
521600 Employee Liability Ins Premium	256.6	256.4	228.4	0.0	224.0	0.0	224.0
521700 RHC Act Contributions	157.1	156.9	176.9	214.4	214.8	11.3	226.1
523200 COVID Related Time Worked	0.0	0.2	0.0	0.0	0.0	0.0	0.0
200 Personal Services and Employee Bene	11,930.7	11,427.3	13,420.3	14,410.7	16,146.6	755.6	16,902.2
535100 Medical Services	504.4	0.7	504.0	0.0	509.1	0.0	509.1
535200 Professional Services	4,417.8	4,920.5	4,237.3	0.0	4,360.2	400.0	4,760.2
535300 Other Services	52.5	439.2	117.0	0.0	80.0	0.0	80.0
535309 Other Services - Interagency	3.0	0.0	0.0	0.0	0.0	0.0	0.0
535400 Audit Services	107.4	0.0	80.7	0.0	102.2	0.0	102.2
535500 Attorney Services	954.0	70.1	1,017.6	0.0	1,116.3	0.0	1,116.3
535600 IT Services	122.2	3.2	122.2	0.0	100.0	0.0	100.0
300 Contractual services	6,161.3	5,433.7	6,078.8	0.0	6,267.8	400.0	6,667.8
542100 Employee I/S Mileage & Fares	34.8	2.7	28.8	0.0	32.6	0.0	32.6
542200 Employee I/S Meals & Lodging	72.3	14.4	64.9	0.0	61.9	0.0	61.9
542300 Brd & Comm Mbr Meals & Lodging	6.0	0.0	6.0	0.0	6.0	0.0	6.0
542500 Transp - Fuel & Oil	43.8	23.1	47.1	0.0	32.6	0.0	32.6
542600 Transp - Parts & Supplies	14.7	22.6	16.2	0.0	23.6	0.0	23.6
542700 Transp - Transp Insurance	2.4	2.4	2.4	0.0	2.5	0.0	2.5
542800 State Transp Pool Charges	15.0	0.0	15.0	0.0	0.0	0.0	0.0
543200 Maint - Furn, Fixt, Equipment	28.5	29.1	27.6	0.0	19.6	0.0	19.6
543300 Maint - Buildings & Structures	0.0	29.2	2.0	0.0	2.0	0.0	2.0
543400 Maint - Property Insurance	0.1	0.0	0.1	0.0	0.0	0.0	0.0
543500 Maint - Supplies	1.5	2.1	1.5	0.0	1.5	0.0	1.5
543700 Maintenance Services	0.0	0.9	0.0	0.0	0.0	0.0	0.0
543820 Maintenance IT	65.8	108.3	64.7	0.0	2.0	0.0	2.0
543830 IT HW/SW Agreements	287.6	57.1	287.6	0.0	243.4	0.0	243.4
543900 Other Maintenance	0.0	0.3	0.0	0.0	0.0	0.0	0.0
544000 Supply Inventory IT	143.6	246.4	147.4	0.0	144.4	0.0	144.4
544100 Supplies-Office Supplies	63.6	60.1	101.3	0.0	79.9	0.0	79.9
544200 Supplies-Medical, Lab, Personal	1.0	0.0	1.0	0.0	1.0	0.0	1.0

Office of Superintendent of Insurance

State of New Mexico

BU PCode Department
44000 0000 0000000000

S-9 Account Code Revenue/Expenditure Summary
(Dollars in Thousands)

	2023-24 Opbud	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	----- Base	----- Expansion	----- Total
544400 Supplies-Field Supplies	23.0	35.1	33.0	0.0	10.9	0.0	10.9
544500 Supplies-Food	0.0	0.2	0.0	0.0	0.0	0.0	0.0
544700 Supplies-Clothing,Uniforms,Linen	30.4	0.4	30.4	0.0	150.0	0.0	150.0
544900 Supplies-Inventory Exempt	70.0	209.6	70.0	0.0	55.0	0.0	55.0
545600 Reporting & Recording	384.3	207.6	377.3	0.0	377.2	0.0	377.2
545700 ISD Services	55.5	70.7	65.9	0.0	80.8	0.0	80.8
545710 DOJT HCM Assessment Fees	49.5	37.7	42.0	0.0	41.7	0.0	41.7
545800 Radio Communications Svcs	7.5	30.0	7.5	0.0	40.0	0.0	40.0
545810 GCD Radio Communications Svcs	0.0	9.3	0.0	0.0	9.6	0.0	9.6
545900 Printing & Photo Services	25.4	21.8	25.4	0.0	23.3	0.0	23.3
546100 Postage & Mail Services	40.5	2.1	28.9	0.0	28.9	0.0	28.9
546200 Bond Assury for Employees	0.3	0.0	0.3	0.0	0.3	0.0	0.3
546400 Rent Of Land & Buildings	163.4	214.1	322.3	0.0	354.7	0.0	354.7
546500 Rent Of Equipment	75.8	17.6	70.9	0.0	70.9	0.0	70.9
546600 Communications	25.3	0.2	23.3	0.0	13.3	0.0	13.3
546610 DOJT Telecommunications	174.7	251.9	198.3	0.0	249.5	0.0	249.5
546700 Subscriptions/Dues/License Fee	87.1	187.2	97.2	0.0	97.2	0.0	97.2
546800 Employee Training & Education	90.1	47.7	116.1	0.0	113.8	0.0	113.8
546809 Emp Train & Edu Inter-St Agency	0.0	0.0	0.0	0.0	0.0	0.0	0.0
546810 Board Member Training	2.0	0.0	2.5	0.0	0.0	0.0	0.0
546900 Advertising	39.1	38.8	41.1	0.0	36.1	0.0	36.1
547000 Legal Settlements	25,025.0	51,125.6	27,844.6	0.0	27,844.6	0.0	27,844.6
547103 Other Investment Expenses	0.0	0.0	0.0	0.0	0.0	0.0	0.0
547360 Insurance Premiums-non_payroll	81,489.8	67,113.4	0.0	0.0	0.0	0.0	0.0
547450 Grants to Other Agencies	189.7	0.0	25.0	0.0	0.0	0.0	0.0
547730 Lease Principal Payment	0.0	(200.3)	0.0	0.0	0.0	0.0	0.0
547900 Miscellaneous Expense	241.6	33.9	241.2	0.0	228.1	0.0	228.1
547999 Request to Pay Prior Year	0.0	111.0	0.0	0.0	0.0	0.0	0.0
548200 Furniture & Fixtures	86.0	0.1	81.0	0.0	81.0	0.0	81.0
548300 Information Tech Equipment	122.0	0.0	117.0	0.0	142.0	0.0	142.0
548400 Other Equipment	10.0	0.0	0.0	0.0	0.0	0.0	0.0
548800 Automotive & Aircraft	50.0	0.0	4.8	0.0	85.0	0.0	85.0
48882 Lease Interest	0.0	1.7	0.0	0.0	0.0	0.0	0.0

Office of Superintendent of Insurance

State of New Mexico

BU PCode Department
44000 0000 00000000000

S-9 Account Code Revenue/Expenditure Summary
(Dollars in Thousands)

	2023-24 Opbud	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	----- Base	----- Expansion	----- Total
548900 Buildings & Structures	0.0	0.0	0.0	0.0	0.0	0.0	0.0
549600 Employee O/S Mileage & Fares	82.0	31.1	57.4	0.0	59.9	0.0	59.9
549700 Employee O/S Meals & Lodging	81.5	46.5	66.1	0.0	66.1	0.0	66.1
549800 Bro & Comm O/S Mileage & Fares	0.0	0.0	0.5	0.0	0.5	0.0	0.5
400 Other	109,502.2	120,243.5	30,803.6	0.0	30,913.4	0.0	30,913.4
555100 Other Financing Uses	0.0	0.0	0.0	0.0	0.0	0.0	0.0
555106 OFU - INTRA-Agency	13,164.1	13,777.9	15,521.6	0.0	17,784.5	1,155.6	18,940.1
500 Other financing uses	13,164.1	13,777.9	15,521.6	0.0	17,784.5	1,155.6	18,940.1
TOTAL EXPENSE	140,758.3	150,882.4	65,824.3	14,410.68	71,112.3	2,311.2	73,423.5
810 Permanent	115.00	116.00	115.00	116.00	129.00	7.00	136.00
810 Permanent	115.00	116.00	115.00	116.00	129.00	7.00	136.00
830 Temporary	0.00	1.00	0.00	1.00	0.00	0.00	0.00
830 Temporary	0.00	1.00	0.00	1.00	0.00	0.00	0.00
TOTAL FTE POSITIONS	115.00	117.00	115.00	117.00	129.00	7.00	136.00

Special Revenues
 BU PCode Department
 44000 P790 000000

State of New Mexico
 S-9 Account Code Revenue/Expenditure Summary
 (Dollars in Thousands)

	2023-24 Opbud	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	----- Base	----- Expansion	----- Total
407101 Insurance Tax	0.0	0.0	0.0	0.0	0.0	0.0	0.0
422902 Other Fees	12,275.3	12,883.2	14,905.0	0.0	16,917.9	1,155.6	18,073.5
424302 Printing & Reproduction	0.0	5.9	0.0	0.0	0.0	0.0	0.0
441101 Interest On Bank Deposits	0.0	(0.0)	0.0	0.0	0.0	0.0	0.0
441651 Realized Gain (Loss) on Invest	0.0	(0.0)	0.0	0.0	0.0	0.0	0.0
475150 Contributions	0.0	(0.0)	0.0	0.0	0.0	0.0	0.0
130 Other Revenues	12,275.3	12,889.1	14,905.0	0.0	16,917.9	1,155.6	18,073.5
TOTAL REVENUE	12,275.3	12,889.1	14,905.0	0.0	16,917.9	1,155.6	18,073.5
535500 Attorney Services	0.0	0.0	0.0	0.0	0.0	0.0	0.0
300 Contractual services	0.0	0.0	0.0	0.0	0.0	0.0	0.0
546100 Postage & Mail Services	0.0	0.0	0.0	0.0	0.0	0.0	0.0
547103 Other Investment Expenses	0.0	0.0	0.0	0.0	0.0	0.0	0.0
400 Other	0.0	0.0	0.0	0.0	0.0	0.0	0.0
555100 Other Financing Uses	0.0	0.0	0.0	0.0	0.0	0.0	0.0
555106 OFU - INTRA-Agency	12,275.3	12,889.1	14,905.0	0.0	16,917.9	1,155.6	18,073.5
500 Other financing uses	12,275.3	12,889.1	14,905.0	0.0	16,917.9	1,155.6	18,073.5
TOTAL EXPENSE	12,275.3	12,889.1	14,905.0	0.0	16,917.9	1,155.6	18,073.5

Insurance Policy
 BU PCode Department
 44000 P795 000000

State of New Mexico
 S-9 Account Code Revenue/Expenditure Summary
 (Dollars in Thousands)

	2023-24 Opbud	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	----- Base	----- Expansion	----- Total
199880 O/F Sources - Lease Financing	0.0	111.4	0.0	0.0	0.0	0.0	0.0
199906 OFS - INTRA-Agency	13,164.1	13,777.9	15,521.6	0.0	17,784.5	1,155.6	18,940.1
12 Other Transfers	13,164.1	13,889.3	15,521.6	0.0	17,784.5	1,155.6	18,940.1
51903 Federal Direct - Operating	0.0	145.6	0.0	0.0	0.0	0.0	0.0
20 Federal Revenues	0.0	145.6	0.0	0.0	0.0	0.0	0.0
07101 Insurance Tax	80,425.2	66,552.2	83.2	0.0	1.0	0.0	1.0
22902 Other Fees	1,064.1	1,167.4	1,286.1	0.0	1,378.6	0.0	1,378.6
31402 Other Penalties	0.0	0.6	0.0	0.0	0.0	0.0	0.0
75101 Other Gifts & Grants	400.0	580.5	400.0	0.0	400.0	0.0	400.0
6902 Miscellaneous Revenue	0.0	52.6	0.0	0.0	0.0	0.0	0.0

Insurance Policy

BU PCode Department
44000 P795 000000

State of New Mexico

S-9 Account Code Revenue/Expenditure Summary
(Dollars in Thousands)

130	Other Revenues	2023-24	2023-24	2024-25	2025-26	FY 2026 Agency Request		Total
		Opbud	Actuals	Opbud	PCF Proj	Base	Expansion	
		81,889.3	68,353.3	1,769.3	0.0	1,779.6	0.0	1,779.6
	TOTAL REVENUE	95,053.4	82,388.2	17,290.9	0.0	19,564.1	1,155.6	20,719.7
520100	Exempt Perm Positions P/T&F/T	709.7	627.4	852.8	892.4	1,341.2	0.0	1,341.2
520200	Term Positions	500.0	0.0	485.0	0.0	0.0	0.0	0.0
520300	Classified Perm Positions F/T	5,893.3	6,168.7	6,935.0	8,133.0	8,547.2	562.1	9,109.3
520600	Paid Unused Sick Leave	5.8	0.4	5.8	0.0	2.0	0.0	2.0
520700	Overtime & Other Premium Pay	32.2	144.5	29.0	0.0	1.1	0.0	1.1
520800	Annl & Comp Paid At Separation	67.3	82.3	67.3	0.0	1.4	0.0	1.4
521100	Group Insurance Premium	790.4	548.7	714.5	675.3	725.2	31.5	756.7
521200	Retirement Contributions	1,193.8	1,277.9	1,440.6	1,718.0	1,744.6	107.9	1,852.5
521300	F I C A	520.4	491.0	577.4	553.6	693.6	42.8	736.4
521400	Workers' Comp Assessment Fee	0.6	0.8	1.1	0.0	0.9	0.0	0.9
521410	GSD Work Comp Insur Premium	12.6	12.6	9.3	0.0	8.0	0.0	8.0
521500	Unemployment Comp Premium	23.5	0.0	2.1	0.0	2.9	0.0	2.9
521600	Employee Liability Ins Premium	214.2	220.5	198.0	0.0	193.5	0.0	193.5
521700	RHC Act Contributions	136.2	132.9	150.8	181.6	181.5	11.3	192.8
523200	COVID Related Time Worked	0.0	0.2	0.0	0.0	0.0	0.0	0.0
200	Personal Services and Employee Bene	10,100.0	9,707.8	11,468.7	12,153.9	13,443.1	755.6	14,198.7
535100	Medical Services	500.4	0.4	500.0	0.0	500.0	0.0	500.0
535200	Professional Services	2,590.1	3,504.6	2,387.8	0.0	2,617.5	400.0	3,017.5
535300	Other Services	46.5	409.3	111.0	0.0	80.0	0.0	80.0
535309	Other Services - Interagency	3.0	0.0	0.0	0.0	0.0	0.0	0.0
535400	Audit Services	95.6	0.0	80.7	0.0	102.2	0.0	102.2
535500	Attorney Services	389.0	66.9	452.6	0.0	551.3	0.0	551.3
535600	IT Services	98.9	3.2	98.9	0.0	100.0	0.0	100.0
300	Contractual services	3,723.5	3,984.5	3,631.0	0.0	3,951.0	400.0	4,351.0
42100	Employee I/S Mileage & Fares	30.8	2.3	24.8	0.0	24.8	0.0	24.8
42200	Employee I/S Meals & Lodging	53.2	10.4	45.8	0.0	45.8	0.0	45.8
42300	Brd & Comm Mbr Meals & Lodging	5.0	0.0	5.0	0.0	5.0	0.0	5.0
42500	Transp - Fuel & Oil	8.9	1.3	10.6	0.0	10.6	0.0	10.6
42600	Transp - Parts & Supplies	5.5	5.4	5.7	0.0	5.6	0.0	5.6
42700	Transp - Transp Insurance	2.4	2.4	2.1	0.0	2.2	0.0	2.2
43200	Maint - Furn, Fixt, Equipment	15.5	29.1	14.6	0.0	14.6	0.0	14.6
43300	Maint - Buildings & Structures	0.0	25.9	0.0	0.0	0.0	0.0	0.0

Friday, September 13, 2024

Insurance Policy

BU PCode Department
44000 P795 000000

State of New Mexico

S-9 Account Code Revenue/Expenditure Summary
(Dollars in Thousands)

	2023-24	2023-24	2024-25	2025-26	FY 2026 Agency Request		Total
	Opbud	Actuals	Opbud	PCF Proj	Base	Expansion	
543400 Maint - Property Insurance	0.1	0.0	0.1	0.0	0.0	0.0	0.0
543500 Maint - Supplies	0.5	0.0	0.5	0.0	0.5	0.0	0.5
543700 Maintenance Services	0.0	0.8	0.0	0.0	0.0	0.0	0.0
543820 Maintenance IT	63.8	108.3	62.7	0.0	0.0	0.0	0.0
543830 IT HW/SW Agreements	274.2	45.3	274.2	0.0	230.0	0.0	230.0
543900 Other Maintenance	0.0	0.2	0.0	0.0	0.0	0.0	0.0
544000 Supply Inventory IT	125.6	205.1	124.4	0.0	124.4	0.0	124.4
544100 Supplies-Office Supplies	54.6	42.5	61.9	0.0	61.9	0.0	61.9
544400 Supplies-Field Supplies	0.4	6.3	0.4	0.0	0.4	0.0	0.4
544500 Supplies-Food	0.0	0.2	0.0	0.0	0.0	0.0	0.0
544900 Supplies-Inventory Exempt	50.0	171.5	50.0	0.0	50.0	0.0	50.0
545600 Reporting & Recording	32.8	3.6	25.8	0.0	25.7	0.0	25.7
545700 ISD Services	55.5	66.6	57.1	0.0	69.8	0.0	69.8
545710 DOIT HCM Assessment Fees	43.5	32.7	37.0	0.0	36.1	0.0	36.1
545900 Printing & Photo Services	16.0	14.0	16.0	0.0	13.9	0.0	13.9
546100 Postage & Mail Services	38.0	2.1	26.4	0.0	26.4	0.0	26.4
546200 Bond Assurity for Employees	0.3	0.0	0.3	0.0	0.3	0.0	0.3
546400 Rent Of Land & Buildings	163.4	143.0	173.3	0.0	204.7	0.0	204.7
546500 Rent Of Equipment	65.8	12.9	60.9	0.0	60.9	0.0	60.9
546600 Communications	15.3	0.2	13.3	0.0	13.3	0.0	13.3
546610 DOIT Telecommunications	174.7	228.5	171.5	0.0	215.1	0.0	215.1
546700 Subscriptions/Dues/License Fee	65.1	143.8	65.1	0.0	65.6	0.0	65.6
546800 Employee Training & Education	72.0	15.3	98.0	0.0	98.7	0.0	98.7
546900 Advertising	21.5	38.8	23.5	0.0	23.5	0.0	23.5
547000 Legal Settlements	25.0	0.0	27.5	0.0	27.5	0.0	27.5
547360 Insurance Premiums-non_payroll	78,989.8	67,113.4	0.0	0.0	0.0	0.0	0.0
547450 Grants to Other Agencies	0.0	0.0	0.0	0.0	0.0	0.0	0.0
547730 Lease Principal Payment	0.0	(131.2)	0.0	0.0	0.0	0.0	0.0
547900 Miscellaneous Expense	228.6	10.0	228.1	0.0	228.1	0.0	228.1
547999 Request to Pay Prior Year	0.0	18.8	0.0	0.0	0.0	0.0	0.0
548200 Furniture & Fixtures	86.0	0.1	81.0	0.0	81.0	0.0	81.0
548300 Information Tech Equipment	122.0	(25.0)	117.0	0.0	117.0	0.0	117.0
548400 Other Equipment	0.0	0.0	0.0	0.0	0.0	0.0	0.0
548882 Lease Interest	0.0	1.7	0.0	0.0	0.0	0.0	0.0

State of New Mexico

Insurance Policy
 BU PCode Department
 44000 P795 000000

S-9 Account Code Revenue/Expenditure Summary
 (Dollars in Thousands)

	2023-24 Opbud	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	----- FY 2026 Agency Request ----- Base Expansion	Total
548900 Buildings & Structures	0.0	0.0	0.0	0.0	0.0	0.0
549600 Employee O/S Mileage & Fares	59.5	8.1	39.9	0.0	39.9	39.9
549700 Employee O/S Meals & Lodging	59.0	24.2	41.1	0.0	41.1	41.1
400 Other	81,024.3	68,378.8	1,985.6	0.0	1,964.4	1,964.4
555106 OFU - INTRA-Agency	205.6	205.6	205.6	0.0	205.6	205.6
500 Other financing uses	205.6	205.6	205.6	0.0	205.6	205.6
TOTAL EXPENSE	95,053.4	82,276.8	17,290.9	12,153.9	19,564.1	20,719.7
810 Permanent	98.70	99.50	99.70	99.50	110.50	117.50
810 Permanent	98.70	99.50	99.70	99.50	110.50	117.50
TOTAL FTE POSITIONS	98.70	99.50	99.70	99.50	110.50	117.50

Insurance Fraud and Auto Theft Program

BU PCode Department
 44000 P796 000000

State of New Mexico

S-9 Account Code Revenue/Expenditure Summary
 (Dollars in Thousands)

	2023-24 Opbud	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	----- FY 2026 Agency Request ----- Base Expansion	Total
499906 OFS - INTRA-Agency	0.0	0.0	0.0	0.0	0.0	0.0
112 Other Transfers	0.0	0.0	0.0	0.0	0.0	0.0
407101 Insurance Tax	2,594.2	0.0	2,365.4	0.0	3,168.0	3,168.0
422902 Other Fees	0.0	2,542.2	0.0	0.0	0.0	0.0
496901 Miscellaneous Revenue	0.0	2.0	0.0	0.0	0.0	0.0
130 Other Revenues	2,594.2	2,544.2	2,365.4	0.0	3,168.0	3,168.0
325900 Restricted FB - Gov	375.0	71.3	802.6	0.0	751.9	751.9
150 Fund Balance	375.0	71.3	802.6	0.0	751.9	751.9
TOTAL REVENUE	2,969.2	2,615.5	3,168.0	0.0	3,919.9	3,919.9
520100 Exempt Perm Positions P/T&F/T	0.0	0.0	37.1	0.0	0.0	0.0
520300 Classified Perm Positions F/T	1,308.8	1,201.4	1,314.1	1,495.9	1,980.1	1,980.1
520500 Temporary Positions F/T & P/T	0.0	2.8	0.0	49.2	0.0	0.0
520600 Paid Unused Sick Leave	1.0	2.5	2.0	0.0	1.9	1.9
520700 Overtime & Other Premium Pay	15.0	0.0	30.0	0.0	30.0	30.0
520800 Annl & Comp Paid At Separation	8.0	0.0	20.0	0.0	20.0	20.0
521100 Group Insurance Premium	124.8	127.8	140.1	156.9	158.2	158.2
521200 Retirement Contributions	184.5	230.5	250.4	284.5	320.3	320.3

Insurance Fraud and Auto Theft Program

State of New Mexico

S-9 Account Code Revenue/Expenditure Summary

BU PCode Department
44000 P796 000000

	2023-24	2023-24	2024-25	2025-26		FY 2026 Agency Request		Total
	Opbud	Actuals	Opbud	PCF Proj	Base	Expansion		
521300 F I C A	80.9	92.4	99.6	94.7	127.4	0.0	127.4	
521400 Workers' Comp Assessment Fee	0.1	0.1	0.1	0.0	0.1	0.0	0.1	
521410 GSD Work Comp Insur Premium	2.0	2.0	1.4	0.0	1.3	0.0	1.3	
521500 Unemployment Comp Premium	0.0	0.0	0.3	0.0	0.4	0.0	0.4	
521600 Employee Liability Ins Premium	42.4	35.9	30.4	0.0	30.5	0.0	30.5	
521700 RHC Act Contributions	20.3	24.0	26.1	30.1	33.3	0.0	33.3	
200 Personal Services and Employee Bene	1,787.8	1,719.5	1,951.6	2,111.3	2,703.5	0.0	2,703.5	
535100 Medical Services	4.0	0.3	4.0	0.0	9.1	0.0	9.1	
535200 Professional Services	100.0	13.0	121.8	0.0	15.0	0.0	15.0	
535300 Other Services	6.0	29.8	6.0	0.0	0.0	0.0	0.0	
535400 Audit Services	11.8	0.0	0.0	0.0	0.0	0.0	0.0	
535600 IT Services	23.3	0.0	23.3	0.0	0.0	0.0	0.0	
300 Contractual services	145.1	43.2	155.1	0.0	24.1	0.0	24.1	
542100 Employee I/S Mileage & Fares	4.0	0.3	4.0	0.0	7.8	0.0	7.8	
542200 Employee I/S Meals & Lodging	19.1	4.0	19.1	0.0	16.1	0.0	16.1	
542300 Brd & Comm Mbr Meals & Lodging	1.0	0.0	1.0	0.0	1.0	0.0	1.0	
542500 Transp - Fuel & Oil	34.9	21.8	36.5	0.0	22.0	0.0	22.0	
542600 Transp - Parts & Supplies	9.2	17.2	10.5	0.0	18.0	0.0	18.0	
542700 Transp - Transp Insurance	0.0	0.0	0.3	0.0	0.3	0.0	0.3	
542800 State Transp Pool Charges	15.0	0.0	15.0	0.0	0.0	0.0	0.0	
543200 Maint - Furn, Fixt, Equipment	13.0	0.0	13.0	0.0	5.0	0.0	5.0	
543300 Maint - Buildings & Structures	0.0	3.2	2.0	0.0	2.0	0.0	2.0	
543500 Maint - Supplies	1.0	2.1	1.0	0.0	1.0	0.0	1.0	
543700 Maintenance Services	0.0	0.1	0.0	0.0	0.0	0.0	0.0	
543820 Maintenance IT	2.0	0.0	2.0	0.0	2.0	0.0	2.0	
543830 IT HW/SW Agreements	13.4	11.8	13.4	0.0	13.4	0.0	13.4	
543900 Other Maintenance	0.0	0.1	0.0	0.0	0.0	0.0	0.0	
544000 Supply Inventory IT	18.0	41.3	23.0	0.0	20.0	0.0	20.0	
44100 Supplies-Office Supplies	9.0	17.5	39.4	0.0	18.0	0.0	18.0	
44200 Supplies-Medical, Lab, Personal	1.0	0.0	1.0	0.0	1.0	0.0	1.0	
44400 Supplies-Field Supplies	22.6	28.8	32.6	0.0	10.5	0.0	10.5	
44700 Supplies-Clothing, Uniforms, Linen	30.4	0.4	30.4	0.0	150.0	0.0	150.0	
44900 Supplies-Inventory Exempt	20.0	38.0	20.0	0.0	5.0	0.0	5.0	
55600 Reporting & Recording	1.5	0.1	1.5	0.0	1.5	0.0	1.5	

Insurance Fraud and Auto Theft Program

BU PCode Department
44000 P796 000000

State of New Mexico

S-9 Account Code Revenue/Expenditure Summary
(Dollars in Thousands)

	2023-24		2023-24		2024-25		2025-26		FY 2026 Agency Request	
	Opbud	Actuals	Opbud	PCF Proj	Opbud	PCF Proj	Base	Expansion	Total	
545700 ISD Services	0.0	3.8	8.8	0.0	11.0	0.0	0.0	0.0	11.0	
545710 DOJT HCM Assessment Fees	6.0	5.0	5.0	0.0	5.6	0.0	0.0	0.0	5.6	
545800 Radio Communications Svcs	7.5	30.0	7.5	0.0	40.0	0.0	0.0	0.0	40.0	
545810 GCD Radio Communications Svcs	0.0	9.3	0.0	0.0	9.6	0.0	0.0	0.0	9.6	
545900 Printing & Photo Services	9.4	7.7	9.4	0.0	9.4	0.0	0.0	0.0	9.4	
546100 Postage & Mail Services	2.5	0.0	2.5	0.0	2.5	0.0	0.0	0.0	2.5	
546400 Rent Of Land & Buildings	0.0	71.1	149.0	0.0	150.0	0.0	0.0	0.0	150.0	
546500 Rent Of Equipment	10.0	4.7	10.0	0.0	10.0	0.0	0.0	0.0	10.0	
546600 Communications	10.0	0.0	10.0	0.0	0.0	0.0	0.0	0.0	0.0	
546610 DOJT Telecommunications	0.0	21.9	26.3	0.0	33.9	0.0	0.0	0.0	33.9	
546700 Subscriptions/Dues/License Fee	22.0	43.3	32.1	0.0	31.6	0.0	0.0	0.0	31.6	
546800 Employee Training & Education	18.1	32.4	18.1	0.0	15.1	0.0	0.0	0.0	15.1	
546809 Emp Train & Edu InterSt Agency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
546810 Board Member Training	2.0	0.0	2.5	0.0	0.0	0.0	0.0	0.0	0.0	
546900 Advertising	15.0	0.0	15.0	0.0	10.0	0.0	0.0	0.0	10.0	
547000 Legal Settlements	0.0	0.0	2.5	0.0	2.5	0.0	0.0	0.0	2.5	
547450 Grants to Other Agencies	189.7	0.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0	
547730 Lease Principal Payment	0.0	(69.1)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
547900 Miscellaneous Expense	13.0	24.0	13.1	0.0	0.0	0.0	0.0	0.0	0.0	
547999 Request to Pay Prior Year	0.0	0.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
548300 Information Tech Equipment	0.0	25.0	0.0	0.0	25.0	0.0	0.0	0.0	25.0	
548400 Other Equipment	10.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
548800 Automotive & Aircraft	50.0	0.0	4.8	0.0	85.0	0.0	0.0	0.0	85.0	
549600 Employee O/S Mileage & Fares	22.5	23.0	17.5	0.0	20.0	0.0	0.0	0.0	20.0	
549700 Employee O/S Meals & Lodging	22.5	22.3	25.0	0.0	25.0	0.0	0.0	0.0	25.0	
549800 Brd & Comm O/S Mileage & Fares	0.0	0.0	0.5	0.0	0.5	0.0	0.0	0.0	0.5	
400 Other	625.3	441.8	650.3	0.0	781.3	0.0	0.0	0.0	781.3	
555106 OFU - INTRA-Agency	411.0	411.0	411.0	0.0	411.0	0.0	0.0	0.0	411.0	
500 Other financing uses	411.0	411.0	411.0	0.0	411.0	0.0	0.0	0.0	411.0	
TOTAL EXPENSE	2,969.2	2,615.5	3,168.0	2,111.3	3,919.9	0.0	0.0	0.0	3,919.9	
810 Permanent	16.10	15.50	15.30	15.50	18.50	0.00	0.00	0.00	18.50	
810 Permanent	16.10	15.50	15.30	15.50	18.50	0.00	0.00	0.00	18.50	
830 Temporary	0.00	1.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	
830 Temporary	0.00	1.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	

Insurance Fraud and Auto Theft Program

State of New Mexico

S-9 Account Code Revenue/Expenditure Summary
(Dollars in Thousands)

BU PCode Department
44000 P796 000000

TOTAL FTE POSITIONS	16.10	16.50	15.30	16.50	18.50	0.00	18.50
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Patient's Compensation Fund

State of New Mexico

S-9 Account Code Revenue/Expenditure Summary
(Dollars in Thousands)

BU PCode Department
44000 P797 000000

	2023-24 Opbud	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	----- FY 2026 Agency Request ----- Base	Expansion	Total
425909 Other Services - Interagency	0.0	0.0	0.0	0.0	0.0	0.0	0.0
112 Other Transfers	0.0	0.0	0.0	0.0	0.0	0.0	0.0
441201 Interest On Investments	0.0	7,728.2	0.0	0.0	0.0	0.0	0.0
441851 Unrealized Gain (Loss) on Invs	0.0	5,890.3	0.0	0.0	0.0	0.0	0.0
482102 Doctors' Surcharges	30,460.4	38,712.6	30,460.4	0.0	30,710.4	0.0	30,710.4
496901 Miscellaneous Revenue	0.0	770.0	0.0	0.0	0.0	0.0	0.0
130 Other Revenues	30,460.4	53,101.1	30,460.4	0.0	30,710.4	0.0	30,710.4
TOTAL REVENUE	30,460.4	53,101.1	30,460.4	0.0	30,710.4	0.0	30,710.4
520100 Exempt Perm Positions P/T&F/T	33.5	0.0	0.0	0.0	0.0	0.0	0.0
520300 Classified Perm Positions F/T	1.2	0.0	0.0	110.0	0.0	0.0	0.0
520800 Annl & Comp Paid At Separation	0.0	0.0	0.0	0.0	0.0	0.0	0.0
521100 Group Insurance Premium	0.0	0.0	0.0	5.1	0.0	0.0	0.0
521200 Retirement Contributions	5.4	0.0	0.0	20.9	0.0	0.0	0.0
521300 F I C A	2.2	0.0	0.0	6.7	0.0	0.0	0.0
521400 Workers' Comp Assessment Fee	0.0	0.0	0.0	0.0	0.0	0.0	0.0
521700 RHC Act Contributions	0.6	0.0	0.0	2.7	0.0	0.0	0.0
200 Personal Services and Employee Bene	42.9	0.0	0.0	145.5	0.0	0.0	0.0
535200 Professional Services	1,727.7	1,402.8	1,727.7	0.0	1,727.7	0.0	1,727.7
535500 Attorney Services	565.0	3.2	565.0	0.0	565.0	0.0	565.0
300 Contractual services	2,292.7	1,406.0	2,292.7	0.0	2,292.7	0.0	2,292.7
545600 Reporting & Recording	350.0	203.9	350.0	0.0	350.0	0.0	350.0
545700 ISD Services	0.0	0.3	0.0	0.0	0.0	0.0	0.0
546610 DOIT Telecommunications	0.0	1.5	0.5	0.0	0.5	0.0	0.5
546900 Advertising	2.6	0.0	2.6	0.0	2.6	0.0	2.6
547000 Legal Settlements	25,000.0	51,125.6	27,814.6	0.0	27,814.6	0.0	27,814.6
547360 Insurance Premiums-non_payroll	2,500.0	0.0	0.0	0.0	0.0	0.0	0.0
547999 Request to Pay Prior Year	0.0	91.5	0.0	0.0	0.0	0.0	0.0
400 Other	27,852.6	51,422.9	28,167.7	0.0	28,167.7	0.0	28,167.7

State of New Mexico

Patient's Compensation Fund
 BU PCode Department
 44000 P797 000000

S-9 Account Code Revenue/Expenditure Summary
 (Dollars in Thousands)

	2023-24 Opbud	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	FY 2026 Agency Request Base	Expansion	Total
555106 OFU - INTRA-Agency	272.2	272.2	0.0	0.0	250.0	0.0	250.0
500 Other financing uses	272.2	272.2	0.0	0.0	250.0	0.0	250.0
TOTAL EXPENSE	30,460.4	53,101.1	30,460.4	145.5	30,710.4	0.0	30,710.4
810 Permanent	0.20	1.00	0.00	1.00	0.00	0.00	0.00
810 Permanent	0.20	1.00	0.00	1.00	0.00	0.00	0.00
TOTAL FTE POSITIONS	0.20	1.00	0.00	1.00	0.00	0.00	0.00

S-9 Account Code Revenue Summary
 (Dollars in Thousands)

	Provider PCode	2023-24 Opbud	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	----- FY 2026 Agency Request -----		Total
						Base	Expansion	
425909 Other Services - Interagency		0.0	0.0	0.0	0.0	0.0	0.0	0.0
499880 O/F Sources - Lease Financing		0.0	111.4	0.0	0.0	0.0	0.0	0.0
499906 OFS - INTRA-Agency		411.0	13,777.9	0.0	0.0	0.0	1,155.6	1,155.6
499906 OFS - INTRA-Agency	P790	12,275.3	0.0	0.0	0.0	16,917.9	0.0	16,917.9
499906 OFS - INTRA-Agency	P795	205.6	0.0	0.0	0.0	205.6	0.0	205.6
499906 OFS - INTRA-Agency	P796	0.0	0.0	0.0	0.0	411.0	0.0	411.0
499906 OFS - INTRA-Agency	p797	272.2	0.0	0.0	0.0	250.0	0.0	250.0
499906 OFS - INTRA-Agency	P798	0.0	0.0	0.0	0.0	0.0	0.0	0.0
112 Other Transfers		13,164.1	13,889.3	15,521.6	0.0	17,784.5	1,155.6	18,940.1
451903 Federal Direct - Operating		0.0	145.6	0.0	0.0	0.0	0.0	0.0
120 Federal Revenues		0.0	145.6	0.0	0.0	0.0	0.0	0.0
407101 Insurance Tax		83,019.4	66,552.2	0.0	0.0	3,169.0	0.0	3,169.0
422902 Other Fees		13,339.4	16,592.8	0.0	0.0	18,296.5	1,155.6	19,452.1
424302 Printing & Reproduction		0.0	5.9	0.0	0.0	0.0	0.0	0.0
441101 Interest On Bank Deposits		0.0	(0.0)	0.0	0.0	0.0	0.0	0.0
441201 Interest On Investments		0.0	7,728.2	0.0	0.0	0.0	0.0	0.0
441651 Realized Gain (Loss) on Invest		0.0	(0.0)	0.0	0.0	0.0	0.0	0.0
441851 Unrealized Gain (Loss) on Invs		0.0	5,890.3	0.0	0.0	0.0	0.0	0.0
461402 Other Penalties		0.0	0.6	0.0	0.0	0.0	0.0	0.0
475101 Other Gifts & Grants		400.0	580.5	0.0	0.0	400.0	0.0	400.0
475150 Contributions		0.0	(0.0)	0.0	0.0	0.0	0.0	0.0
482102 Doctors' Surcharges		30,460.4	38,712.6	0.0	0.0	30,710.4	0.0	30,710.4
496901 Miscellaneous Revenue		0.0	772.0	0.0	0.0	0.0	0.0	0.0
496902 Miscellaneous Revenue		0.0	52.6	0.0	0.0	0.0	0.0	0.0
130 Other Revenues		127,219.2	136,887.6	49,500.1	0.0	52,575.9	1,155.6	53,731.5
325900 Restricted FB - Gov		375.0	71.3	0.0	0.0	751.9	0.0	751.9
150 Fund Balance		375.0	71.3	802.6	0.0	751.9	0.0	751.9
TOTAL REVENUE		140,758.3	150,993.8	65,824.3	0	71,112.3	2,311.2	73,423.5

Special Revenues

BU PCode Department
44000 P790 000000

State of New Mexico

S-9 Account Code Revenue Summary
(Dollars in Thousands)

Provider PCode	2023-24 Opbud	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	Base	FY 2026 Agency Request Expansion	Total
407101 Insurance Tax	0.0	0.0	0.0	0.0	0.0	0.0	0.0
422902 Other Fees	12,275.3	12,883.2	14,905.0	0.0	16,917.9	1,155.6	18,073.5
424302 Printing & Reproduction	0.0	5.9	0.0	0.0	0.0	0.0	0.0
441101 Interest On Bank Deposits	0.0	(0.0)	0.0	0.0	0.0	0.0	0.0
441651 Realized Gain (Loss) on Invest	0.0	(0.0)	0.0	0.0	0.0	0.0	0.0
475150 Contributions	0.0	(0.0)	0.0	0.0	0.0	0.0	0.0
130 Other Revenues	12,275.3	12,889.1	14,905.0	0.0	16,917.9	1,155.6	18,073.5
TOTAL REVENUE	12,275.3	12,889.1	14,905.0	0.0	16,917.9	1,155.6	18,073.5

Insurance Policy

BU PCode Department
44000 P795 000000

State of New Mexico

S-9 Account Code Revenue Summary
(Dollars in Thousands)

Provider PCode	2023-24 Opbud	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	Base	FY 2026 Agency Request Expansion	Total
499880 O/F Sources - Lease Financing	0.0	111.4	0.0	0.0	0.0	0.0	0.0
499906 OFS - INTRA-Agency	411.0	13,777.9	0.0	0.0	0.0	1,155.6	1,155.6
499906 OFS - INTRA-Agency	12,275.3	0.0	14,905.0	0.0	16,917.9	0.0	16,917.9
499906 OFS - INTRA-Agency	205.6	0.0	205.6	0.0	205.6	0.0	205.6
499906 OFS - INTRA-Agency	0.0	0.0	411.0	0.0	411.0	0.0	411.0
499906 OFS - INTRA-Agency	272.2	0.0	0.0	0.0	250.0	0.0	250.0
499906 OFS - INTRA-Agency	0.0	0.0	0.0	0.0	0.0	0.0	0.0
112 Other Transfers	13,164.1	13,889.3	15,521.6	0.0	17,784.5	1,155.6	18,940.1
451903 Federal Direct - Operating	0.0	145.6	0.0	0.0	0.0	0.0	0.0
120 Federal Revenues	0.0	145.6	0.0	0.0	0.0	0.0	0.0
407101 Insurance Tax	80,425.2	66,552.2	83.2	0.0	1.0	0.0	1.0
422902 Other Fees	1,064.1	1,167.4	1,286.1	0.0	1,378.6	0.0	1,378.6
461402 Other Penalties	0.0	0.6	0.0	0.0	0.0	0.0	0.0
475101 Other Gifts & Grants	400.0	580.5	400.0	0.0	400.0	0.0	400.0
496902 Miscellaneous Revenue	0.0	52.6	0.0	0.0	0.0	0.0	0.0
130 Other Revenues	81,889.3	68,353.3	1,769.3	0.0	1,779.6	0.0	1,779.6
TOTAL REVENUE	95,053.4	82,388.2	17,290.9	0.0	19,564.1	1,155.6	20,719.7

S-9 Account Code Revenue Summary
 (Dollars in Thousands)

Provider PCode	2023-24 Opbud	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	FY 2026 Agency Request		Total
					Base	Expansion	
499906 OFS - INTRA-Agency	0.0	0.0	0.0	0.0	0.0	0.0	0.0
499906 OFS - INTRA-Agency	0.0	0.0	0.0	0.0	0.0	0.0	0.0
112 Other Transfers	0.0	0.0	0.0	0.0	0.0	0.0	0.0
407101 Insurance Tax	2,594.2	0.0	2,365.4	0.0	3,168.0	0.0	3,168.0
422902 Other Fees	0.0	2,542.2	0.0	0.0	0.0	0.0	0.0
496901 Miscellaneous Revenue	0.0	2.0	0.0	0.0	0.0	0.0	0.0
130 Other Revenues	2,594.2	2,544.2	2,365.4	0.0	3,168.0	0.0	3,168.0
325900 Restricted FB - Gov	375.0	71.3	802.6	0.0	751.9	0.0	751.9
150 Fund Balance	375.0	71.3	802.6	0.0	751.9	0.0	751.9
TOTAL REVENUE	2,969.2	2,615.5	3,168.0	0.0	3,919.9	0.0	3,919.9

S-9 Account Code Revenue Summary
 (Dollars in Thousands)

Provider PCode	2023-24 Opbud	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	FY 2026 Agency Request		Total
					Base	Expansion	
425909 Other Services - Interagency	0.0	0.0	0.0	0.0	0.0	0.0	0.0
112 Other Transfers	0.0	0.0	0.0	0.0	0.0	0.0	0.0
441201 Interest On Investments	0.0	7,728.2	0.0	0.0	0.0	0.0	0.0
441851 Unrealized Gain (Loss) on Invs	0.0	5,890.3	0.0	0.0	0.0	0.0	0.0
482102 Doctors' Surcharges	30,460.4	38,712.6	30,460.4	0.0	30,710.4	0.0	30,710.4
496901 Miscellaneous Revenue	0.0	770.0	0.0	0.0	0.0	0.0	0.0
130 Other Revenues	30,460.4	53,101.1	30,460.4	0.0	30,710.4	0.0	30,710.4
TOTAL REVENUE	30,460.4	53,101.1	30,460.4	0.0	30,710.4	0.0	30,710.4

S-9 Account Code Expenditure Summary
 (Dollars in Thousands)

	2023-24 Opbud	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	FY 2026 Agency Request		Total
					Base	Expansion	
520100 Exempt Perm Positions P/T&F/T	743.2	627.4	889.9	892.4	1,341.2	0.0	1,341.2
520200 Term Positions	500.0	0.0	485.0	0.0	0.0	0.0	0.0
520300 Classified Perm Positions F/T	7,203.3	7,370.2	8,249.1	9,738.9	10,527.3	562.1	11,089.4
520500 Temporary Positions F/T & P/T	0.0	2.8	0.0	49.2	0.0	0.0	0.0
520600 Paid Unused Sick Leave	6.8	2.9	7.8	0.0	3.9	0.0	3.9
520700 Overtime & Other Premium Pay	47.2	144.5	59.0	0.0	31.1	0.0	31.1
520800 Annt & Comp Paid At Separation	75.3	82.3	87.3	0.0	21.4	0.0	21.4
521100 Group Insurance Premium	915.2	676.5	854.6	837.3	863.4	31.5	914.9
521200 Retirement Contributions	1,383.7	1,508.4	1,691.0	2,023.4	2,064.9	107.9	2,172.8
521300 F I C A	603.5	583.3	677.0	655.0	821.0	42.8	863.8
521400 Workers' Comp Assessment Fee	0.7	0.9	1.2	0.0	1.0	0.0	1.0
521410 GSD Work Comp Insur Premium	14.6	14.6	10.7	0.0	9.3	0.0	9.3
521500 Unemployment Comp Premium	23.5	0.0	2.4	0.0	3.3	0.0	3.3
521600 Employee Liability Ins Premium	256.6	256.4	228.4	0.0	224.0	0.0	224.0
521700 RHC Act Contributions	157.1	156.9	176.9	214.4	214.8	11.3	226.1
523200 COVID Related Time Worked	0.0	0.2	0.0	0.0	0.0	0.0	0.0
200 Personal Services and Employee Benefits	11,930.7	11,427.3	13,420.3	14,410.7	16,146.6	755.6	16,902.2
535100 Medical Services	504.4	0.7	504.0	0.0	509.1	0.0	509.1
535200 Professional Services	4,417.8	4,920.5	4,237.3	0.0	4,360.2	400.0	4,760.2
535300 Other Services	52.5	439.2	117.0	0.0	80.0	0.0	80.0
535309 Other Services - Interagency	3.0	0.0	0.0	0.0	0.0	0.0	0.0
535400 Audit Services	107.4	0.0	80.7	0.0	102.2	0.0	102.2
535500 Attorney Services	954.0	70.1	1,017.6	0.0	1,116.3	0.0	1,116.3
535600 IT Services	122.2	3.2	122.2	0.0	100.0	0.0	100.0
300 Contractual services	6,161.3	5,433.7	6,078.8	0.0	6,267.8	400.0	6,667.8
542100 Employee I/S Mileage & Fares	34.8	2.7	28.8	0.0	32.6	0.0	32.6
542200 Employee I/S Meals & Lodging	72.3	14.4	64.9	0.0	61.9	0.0	61.9
542300 Brd & Comm Mbr Meals & Lodgin	6.0	0.0	6.0	0.0	6.0	0.0	6.0
542500 Transp - Fuel & Oil	43.8	23.1	47.1	0.0	32.6	0.0	32.6
542600 Transp - Parts & Supplies	14.7	22.6	16.2	0.0	23.6	0.0	23.6
542700 Transp - Transp Insurance	2.4	2.4	2.4	0.0	2.5	0.0	2.5
542800 State Transp Pool Charges	15.0	0.0	15.0	0.0	0.0	0.0	0.0

	2023-24 Opbud	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	Base	Expansion	Total
543200 Maint - Furn, Fixt, Equipment	28.5	29.1	27.6	0.0	19.6	0.0	19.6
543300 Maint - Buildings & Structures	0.0	29.2	2.0	0.0	2.0	0.0	2.0
543400 Maint - Property Insurance	0.1	0.0	0.1	0.0	0.0	0.0	0.0
543500 Maint - Supplies	1.5	2.1	1.5	0.0	1.5	0.0	1.5
543700 Maintenance Services	0.0	0.9	0.0	0.0	0.0	0.0	0.0
543820 Maintenance IT	65.8	108.3	64.7	0.0	2.0	0.0	2.0
543830 IT HW/SW Agreements	287.6	57.1	287.6	0.0	243.4	0.0	243.4
543900 Other Maintenance	0.0	0.3	0.0	0.0	0.0	0.0	0.0
544000 Supply Inventory IT	143.6	246.4	147.4	0.0	144.4	0.0	144.4
544100 Supplies-Office Supplies	63.6	60.1	101.3	0.0	79.9	0.0	79.9
544200 Supplies-Medical, Lab, Personal	1.0	0.0	1.0	0.0	1.0	0.0	1.0
544400 Supplies-Field Supplies	23.0	35.1	33.0	0.0	10.9	0.0	10.9
544500 Supplies-Food	0.0	0.2	0.0	0.0	0.0	0.0	0.0
544700 Supplies-Clothing, Unifrms, Linen	30.4	0.4	30.4	0.0	150.0	0.0	150.0
544900 Supplies-Inventory Exempt	70.0	209.6	70.0	0.0	55.0	0.0	55.0
545600 Reporting & Recording	384.3	207.6	377.3	0.0	377.2	0.0	377.2
545700 ISD Services	55.5	70.7	65.9	0.0	80.8	0.0	80.8
545710 DOIT HCM Assessment Fees	49.5	37.7	42.0	0.0	41.7	0.0	41.7
545800 Radio Communications Svcs	7.5	30.0	7.5	0.0	40.0	0.0	40.0
545810 GCD Radio Communications Svcs	0.0	9.3	0.0	0.0	9.6	0.0	9.6
545900 Printing & Photo Services	25.4	21.8	25.4	0.0	23.3	0.0	23.3
546100 Postage & Mail Services	40.5	2.1	28.9	0.0	28.9	0.0	28.9
546200 Bond Assurity for Employees	0.3	0.0	0.3	0.0	0.3	0.0	0.3
546400 Rent Of Land & Buildings	163.4	214.1	322.3	0.0	354.7	0.0	354.7
546500 Rent Of Equipment	75.8	17.6	70.9	0.0	70.9	0.0	70.9
546600 Communications	25.3	0.2	23.3	0.0	13.3	0.0	13.3
546610 DOIT Telecommunications	174.7	251.9	198.3	0.0	249.5	0.0	249.5
546700 Subscriptions/Dues/License Fee	87.1	187.2	97.2	0.0	97.2	0.0	97.2
546800 Employee Training & Education	90.1	47.7	116.1	0.0	113.8	0.0	113.8
546809 Emp Train & Edu InterSt Agency	0.0	0.0	0.0	0.0	0.0	0.0	0.0
546810 Board Member Training	2.0	0.0	2.5	0.0	0.0	0.0	0.0
546900 Advertising	39.1	38.8	41.1	0.0	36.1	0.0	36.1
547000 Legal Settlements	25,025.0	51,125.6	27,844.6	0.0	27,844.6	0.0	27,844.6

Office of Superintendent of Insurance

State of New Mexico

S-9 Account Code Expenditure Summary
(Dollars in Thousands)

BU PCode Department
44000 0000 0000000000

	2023-24	2023-24	2024-25	2025-26	FY 2026 Agency Request		Total
	Opbud	Actuals	Opbud	PCF Proj	Base	Expansion	
547103 Other Investment Expenses	0.0	0.0	0.0	0.0	0.0	0.0	0.0
547360 Insurance Premiums-non_payroll	81,489.8	67,113.4	0.0	0.0	0.0	0.0	0.0
547450 Grants to Other Agencies	189.7	0.0	25.0	0.0	0.0	0.0	0.0
547730 Lease Principal Payment	0.0	(200.3)	0.0	0.0	0.0	0.0	0.0
547900 Miscellaneous Expense	241.6	33.9	241.2	0.0	228.1	0.0	228.1
547999 Request to Pay Prior Year	0.0	111.0	0.0	0.0	0.0	0.0	0.0
548200 Furniture & Fixtures	86.0	0.1	81.0	0.0	81.0	0.0	81.0
548300 Information Tech Equipment	122.0	0.0	117.0	0.0	142.0	0.0	142.0
548400 Other Equipment	10.0	0.0	0.0	0.0	0.0	0.0	0.0
548800 Automotive & Aircraft	50.0	0.0	4.8	0.0	85.0	0.0	85.0
548882 Lease Interest	0.0	1.7	0.0	0.0	0.0	0.0	0.0
548900 Buildings & Structures	0.0	0.0	0.0	0.0	0.0	0.0	0.0
549600 Employee O/S Mileage & Fares	82.0	31.1	57.4	0.0	59.9	0.0	59.9
549700 Employee O/S Meals & Lodging	81.5	46.5	66.1	0.0	66.1	0.0	66.1
549800 Brd & Comm O/S Mileage & Fares	0.0	0.0	0.5	0.0	0.5	0.0	0.5
400 Other	109,502.2	120,243.5	30,803.6	0.0	30,913.4	0.0	30,913.4
555100 Other Financing Uses	0.0	0.0	0.0	0.0	0.0	0.0	0.0
555106 OFU - INTRA-Agency	13,164.1	13,777.9	15,521.6	0.0	17,784.5	1,155.6	18,940.1
500 Other financing uses	13,164.1	13,777.9	15,521.6	0.0	17,784.5	1,155.6	18,940.1
TOTAL EXPENSE	140,758.3	150,882.4	65,824.3	14,410.68	71,112.3	2,311.2	73,423.5

State of New Mexico

Special Revenues

BU PCode Department
44000 P790 000000

S-9 Account Code Expenditure Summary
(Dollars in Thousands)

	2023-24 Opbud	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	----- FY 2026 Agency Request ----- Base Expansion Total
535500 Attorney Services	0.0	0.0	0.0	0.0	0.0
300 Contractual services	0.0	0.0	0.0	0.0	0.0
546100 Postage & Mail Services	0.0	0.0	0.0	0.0	0.0
547103 Other Investment Expenses	0.0	0.0	0.0	0.0	0.0
400 Other	0.0	0.0	0.0	0.0	0.0
555100 Other Financing Uses	0.0	0.0	0.0	0.0	0.0
555106 OFU - INTRA-Agency	12,275.3	12,889.1	14,905.0	0.0	16,917.9
500 Other financing uses	12,275.3	12,889.1	14,905.0	0.0	16,917.9
TOTAL EXPENSE	12,275.3	12,889.1	14,905.0	0	16,917.9
					1,155.6
					18,073.5

State of New Mexico

Insurance Policy

BU PCode Department
44000 P795 000000

S-9 Account Code Expenditure Summary
(Dollars in Thousands)

	2023-24 Opbud	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	----- FY 2026 Agency Request ----- Base Expansion Total
520100 Exempt Perm Positions P/T&FT	709.7	627.4	852.8	892.4	1,341.2
520200 Term Positions	500.0	0.0	485.0	0.0	0.0
520300 Classified Perm Positions F/I	5,893.3	6,168.7	6,935.0	8,133.0	8,547.2
520600 Paid Unused Sick Leave	5.8	0.4	5.8	0.0	2.0
520700 Overtime & Other Premium Pay	32.2	144.5	29.0	0.0	1.1
520800 Annl & Comp Paid At Separation	67.3	82.3	67.3	0.0	1.4
521100 Group Insurance Premium	790.4	548.7	714.5	675.3	725.2
521200 Retirement Contributions	1,193.8	1,277.9	1,440.6	1,718.0	1,744.6
521300 F I C A	520.4	491.0	577.4	553.6	693.6
521400 Workers' Comp Assessment Fee	0.6	0.8	1.1	0.0	0.9
521410 GSD Work Comp Insur Premium	12.6	12.6	9.3	0.0	8.0
521500 Unemployment Comp Premium	23.5	0.0	2.1	0.0	2.9
521600 Employee Liability Ins Premium	214.2	220.5	198.0	0.0	193.5
521700 RHC Act Contributions	136.2	132.9	150.8	181.6	181.5
523200 COVID Related Time Worked	0.0	0.2	0.0	0.0	0.0
200 Personal Services and Employe	10,100.0	9,707.8	11,468.7	12,153.9	13,443.1
535100 Medical Services	500.4	0.4	500.0	0.0	500.0
					755.6
					14,198.7

Insurance Policy

BU PCode Department
44000 P795 000000

State of New Mexico
S-9 Account Code Expenditure Summary
(Dollars in Thousands)

	2023-24 Opbud	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	Base	Expansion	Total
535200 Professional Services	2,590.1	3,504.6	2,387.8	0.0	2,617.5	400.0	3,017.5
535300 Other Services	46.5	409.3	111.0	0.0	80.0	0.0	80.0
535309 Other Services - Interagency	3.0	0.0	0.0	0.0	0.0	0.0	0.0
535400 Audit Services	95.6	0.0	80.7	0.0	102.2	0.0	102.2
535500 Attorney Services	389.0	66.9	452.6	0.0	551.3	0.0	551.3
535600 IT Services	98.9	3.2	98.9	0.0	100.0	0.0	100.0
300 Contractual services	3,723.5	3,984.5	3,631.0	0.0	3,951.0	400.0	4,351.0
542100 Employee I/S Mileage & Fares	30.8	2.3	24.8	0.0	24.8	0.0	24.8
542200 Employee I/S Meals & Lodging	53.2	10.4	45.8	0.0	45.8	0.0	45.8
542300 Brd & Comm Mbr Meals & Lodgin	5.0	0.0	5.0	0.0	5.0	0.0	5.0
542500 Transp - Fuel & Oil	8.9	1.3	10.6	0.0	10.6	0.0	10.6
542600 Transp - Parts & Supplies	5.5	5.4	5.7	0.0	5.6	0.0	5.6
542700 Transp - Transp Insurance	2.4	2.4	2.1	0.0	2.2	0.0	2.2
543200 Maint - Furn, Fixt, Equipment	15.5	29.1	14.6	0.0	14.6	0.0	14.6
543300 Maint - Buildings & Structures	0.0	25.9	0.0	0.0	0.0	0.0	0.0
543400 Maint - Property Insurance	0.1	0.0	0.1	0.0	0.0	0.0	0.0
543500 Maint - Supplies	0.5	0.0	0.5	0.0	0.5	0.0	0.5
543700 Maintenance Services	0.0	0.8	0.0	0.0	0.0	0.0	0.0
543820 Maintenance IT	63.8	108.3	62.7	0.0	0.0	0.0	0.0
543830 IT HW/SW Agreements	274.2	45.3	274.2	0.0	230.0	0.0	230.0
543900 Other Maintenance	0.0	0.2	0.0	0.0	0.0	0.0	0.0
544000 Supply Inventory IT	125.6	205.1	124.4	0.0	124.4	0.0	124.4
544100 Supplies-Office Supplies	54.6	42.5	61.9	0.0	61.9	0.0	61.9
544400 Supplies-Field Supplies	0.4	6.3	0.4	0.0	0.4	0.0	0.4
544500 Supplies-Food	0.0	0.2	0.0	0.0	0.0	0.0	0.0
544900 Supplies-Inventory Exempt	50.0	171.5	50.0	0.0	50.0	0.0	50.0
545600 Reporting & Recording	32.8	3.6	25.8	0.0	25.7	0.0	25.7
545700 ISD Services	55.5	66.6	57.1	0.0	69.8	0.0	69.8
545710 DOIT HCM Assessment Fees	43.5	32.7	37.0	0.0	36.1	0.0	36.1
545900 Printing & Photo Services	16.0	14.0	16.0	0.0	13.9	0.0	13.9
546100 Postage & Mail Services	38.0	2.1	26.4	0.0	26.4	0.0	26.4
546200 Bond Assurity for Employees	0.3	0.0	0.3	0.0	0.3	0.0	0.3
546400 Rent Of Land & Buildings	163.4	143.0	173.3	0.0	204.7	0.0	204.7
546500 Rent Of Equipment	65.8	12.9	60.9	0.0	60.9	0.0	60.9

State of New Mexico

Insurance Policy

BU PCode Department
44000 P795 000000

S-9 Account Code Expenditure Summary
(Dollars in Thousands)

	2023-24 Opbud	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	----- Base	----- Expansion	----- Total
546600 Communications	15.3	0.2	13.3	0.0	13.3	0.0	13.3
546610 DOIT Telecommunications	174.7	228.5	171.5	0.0	215.1	0.0	215.1
546700 Subscriptions/Dues/License Fee	65.1	143.8	65.1	0.0	65.6	0.0	65.6
546800 Employee Training & Education	72.0	15.3	98.0	0.0	98.7	0.0	98.7
546900 Advertising	21.5	38.8	23.5	0.0	23.5	0.0	23.5
547000 Legal Settlements	25.0	0.0	27.5	0.0	27.5	0.0	27.5
547360 Insurance Premiums-non_payroll	78,989.8	67,113.4	0.0	0.0	0.0	0.0	0.0
547450 Grants to Other Agencies	0.0	0.0	0.0	0.0	0.0	0.0	0.0
547730 Lease Principal Payment	0.0	(131.2)	0.0	0.0	0.0	0.0	0.0
547900 Miscellaneous Expense	228.6	10.0	228.1	0.0	228.1	0.0	228.1
547999 Request to Pay Prior Year	0.0	18.8	0.0	0.0	0.0	0.0	0.0
548200 Furniture & Fixtures	86.0	0.1	81.0	0.0	81.0	0.0	81.0
548300 Information Tech Equipment	122.0	(25.0)	117.0	0.0	117.0	0.0	117.0
548400 Other Equipment	0.0	0.0	0.0	0.0	0.0	0.0	0.0
548882 Lease Interest	0.0	1.7	0.0	0.0	0.0	0.0	0.0
548900 Buildings & Structures	0.0	0.0	0.0	0.0	0.0	0.0	0.0
549600 Employee O/S Mileage & Fares	59.5	8.1	39.9	0.0	39.9	0.0	39.9
549700 Employee O/S Meals & Lodging	59.0	24.2	41.1	0.0	41.1	0.0	41.1
400 Other	81,024.3	68,378.8	1,985.6	0.0	1,964.4	0.0	1,964.4
555106 OFU - INTRA-Agency	205.6	205.6	205.6	0.0	205.6	0.0	205.6
500 Other financing uses	205.6	205.6	205.6	0.0	205.6	0.0	205.6
TOTAL EXPENSE	95,053.4	82,276.8	17,290.9	12,153.9	19,564.1	1,155.6	20,719.7

Insurance Fraud and Auto Theft Program

BU PCode Department
44000 P796 000000

S-9 Account Code Expenditure Summary
(Dollars in Thousands)

	2023-24 Opbud	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	----- Base	----- Expansion	----- Total
520100 Exempt Perm Positions P/T&FT	0.0	0.0	37.1	0.0	0.0	0.0	0.0
520300 Classified Perm Positions FT	1,308.8	1,201.4	1,314.1	1,495.9	1,980.1	0.0	1,980.1
520500 Temporary Positions FT & P/T	0.0	2.8	0.0	49.2	0.0	0.0	0.0
520600 Paid Unused Sick Leave	1.0	2.5	2.0	0.0	1.9	0.0	1.9
520700 Overtime & Other Premium Pay	15.0	0.0	30.0	0.0	30.0	0.0	30.0

Insurance Fraud and Auto Theft Program

BU PCode Department
44000 P796 000000

State of New Mexico

S-9 Account Code Expenditure Summary
(Dollars in Thousands)

	2023-24 Opbud	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	----- Base	----- Expansion	----- Total
520800 Annl & Comp Paid At Separation	8.0	0.0	20.0	0.0	20.0	0.0	20.0
521100 Group Insurance Premium	124.8	127.8	140.1	156.9	158.2	0.0	158.2
521200 Retirement Contributions	184.5	230.5	250.4	284.5	320.3	0.0	320.3
521300 F I C A	80.9	92.4	99.6	94.7	127.4	0.0	127.4
521400 Workers' Comp Assessment Fee	0.1	0.1	0.1	0.0	0.1	0.0	0.1
521410 GSD Work Comp Insur Premium	2.0	2.0	1.4	0.0	1.3	0.0	1.3
521500 Unemployment Comp Premium	0.0	0.0	0.3	0.0	0.4	0.0	0.4
521600 Employee Liability Ins Premium	42.4	35.9	30.4	0.0	30.5	0.0	30.5
521700 RHC Act Contributions	20.3	24.0	26.1	30.1	33.3	0.0	33.3
200 Personal Services and Employee	1,787.8	1,719.5	1,951.6	2,111.3	2,703.5	0.0	2,703.5
535100 Medical Services	4.0	0.3	4.0	0.0	9.1	0.0	9.1
535200 Professional Services	100.0	13.0	121.8	0.0	15.0	0.0	15.0
535300 Other Services	6.0	29.8	6.0	0.0	0.0	0.0	0.0
535400 Audit Services	11.8	0.0	0.0	0.0	0.0	0.0	0.0
535600 IT Services	23.3	0.0	23.3	0.0	0.0	0.0	0.0
300 Contractual services	145.1	43.2	155.1	0.0	24.1	0.0	24.1
542100 Employee I/S Mileage & Fares	4.0	0.3	4.0	0.0	7.8	0.0	7.8
542200 Employee I/S Meals & Lodging	19.1	4.0	19.1	0.0	16.1	0.0	16.1
542300 Brd & Comm Mbr Meals & Lodgin	1.0	0.0	1.0	0.0	1.0	0.0	1.0
542500 Transp - Fuel & Oil	34.9	21.8	36.5	0.0	22.0	0.0	22.0
542600 Transp - Parts & Supplies	9.2	17.2	10.5	0.0	18.0	0.0	18.0
542700 Transp - Transp Insurance	0.0	0.0	0.3	0.0	0.3	0.0	0.3
542800 State Transp Pool Charges	15.0	0.0	15.0	0.0	0.0	0.0	0.0
543200 Maint - Furn, Fixt, Equipment	13.0	0.0	13.0	0.0	5.0	0.0	5.0
543300 Maint - Buildings & Structures	0.0	3.2	2.0	0.0	2.0	0.0	2.0
543500 Maint - Supplies	1.0	2.1	1.0	0.0	1.0	0.0	1.0
543700 Maintenance Services	0.0	0.1	0.0	0.0	0.0	0.0	0.0
543820 Maintenance IT	2.0	0.0	2.0	0.0	2.0	0.0	2.0
543830 IT HW/SW Agreements	13.4	11.8	13.4	0.0	13.4	0.0	13.4
543900 Other Maintenance	0.0	0.1	0.0	0.0	0.0	0.0	0.0
544000 Supply Inventory IT	18.0	41.3	23.0	0.0	20.0	0.0	20.0
544100 Supplies-Office Supplies	9.0	17.5	39.4	0.0	18.0	0.0	18.0
544200 Supplies-Medical,Lab,Personal	1.0	0.0	1.0	0.0	1.0	0.0	1.0
544400 Supplies-Field Supplies	22.6	28.8	32.6	0.0	10.5	0.0	10.5

Insurance Fraud and Auto Theft Program

State of New Mexico

BU PCode Department
44000 P796 000000

S-9 Account Code Expenditure Summary
(Dollars in Thousands)

	2023-24	2023-24	2024-25	2025-26	FY 2026 Agency Request		Total
	Opbud	Actuals	Opbud	PCF Proj	Base	Expansion	
544700 Supplies-Clothing,Unifrms,Linen	30.4	0.4	30.4	0.0	150.0	0.0	150.0
544900 Supplies-Inventory Exempt	20.0	38.0	20.0	0.0	5.0	0.0	5.0
545600 Reporting & Recording	1.5	0.1	1.5	0.0	1.5	0.0	1.5
545700 ISD Services	0.0	3.8	8.8	0.0	11.0	0.0	11.0
545710 DOIT HCM Assessment Fees	6.0	5.0	5.0	0.0	5.6	0.0	5.6
545800 Radio Communications Svcs	7.5	30.0	7.5	0.0	40.0	0.0	40.0
545810 GCD Radio Communications Svcs	0.0	9.3	0.0	0.0	9.6	0.0	9.6
545900 Printing & Photo Services	9.4	7.7	9.4	0.0	9.4	0.0	9.4
546100 Postage & Mail Services	2.5	0.0	2.5	0.0	2.5	0.0	2.5
546400 Rent Of Land & Buildings	0.0	71.1	149.0	0.0	150.0	0.0	150.0
546500 Rent Of Equipment	10.0	4.7	10.0	0.0	10.0	0.0	10.0
546600 Communications	10.0	0.0	10.0	0.0	0.0	0.0	0.0
546610 DOIT Telecommunications	0.0	21.9	26.3	0.0	33.9	0.0	33.9
546700 Subscriptions/Dues/License Fee	22.0	43.3	32.1	0.0	31.6	0.0	31.6
546800 Employee Training & Education	18.1	32.4	18.1	0.0	15.1	0.0	15.1
546809 Emp Train & Edu InterSt Agency	0.0	0.0	0.0	0.0	0.0	0.0	0.0
546810 Board Member Training	2.0	0.0	2.5	0.0	0.0	0.0	0.0
546900 Advertising	15.0	0.0	15.0	0.0	0.0	0.0	0.0
547000 Legal Settlements	0.0	0.0	2.5	0.0	10.0	0.0	10.0
547450 Grants to Other Agencies	189.7	0.0	25.0	0.0	2.5	0.0	2.5
547730 Lease Principal Payment	0.0	(69.1)	0.0	0.0	0.0	0.0	0.0
547900 Miscellaneous Expense	13.0	24.0	13.1	0.0	0.0	0.0	0.0
547999 Request to Pay Prior Year	0.0	0.7	0.0	0.0	0.0	0.0	0.0
548300 Information Tech Equipment	0.0	25.0	0.0	0.0	0.0	0.0	0.0
548400 Other Equipment	10.0	0.0	0.0	0.0	25.0	0.0	25.0
548800 Automotive & Aircraft	50.0	0.0	4.8	0.0	0.0	0.0	0.0
549600 Employee O/S Mileage & Fares	22.5	23.0	17.5	0.0	85.0	0.0	85.0
549700 Employee O/S Meals & Lodging	22.5	22.3	25.0	0.0	20.0	0.0	20.0
549800 Brd & Comm O/S Mileage & Fares	0.0	0.0	0.5	0.0	25.0	0.0	25.0
400 Other	625.3	441.8	650.3	0.0	781.3	0.0	781.3
555106 OFU - INTRA-Agency	411.0	411.0	411.0	0.0	411.0	0.0	411.0
500 Other financing uses	411.0	411.0	411.0	0.0	411.0	0.0	411.0
TOTAL EXPENSE	2,969.2	2,615.5	3,166.0	2,111.33	3,919.9	0.0	3,919.9

S-9 Account Code Expenditure Summary
 (Dollars in Thousands)

	2023-24 Opbud	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	----- Base	----- Expansion	----- Total
520100 Exempt Perm Positions P/T&F/T	33.5	0.0	0.0	0.0	0.0	0.0	0.0
520300 Classified Perm Positions F/T	1.2	0.0	0.0	110.0	0.0	0.0	0.0
520800 Annl & Comp Paid At Separation	0.0	0.0	0.0	0.0	0.0	0.0	0.0
521100 Group Insurance Premium	0.0	0.0	0.0	5.1	0.0	0.0	0.0
521200 Retirement Contributions	5.4	0.0	0.0	20.9	0.0	0.0	0.0
521300 F I C A	2.2	0.0	0.0	6.7	0.0	0.0	0.0
521400 Workers' Comp Assessment Fee	0.0	0.0	0.0	0.0	0.0	0.0	0.0
521700 RHC Act Contributions	0.6	0.0	0.0	2.7	0.0	0.0	0.0
200 Personal Services and Employe	42.9	0.0	0.0	145.5	0.0	0.0	0.0
535200 Professional Services	1,727.7	1,402.8	1,727.7	0.0	1,727.7	0.0	1,727.7
535500 Attorney Services	565.0	3.2	565.0	0.0	565.0	0.0	565.0
300 Contractual services	2,292.7	1,406.0	2,292.7	0.0	2,292.7	0.0	2,292.7
545600 Reporting & Recording	350.0	203.9	350.0	0.0	350.0	0.0	350.0
545700 ISD Services	0.0	0.3	0.0	0.0	0.0	0.0	0.0
546610 DOJT Telecommunications	0.0	1.5	0.5	0.0	0.5	0.0	0.5
546900 Advertising	2.6	0.0	2.6	0.0	2.6	0.0	2.6
547000 Legal Settlements	25,000.0	51,125.6	27,814.6	0.0	27,814.6	0.0	27,814.6
547360 Insurance Premiums-non_payroll	2,500.0	0.0	0.0	0.0	0.0	0.0	0.0
547999 Request to Pay Prior Year	0.0	91.5	0.0	0.0	0.0	0.0	0.0
400 Other	27,852.6	51,422.9	28,167.7	0.0	28,167.7	0.0	28,167.7
555106 OFU - INTRA-Agency	272.2	272.2	0.0	0.0	250.0	0.0	250.0
500 Other financing uses	272.2	272.2	0.0	0.0	250.0	0.0	250.0
TOTAL EXPENSE	30,460.4	53,101.1	30,460.4	145.45	30,710.4	0.0	30,710.4

Special Revenues
 BU PCode
 44000 P790

State of New Mexico

E4 PCode Detail
 (Dollars in Thousands)

Fund	Account	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	FY 2026 Agency Request				Total	Justification
					GF	OSF	ISF/IAT	FF		
11870	546100 Postage & Mail Services	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	0.0
11870	547103 Other Investment Expenses	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	0.0
	400 Other	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	0.0
11810	555106 OFJ - INTRA-Agency	12,889.1	14,905.0	0	0.0	0.0	0.0	0.0	0.0	0.0
	500 Other financing uses	12,889.1	14,905.0	0	0.0	0.0	0.0	0.0	0.0	0.0
	TOTAL EXPENSE	12,889.1	14,905.0		0.0	0.0	0.0	0.0	0.0	0.0

E4 PCode Detail
 (Dollars in Thousands)

Fund	Account	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	FY 2026 Agency Request				Total	Justification
					GF	OSF	ISF/IAT	FF		
00000	520300	0.0	0.0	439.45	0.0	0.0	0.0	0.0	0.0	
00000	521100	0.0	0.0	42.48	0.0	0.0	0.0	0.0	0.0	
00000	521200	0.0	0.0	83.59	0.0	0.0	0.0	0.0	0.0	
00000	521300	0.0	0.0	26.94	0.0	0.0	0.0	0.0	0.0	
00000	521700	0.0	0.0	10.86	0.0	0.0	0.0	0.0	0.0	
11690	520100	627.4	842.2	892.39	0.0	0.0	1,341.2	0.0	1,341.2	SEE ATTACHMENT FOR NEW POSITIONS/BASE INCREASE--E4 for all funds including P796,790,797 attached
11690	520200	0.0	485.0	0	0.0	0.0	0.0	0.0	0.0	
11690	520300	5,765.0	6,579.5	7,301.9	0.0	114.0	8,022.0	0.0	8,136.0	*Request includes a Base increase of \$863,810 to request recurring funds to replace the special appropriation for the salary increases to recruit and retain staff. *Request includes 11 NEW positions totaling 1.1M. *Request includes a 4% vacancy factor. *see attached spreadsheet and Word Document
11690	520600	0.4	3.8	0	0.0	0.0	0.0	0.0	0.0	
11690	520700	144.4	27.9	0	0.0	0.0	0.0	0.0	0.0	
11690	520800	79.2	65.9	0	0.0	0.0	0.0	0.0	0.0	
11690	521100	504.9	658.2	593.77	0.0	0.0	695.5	0.0	695.5	FY26 Request includes a BASE increase of 10% for the FY26 Insurance Premium Rate Increase totaling
11690	521200	1,195.5	1,372.6	1,559.9	0.0	0.0	1,681.7	0.0	1,681.7	
11690	521300	459.8	550.3	502.67	0.0	0.0	668.7	0.0	668.7	
11690	521400	0.7	1.1	0	0.0	0.0	0.9	0.0	0.9	
11690	521410	12.0	8.9	0	0.0	0.0	7.7	0.0	7.7	
11690	521500	0.0	2.0	0	0.0	0.0	2.8	0.0	2.8	
11690	521600	220.5	189.8	0	0.0	0.0	185.6	0.0	185.6	
11690	521700	124.3	143.8	163	0.0	0.0	175.0	0.0	175.0	
11690	523200	0.2	0.0	0	0.0	0.0	0.0	0.0	0.0	
11830	520300	51.0	53.6	61.84	0.0	0.0	0.0	0.0	0.0	
11830	521100	11.7	13.6	11.29	0.0	0.0	0.0	0.0	0.0	
11830	521200	9.8	10.0	11.76	0.0	0.0	0.0	0.0	0.0	
11830	521300	3.5	4.0	3.79	0.0	0.0	0.0	0.0	0.0	
11830	521400	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	
11830	521700	1.0	1.0	1.22	0.0	0.0	0.0	0.0	0.0	

Insurance Policy
 BU PCode
 44000 P795

State of New Mexico
 E4 PCode Detail
 (Dollars in Thousands)

Fund	Account	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	FY 2026 Agency Request				Total	Justification
					GF	OSF	ISF/IAT	FF		
11860	520100	0.0	10.6	0	0.0	0.0	0.0	0.0	0.0	
11860	520300	279.0	301.9	329.81	0.0	411.2	0.0	0.0	0.0	411.2 Requesting 1 New Compliance Officer-A (65) and recurring funds to replace the special appropriation for the salary increases for retention efforts. See attached spreadsheet
11860	520600	0.0	2.0	0	0.0	2.0	0.0	0.0	2.0	
11860	520700	0.1	1.1	0	0.0	1.1	0.0	0.0	1.1	
11860	520800	0.0	1.4	0	0.0	1.4	0.0	0.0	1.4	
11860	521100	26.9	42.7	27.78	0.0	29.7	0.0	0.0	0.0	29.7 Request includes a 10% Insurance Premium Rate Increase
11860	521200	53.7	58.0	62.73	0.0	62.9	0.0	0.0	0.0	62.9 Request includes a Base increase to fund existing vacancies and fully fund the FY24 comp increase.
11860	521300	20.1	23.1	20.22	0.0	24.9	0.0	0.0	0.0	24.9 Request includes a Base increase to fund existing vacancies and fully fund the FY24 comp increase.
11860	521400	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	
11860	521410	0.6	0.4	0	0.0	0.3	0.0	0.0	0.3	
11860	521500	0.0	0.1	0	0.0	0.1	0.0	0.0	0.1	
11860	521600	0.0	8.2	0	0.0	7.9	0.0	0.0	7.9	
11860	521700	5.6	6.0	6.52	0.0	6.5	0.0	0.0	0.0	6.5 Request includes a Base increase to fund existing vacancies and fully fund the FY24 comp increase.
21890	520300	73.8	0.0	0	0.0	0.0	0.0	0.0	0.0	
21890	520800	3.1	0.0	0	0.0	0.0	0.0	0.0	0.0	
21890	521100	5.1	0.0	0	0.0	0.0	0.0	0.0	0.0	
21890	521200	18.9	0.0	0	0.0	0.0	0.0	0.0	0.0	
21890	521300	7.5	0.0	0	0.0	0.0	0.0	0.0	0.0	
21890	521400	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	
21890	521410	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	
21890	521500	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	
21890	521600	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	
21890	521700	2.0	0.0	0	0.0	0.0	0.0	0.0	0.0	
200	Personal Services and Employee Bene	9,707.8	11,468.7	12,153.9	0.0	662.0	12,781.1	0.0	0.0	13,443.1
11690	542100	2.1	22.3	0	0.0	0.0	22.3	0.0	0.0	22.3
11690	542200	8.8	25.2	0	0.0	0.0	25.2	0.0	0.0	25.2
11690	542300	0.0	5.0	0	0.0	0.0	5.0	0.0	0.0	5.0

State of New Mexico

Insurance Policy

BU PCode
44000 P795

E4 PCode Detail
(Dollars in Thousands)

Fund	Account	2023-24 Actuals	2024-25 Oppbud	2025-26 PCF Proj	FY 2026 Agency Request					Total	Justification
					GF	OSF	ISF/IAT	FF	Total		
11690	542500	1.1	4.0	0	0.0	0.0	4.0	0.0	4.0		
	Transp - Fuel & Oil										
11690	542600	5.4	4.7	0	0.0	0.0	4.6	0.0	4.6		
	Transp - Parts & Supplies										
11690	542700	2.4	2.0	0	0.0	0.0	2.1	0.0	2.1		
	Transp - Transp Insurance										
11690	543200	29.1	14.6	0	0.0	0.0	14.6	0.0	14.6		
	Maint - Furn, Fixt, Equipment										
11690	543300	25.9	0.0	0	0.0	0.0	0.0	0.0	0.0		
	Maint - Buildings & Structures										
11690	543400	0.0	0.1	0	0.0	0.0	0.0	0.0	0.0		
	Maint - Property Insurance										
11690	543500	0.0	0.5	0	0.0	0.0	0.5	0.0	0.5		
	Maint - Supplies										
11690	543700	0.8	0.0	0	0.0	0.0	0.0	0.0	0.0		
	Maintenance Services										
11690	543820	108.3	62.7	0	0.0	0.0	0.0	0.0	0.0		
	Maintenance IT										
11690	543830	45.3	274.2	0	0.0	0.0	230.0	0.0	230.0		
	IT HW/SW Agreements										
11690	543900	0.2	0.0	0	0.0	0.0	0.0	0.0	0.0		
	Other Maintenance										
11690	544000	205.1	118.5	0	0.0	0.0	118.5	0.0	118.5		
	Supply Inventory IT										
11690	544100	42.4	60.1	0	0.0	0.0	60.1	0.0	60.1		
	Supplies-Office Supplies										
11690	544400	6.3	0.4	0	0.0	0.0	0.4	0.0	0.4		
	Supplies-Field Supplies										
11690	544500	0.2	0.0	0	0.0	0.0	0.0	0.0	0.0		
	Supplies-Food										
11690	544900	171.0	50.0	0	0.0	0.0	50.0	0.0	50.0		
	Supplies-Inventory Exempt										
11690	545600	3.3	18.8	0	0.0	0.0	18.7	0.0	18.7		
	Reporting & Recording										
11690	545700	66.1	54.7	0	0.0	0.0	67.0	0.0	67.0		
	ISD Services										
11690	545710	31.3	35.6	0	0.0	0.0	34.7	0.0	34.7		
	DOIT HCM Assessment Fees										
11690	545900	13.7	12.0	0	0.0	0.0	12.0	0.0	12.0		
	Printing & Photo Services										
11690	546100	2.1	25.9	0	0.0	0.0	25.9	0.0	25.9		
	Postage & Mail Services										
11690	546200	0.0	0.3	0	0.0	0.0	0.3	0.0	0.3		
	Bond Assurity for Employees										
11690	546400	143.0	173.3	0	0.0	0.0	204.7	0.0	204.7		204.7 Rent of land 3% escalation, buildings, display booths, storage rentals.
	Rent Of Land & Buildings										
11690	546500	12.3	56.1	0	0.0	0.0	56.1	0.0	56.1		
	Rent Of Equipment										
11690	546600	0.2	13.3	0	0.0	0.0	13.3	0.0	13.3		
	Communications										
11690	546610	225.5	164.4	0	0.0	0.0	206.3	0.0	206.3		
	DOIT Telecommunications										
11690	546700	143.8	64.0	0	0.0	0.0	64.5	0.0	64.5		
	Subscriptions/Dues/License Fee										
11690	546800	12.3	92.0	0	0.0	0.0	92.7	0.0	92.7		
	Employee Training & Education										
11690	546900	10.5	18.5	0	0.0	0.0	18.5	0.0	18.5		
	Advertising										
11690	547000	0.0	25.0	0	0.0	0.0	25.0	0.0	25.0		
	Legal Settlements										
11690	547730	(133.2)	0.0	0	0.0	0.0	0.0	0.0	0.0		
	Lease Principal Payment										
11690	547900	9.7	227.0	0	0.0	0.0	227.0	0.0	227.0		
	Miscellaneous Expense										
11690	547999	18.5	0.0	0	0.0	0.0	0.0	0.0	0.0		
	Request to Pay Prior Year										

State of New Mexico

Insurance Policy

BU PCode
44000 P795

E4 PCode Detail
(Dollars in Thousands)

Fund	Account	2023-24 Actuals	2024-25 Oppbud	2025-26 PCF Proj	FY 2026 Agency Request				Total	Justification
					GF	OSF	ISF/IAT	FF		
11690	548200 Furniture & Fixtures	0.1	81.0	0	0.0	0.0	81.0	0.0	81.0	
11690	548300 Information Tech Equipment	(25.0)	117.0	0	0.0	0.0	117.0	0.0	117.0	
11690	548882 Lease Interest	1.5	0.0	0	0.0	0.0	0.0	0.0	0.0	
11690	548900 Buildings & Structures	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	
11690	549600 Employee O/S Mileage & Fares	8.1	36.9	0	0.0	0.0	36.9	0.0	36.9	
11690	549700 Employee O/S Meals & Lodging	24.2	38.1	0	0.0	0.0	38.1	0.0	38.1	
11830	547900 Miscellaneous Expense	0.0	1.0	0	0.0	1.0	0.0	0.0	1.0	
11860	542100 Employee I/S Mileage & Fares	0.3	2.5	0	0.0	2.5	0.0	0.0	2.5	
11860	542200 Employee I/S Meals & Lodging	1.6	20.6	0	0.0	20.6	0.0	0.0	20.6	
11860	542500 Transp - Fuel & Oil	0.2	6.6	0	0.0	6.6	0.0	0.0	6.6	
11860	542600 Transp - Parts & Supplies	0.0	1.0	0	0.0	1.0	0.0	0.0	1.0	
11860	542700 Transp - Transp Insurance	0.0	0.1	0	0.0	0.1	0.0	0.0	0.1	
11860	544000 Supply Inventory IT	0.0	5.9	0	0.0	5.9	0.0	0.0	5.9	
11860	544100 Supplies-Office Supplies	0.1	1.8	0	0.0	1.8	0.0	0.0	1.8	
11860	544900 Supplies-Inventory Exempt	0.6	0.0	0	0.0	0.0	0.0	0.0	0.0	
11860	545600 Reporting & Recording	0.3	7.0	0	0.0	7.0	0.0	0.0	7.0	
11860	545700 ISD Services	0.5	2.4	0	0.0	2.8	0.0	0.0	2.8	
11860	545710 DOIT HCM Assessment Fees	1.4	1.4	0	0.0	1.4	0.0	0.0	1.4	
11860	545900 Printing & Photo Services	0.3	4.0	0	0.0	1.9	0.0	0.0	1.9	
11860	546100 Postage & Mail Services	0.0	0.5	0	0.0	0.5	0.0	0.0	0.5	
11860	546500 Rent Of Equipment	0.6	4.8	0	0.0	4.8	0.0	0.0	4.8	
11860	546610 DOIT Telecommunications	3.0	7.1	0	0.0	8.8	0.0	0.0	8.8	
11860	546700 Subscriptions/Dues/License Fee	0.0	1.1	0	0.0	1.1	0.0	0.0	1.1	
11860	546800 Employee Training & Education	0.0	6.0	0	0.0	6.0	0.0	0.0	6.0	
11860	546900 Advertising	28.3	5.0	0	0.0	5.0	0.0	0.0	5.0	
11860	547000 Legal Settlements	0.0	2.5	0	0.0	2.5	0.0	0.0	2.5	
11860	547730 Lease Principal Payment	2.0	0.0	0	0.0	0.0	0.0	0.0	0.0	
11860	547900 Miscellaneous Expense	0.3	0.1	0	0.0	0.1	0.0	0.0	0.1	
11860	547999 Request to Pay Prior Year	0.2	0.0	0	0.0	0.0	0.0	0.0	0.0	
11860	548882 Lease Interest	0.2	0.0	0	0.0	0.0	0.0	0.0	0.0	
11860	549600 Employee O/S Mileage & Fares	0.0	3.0	0	0.0	3.0	0.0	0.0	3.0	
11860	549700 Employee O/S Meals & Lodging	0.0	3.0	0	0.0	3.0	0.0	0.0	3.0	
21890	542100 Employee I/S Mileage & Fares	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	
21890	542200 Employee I/S Meals & Lodging	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	

Insurance Policy
 BU PCCode
 44000 P795

State of New Mexico
 E4 PCCode Detail
 (Dollars in Thousands)

Fund	Account	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	FY 2026 Agency Request					Total	Justification
					GF	OSF	ISF/IAT	FF	Total		
21890	542700 Transp - Transp Insurance	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	0.0	
21890	544000 Supply Inventory IT	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	0.0	
21890	544100 Supplies-Office Supplies	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	0.0	
21890	545700 ISD Services	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	0.0	
21890	545710 DOIT HCM Assessment Fees	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	0.0	
21890	546400 Rent Of Land & Buildings	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	0.0	
21890	546500 Rent Of Equipment	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	0.0	
21890	546610 DOIT Telecommunications	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	0.0	
21890	546700 Subscriptions/Dues/License Fee	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	0.0	
21890	546800 Employee Training & Education	3.0	0.0	0	0.0	0.0	0.0	0.0	0.0	0.0	
21890	546900 Advertising	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	0.0	
21890	547350 Insurance Premiums-non_payroll	67,113.4	0.0	0	0.0	0.0	0.0	0.0	0.0	0.0	
21890	548200 Furniture & Fixtures	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	0.0	
21890	548300 Information Tech Equipment	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	0.0	
21890	549600 Employee O/S Mileage & Fares	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	0.0	
21890	549700 Employee O/S Meals & Lodging	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	0.0	
400	Other	68,378.8	1,985.6	0	0.0	87.4	1,877.0	0.0	0.0	1,964.4	
11860	555106 OFU - INTRA-Agency	205.6	205.6	0	0.0	0.0	0.0	0.0	0.0	0.0	
500	Other financing uses	205.6	205.6	0	0.0	0.0	0.0	0.0	0.0	0.0	
TOTAL EXPENSE		78,292.3	13,659.9	0	0.0	749.4	14,658.1	0.0	0.0	15,407.5	

State of New Mexico

Insurance Fraud and Auto Theft Program

BU PCode
44000 P796

E4 PCode Detail
(Dollars in Thousands)

Fund	Account	2023-24		2024-25		2025-26		FY 2026 Agency Request			Total	Justification
		Actuals	Opbud	Opbud	PCF Proj	GF	OSF	ISFI/AT	FF			
00000	520300	0.0	0.0	0.0	99.1	0.0	0.0	0.0	0.0	0.0	0.0	
00000	521100	0.0	0.0	0.0	5.11	0.0	0.0	0.0	0.0	0.0	0.0	
00000	521200	0.0	0.0	0.0	18.85	0.0	0.0	0.0	0.0	0.0	0.0	
00000	521300	0.0	0.0	0.0	6.07	0.0	0.0	0.0	0.0	0.0	0.0	
00000	521700	0.0	0.0	0.0	2.45	0.0	0.0	0.0	0.0	0.0	0.0	
11880	520100	0.0	37.1	0.0	0	0.0	0.0	0.0	0.0	0.0	0.0	
11880	520300	1,201.4	1,314.1	1,396.63	0.0	1,980.1	0.0	0.0	0.0	0.0	1,980.1	Requesting 3 new positions - 2 Special Agents and 1 Program Coordinator II (75). See attachment
11880	520500	2.8	0.0	49.25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
11880	520600	2.5	2.0	0	0	1.9	0.0	0.0	0.0	0.0	1.9	
11880	520700	0.0	30.0	0	0	30.0	0.0	0.0	0.0	0.0	30.0	
11880	520800	0.0	20.0	0	0	20.0	0.0	0.0	0.0	0.0	20.0	
11880	521100	127.8	140.1	151.76	0.0	158.2	0.0	0.0	0.0	0.0	158.2	Request includes a 10% Insurance Premium Rate Increase
11880	521200	230.5	250.4	265.68	0.0	320.3	0.0	0.0	0.0	0.0	320.3	
11880	521300	92.4	99.6	88.61	0.0	127.4	0.0	0.0	0.0	0.0	127.4	
11880	521400	0.1	0.1	0	0	0.1	0.0	0.0	0.0	0.0	0.1	
11880	521410	2.0	1.4	0	0	1.3	0.0	0.0	0.0	0.0	1.3	
11880	521500	0.0	0.3	0	0	0.4	0.0	0.0	0.0	0.0	0.4	
11880	521600	35.9	30.4	0	0	30.5	0.0	0.0	0.0	0.0	30.5	
11880	521700	24.0	26.1	27.62	0.0	33.3	0.0	0.0	0.0	0.0	33.3	
200	Personal Services and Employee Bene	1,719.5	1,951.6	2,111.33	0.0	2,703.5	0.0	0.0	0.0	0.0	2,703.5	
11880	542100	0.3	4.0	0	0	7.8	0.0	0.0	0.0	0.0	7.8	Travel to include new positions and increase in interviews for criminal investigations are being done through out the State of NM.
11880	542200	4.0	19.1	0	0	16.1	0.0	0.0	0.0	0.0	16.1	Travel to include new positions and increase in interviews for criminal investigations are being done through out the State of NM.
11880	542300	0.0	1.0	0	0	1.0	0.0	0.0	0.0	0.0	1.0	
11880	542500	21.8	36.5	0	0	22.0	0.0	0.0	0.0	0.0	22.0	
11880	542600	17.2	10.5	0	0	18.0	0.0	0.0	0.0	0.0	18.0	
11880	542700	0.0	0.3	0	0	0.3	0.0	0.0	0.0	0.0	0.3	
11880	542800	0.0	15.0	0	0	0.0	0.0	0.0	0.0	0.0	0.0	
11880	543200	0.0	13.0	0	0	5.0	0.0	0.0	0.0	0.0	5.0	

Insurance Fraud and Auto Theft Program

BU PCode
44000 P796

State of New Mexico

E4 PCode Detail
(Dollars in Thousands)

Fund	Account	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	GF	OSF	ISF/IAT	FF	Total	Justification
11880	543300 Maint - Buildings & Structures	3.2	2.0	0	0.0	2.0	0.0	0.0	2.0	
11880	543500 Maint - Supplies	2.1	1.0	0	0.0	1.0	0.0	0.0	1.0	
11880	543700 Maintenance Services	0.1	0.0	0	0.0	0.0	0.0	0.0	0.0	
11880	543820 Maintenance IT	0.0	2.0	0	0.0	2.0	0.0	0.0	2.0	
11880	543830 IT HW/SW Agreements	11.8	13.4	0	0.0	13.4	0.0	0.0	13.4	
11880	543900 Other Maintenance	0.1	0.0	0	0.0	0.0	0.0	0.0	0.0	
11880	544000 Supply Inventory IT	41.3	23.0	0	0.0	20.0	0.0	0.0	20.0	
11880	544100 Supplies-Office Supplies	17.5	39.4	0	0.0	18.0	0.0	0.0	18.0	
11880	544200 Supplies-Medical, Lab, Personal	0.0	1.0	0	0.0	1.0	0.0	0.0	1.0	
11880	544400 Supplies-Field Supplies	28.8	32.6	0	0.0	10.5	0.0	0.0	10.5	
11880	544700 Supplies-Clothing, Uniforms, Linen	0.4	30.4	0	0.0	150.0	0.0	0.0	150.0	\$150K increase to outfit 2 new Special Agents being requested: law enforcement equipment, uniforms, weapons, ammunition, bullet proof vest, eye, and ear protection.
11880	544900 Supplies-Inventory Exempt	38.0	20.0	0	0.0	5.0	0.0	0.0	5.0	
11880	545600 Reporting & Recording	0.1	1.5	0	0.0	1.5	0.0	0.0	1.5	
11880	545700 ISD Services	3.8	8.8	0	0.0	11.0	0.0	0.0	11.0	
11880	545710 DOIT HCM Assessment Fees	5.0	5.0	0	0.0	5.6	0.0	0.0	5.6	
11880	545800 Radio Communications Svcs	30.0	7.5	0	0.0	40.0	0.0	0.0	40.0	MOU with DPS for Emergency dispatch services will increase in FY26
11880	545810 GCD Radio Communications Svcs	9.3	0.0	0	0.0	9.6	0.0	0.0	9.6	
11880	545900 Printing & Photo Services	7.7	9.4	0	0.0	9.4	0.0	0.0	9.4	
11880	546100 Postage & Mail Services	0.0	2.5	0	0.0	2.5	0.0	0.0	2.5	
11880	546400 Rent Of Land & Buildings	71.1	149.0	0	0.0	150.0	0.0	0.0	150.0	Moved to New Larger Space, amount ties to lease amendment annual increase
11880	546500 Rent Of Equipment	4.7	10.0	0	0.0	10.0	0.0	0.0	10.0	
11880	546600 Communications	0.0	10.0	0	0.0	0.0	0.0	0.0	0.0	
11880	546610 DOIT Telecommunications	21.9	26.3	0	0.0	33.9	0.0	0.0	33.9	
11880	546700 Subscriptions/Dues/License Fee	43.3	32.1	0	0.0	31.6	0.0	0.0	31.6	Increased costs in BAR dues and recertification police officer and prosecutor, investigator dues and accounting for additional positions.
11880	546800 Employee Training & Education	32.4	18.1	0	0.0	15.1	0.0	0.0	15.1	
11880	546809 Emp Train & Edu InterSt Agency	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	
11880	546810 Board Member Training	0.0	2.5	0	0.0	0.0	0.0	0.0	0.0	
11880	546900 Advertising	0.0	15.0	0	0.0	10.0	0.0	0.0	10.0	

Insurance Fraud and Auto Theft Program

State of New Mexico

BU PCode
44000 P796

F4 PCode Detail
(Dollars in Thousands)

Fund	Account	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	FY 2026 Agency Request				Total	Justification
					GF	OSF	ISF/IAT	FF		
11880	547000 Legal Settlements	0.0	2.5	0	0.0	2.5	0.0	0.0	2.5	
11880	547450 Grants to Other Agencies	0.0	25.0	0	0.0	0.0	0.0	0.0	0.0	
11880	547730 Lease Principal Payment	(69.1)	0.0	0	0.0	0.0	0.0	0.0	0.0	
11880	547900 Miscellaneous Expense	24.0	13.1	0	0.0	0.0	0.0	0.0	0.0	
11880	547999 Request to Pay Prior Year	0.7	0.0	0	0.0	0.0	0.0	0.0	0.0	
11880	548300 Information Tech Equipment	25.0	0.0	0	0.0	25.0	0.0	0.0	25.0	25.0 \$24.9 For Licensed Plate Readers
11880	548800 Automotive & Aircraft	0.0	4.8	0	0.0	85.0	0.0	0.0	85.0	In FY24 purchased two new Durangos for prosecutors to go back and forth to court. In FY26 need to purchase two new trucks for the two new Special Agents being requested.
11880	549600 Employee O/S Mileage & Fares	23.0	17.5	0	0.0	20.0	0.0	0.0	20.0	For current and additional staff for conferences, accreditation, training and other events.
11880	549700 Employee O/S Meals & Lodging	22.3	25.0	0	0.0	25.0	0.0	0.0	25.0	
11880	549800 Brd & Comm O/S Mileage & Fares	0.0	0.5	0	0.0	0.5	0.0	0.0	0.5	
	400 Other	441.8	650.3	0	0.0	781.3	0.0	0.0	781.3	
11880	555106 OFU - INTRA-Agency	411.0	411.0	0	0.0	0.0	0.0	0.0	0.0	
	500 Other financing uses	411.0	411.0	0	0.0	0.0	0.0	0.0	0.0	
	TOTAL EXPENSE	2,572.3	3,012.9		0.0	3,484.8	0.0	0.0	3,484.8	

Fund	Account	2023-24 Actuals	2024-25 Opbud	2025-26 PCF Proj	FY 2026 Agency Request				Total	Justification
					GF	OSF	ISF/IAT	FF		
00000	520300 Classified Perm Positions F/T	0.0	0.0	109.97	0.0	0.0	0.0	0.0	0.0	
00000	521100 Group Insurance Premium	0.0	0.0	5.11	0.0	0.0	0.0	0.0	0.0	
00000	521200 Retirement Contributions	0.0	0.0	20.92	0.0	0.0	0.0	0.0	0.0	
00000	521300 F I C A	0.0	0.0	6.74	0.0	0.0	0.0	0.0	0.0	
00000	521700 RHC Act Contributions	0.0	0.0	2.72	0.0	0.0	0.0	0.0	0.0	
11850	520100 Exempt Perm Positions P/T&F/T	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	
11850	520800 Annl & Comp Paid At Separation	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	
11850	521100 Group Insurance Premium	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	
11850	521200 Retirement Contributions	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	
11850	521300 F I C A	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	
11850	521400 Workers' Comp Assessment Fee	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	
11850	521700 RHC Act Contributions	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	
	200 Personal Services and Employee Bene	0.0	0.0	145.45	0.0	0.0	0.0	0.0	0.0	
11850	545600 Reporting & Recording	203.9	350.0	0	0.0	350.0	0.0	0.0	350.0	NM Medical Commission in case of workload increase
11850	545700 ISD Services	0.3	0.0	0	0.0	0.0	0.0	0.0	0.0	
11850	546610 DOIT Telecommunications	1.5	0.5	0	0.0	0.5	0.0	0.0	0.5	
11850	546900 Advertising	0.0	2.6	0	0.0	2.6	0.0	0.0	2.6	
11850	547000 Legal Settlements	51,125.6	27,814.6	0	0.0	27,814.6	0.0	0.0	27,814.6	
11850	547999 Request to Pay Prior Year	91.5	0.0	0	0.0	0.0	0.0	0.0	0.0	
	400 Other	51,422.9	28,167.7	0	0.0	28,167.7	0.0	0.0	28,167.7	
11850	555106 OFU - INTRA-Agency	272.2	0.0	0	0.0	0.0	0.0	0.0	0.0	
	500 Other financing uses	272.2	0.0	0	0.0	0.0	0.0	0.0	0.0	
	TOTAL EXPENSE	51,695.1	28,167.7	0	0.0	28,167.7	0.0	0.0	28,167.7	

Special Revenues

BU PCode
44000 P790

State of New Mexico

Contract by PCode Detail
(Dollars in Thousands)

Fund	Account	#	Contract Purpose	Actuals	FY 2026 Agency Request				Total	Justification
					GF	OSF	ISF/IAT	FF		
11870	535500	1000	Attorney Services	0.0	0.0	0.0	0.0	0.0	0.0	
TOTAL EXPENSE				0.0	0.0	0.0	0.0	0.0	0.0	

Contract by PCode Detail
 (Dollars in Thousands)

Fund	Account	#	Contract Purpose	Actuals	FY 2026 Agency Request				Total	Justification
					GF	OSF	ISF/IAT	FF		
11690	535100	1000			0.0	0.0	0.0	0.0	0.0	
11690	535100	1001	Mental Health Parity-MHPAEA to regulate mental health parity insurance products	0.0	0.0	0.0	500.0	0.0	500.0	E5 attached
11690	535200	1000		2,673.9	0.0	0.0	0.0	0.0	0.0	
11690	535200	1001	Health Policy -training for compliance review and enforcement procedures	0.0	0.0	120.0	0.0	0.0	120.0	E5 attached
11690	535200	1002	Mental Health Parity-MHPAEA to conduct compliance audits of health care insurers and enforce coverage of diabetes medication and diabetes durable medical equipment.	0.0	0.0	350.0	0.0	0.0	350.0	
11690	535200	1003	Medical Malpractice rate filings and review of Worker's Compensation filings forms, rates and rules	0.0	0.0	240.0	0.0	0.0	240.0	
11690	535200	1004	Insurance Regulator-Large Group-RIA	0.0	0.0	80.7	0.0	0.0	80.7	
11690	535200	1005	Actuarial Consulting and Rate Review for non-QHP products. Increased costs in consulting services, staff training, staff rate review oversight.	0.0	0.0	719.3	0.0	0.0	719.3	
11690	535200	1006	Financial Analyses Services	0.0	0.0	106.0	0.0	0.0	106.0	
11690	535200	1007	Rule Promulgation and Enforcement Proceedings	0.0	0.0	210.0	0.0	0.0	210.0	
11690	535200	1008	Conduct hearings on behalf of (OS), review public comments, draft recommendations to OSI, perform legal research, provide legal opinions, and consult	0.0	0.0	200.5	0.0	0.0	200.5	
11690	535200	1016	QHP and non-QHP related formulary review	0.0	0.0	40.0	0.0	0.0	40.0	
11690	535200	1017	Actuarial Services QHP- NovaRest	0.0	0.0	181.0	0.0	0.0	181.0	
11690	535200	1018	Life & Health Reviews-Vendor Unknown	0.0	0.0	30.0	0.0	0.0	30.0	
11690	535200	1019	This is an annual programmatic audit of the QHP review performed by Examinations Resources. This is a CMS requirement.	0.0	0.0	35.0	0.0	0.0	35.0	

State of New Mexico

Insurance Policy

Contract by PCode Detail
(Dollars in Thousands)

BU PCode
44000 P795

Fund	Account	#	Contract Purpose	Actuals	FY 2026 Agency Request				Total	Justification
					OSF	ISF/IAT	FF	Total		
11690	535300	1000	Other Services	409.3	0.0	0.0	0.0	0.0	0.0	
11690	535300	1009	Pharmacy Benefits	0.0	0.0	0.0	20.0	0.0	20.0	
11690	535300	1010	Temp Services	0.0	0.0	0.0	60.0	0.0	60.0	
11690	535400	1011	Annual Financial Audit-Jaramillo Accounting	0.0	0.0	0.0	102.2	0.0	102.2	
11690	535500	1000	Attorney Services	66.9	0.0	0.0	0.0	0.0	0.0	
11690	535500	1001	Legal Services- Rule Making	0.0	0.0	0.0	32.0	0.0	32.0	
11690	535500	1012	Legal Services to represent OSI	0.0	0.0	0.0	102.0	0.0	102.0	
11690	535500	1013	Contract Counsel	0.0	0.0	0.0	150.0	0.0	150.0	
11690	535500	1014	Legal Services for Personnel and Employment Law	0.0	0.0	0.0	33.7	0.0	33.7	
11690	535600	1000	IT Services	3.2	0.0	0.0	0.0	0.0	0.0	
11690	535600	1015	IT Software maintenance & support- ABBA, Adv Network, Harmonix, Respec	0.0	0.0	0.0	100.0	0.0	100.0	
11860	535200	1000	Professional Services	113.4	0.0	0.0	0.0	0.0	0.0	
11860	535200	1020	ASR/USR Aggregation-Moss Adams	0.0	0.0	65.0	0.0	0.0	65.0	
11860	535200	1021	Forensic Audit	0.0	0.0	50.0	0.0	0.0	50.0	
11860	535200	1022	Accounting & Escrow Compliance-Moss Adams	0.0	0.0	60.0	0.0	0.0	60.0	
11860	535200	1023	Consulting Services-Profit Provision Risk-Madison Consulting	0.0	0.0	65.0	0.0	0.0	65.0	
11860	535200	1024	Biennial Rate Hearing Testimony & Legal Representation-DJ Powers	0.0	0.0	65.0	0.0	0.0	65.0	
11860	535500	1025	Legal Services for complaints & penalties against the Title Bureau (Vendor unknown)	0.0	0.0	61.0	0.0	0.0	61.0	
11860	535500	1026	Legal Representation for Title (Victor Marshall case) Hays & Friedman	0.0	0.0	55.0	0.0	0.0	55.0	
11860	535500	1027	Legal Services to represent OSI	0.0	0.0	52.5	0.0	0.0	52.5	
11860	535500	1028	Legal Representation to represent Title-Fuqua Law	0.0	0.0	65.1	0.0	0.0	65.1	
21890	535200	1000	Professional Services	717.4	0.0	0.0	0.0	0.0	0.0	
TOTAL EXPENSE				3,984.5	0.0	824.6	3,126.4	0.0	3,951.0	

Insurance Fraud and Auto Theft Program

State of New Mexico

BU PCode
44000 P796

Contract by PCode Detail
(Dollars in Thousands)

Fund	Account	#	Contract Purpose	Actuals	FY 2026 Agency Request					Total	Justification
					GF	OSF	ISF/IAT	FF	Total		
11880	535100	1000	Medical Services	0.3	0.0	0.0	0.0	0.0	0.0	0.0	
11880	535100	1001	Required Employee Drug Testing	0.0	0.0	3.1	0.0	0.0	0.0	3.1	SEE ATTACHED E5
11880	535100	1002	Public Safety Psychology Group	0.0	0.0	6.0	0.0	0.0	0.0	6.0	
11880	535200	1000	Professional Services	13.0	0.0	0.0	0.0	0.0	0.0	0.0	
11880	535200	1003	Temp Services	0.0	0.0	15.0	0.0	0.0	0.0	15.0	
11880	535200	1004	Professional Services	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
11880	535200	1005	Professional Services	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
11880	535200	1006	Professional Services	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
11880	535300	1000	Other Services	29.8	0.0	0.0	0.0	0.0	0.0	0.0	
TOTAL EXPENSE				43.2	0.0	24.1	0.0	0.0	0.0	24.1	

Patient's Compensation Fund

State of New Mexico

Contract by PCode Detail
(Dollars in Thousands)

BU PCode
44000 P797

Fund	Account	#	Contract Purpose	Actuals	FY 2026 Agency Request				Total	Justification
					GF	OSF	ISF/IAT	FF		
11850	535200	1000		1,402.8	0.0	0.0	0.0	0.0	0.0	
11850	535200	1001	Patient's Compensation Fund Third Party Administrator regarding claims and cases arising under the Medical Malpractice Act including tax. The increase in this request is warranted based on the recent growth of the PCF, which has resulted in an increase in PCF claims, thus the expected workload of the claims adjuster will also increase.	0.0	0.0	1,681.6	0.0	0.0	1,681.6	SEE ATTACHED E5
11850	535200	1002	Contractual services for a Actuarial Services for the PCF as required for HB75	0.0	0.0	46.1	0.0	0.0	46.1	
11850	535500	1000		3.2	0.0	0.0	0.0	0.0	0.0	
11850	535500	1003	Other Legal Representation for the NM Medical Review Commission	0.0	0.0	500.0	0.0	0.0	500.0	
11850	535500	1004	Legal representation for the PCF Advisory Board	0.0	0.0	65.0	0.0	0.0	65.0	
TOTAL EXPENSE				1,406.0	0.0	2,292.7	0.0	0.0	2,292.7	

Special Revenues

State of New Mexico

BU PCode Department
44000 P790 000000

EB-1 Expansion Justifications
(Dollars in Thousands)

Rank: 0

P790 Special Revenue

New Initiative	2025-26 GF Sources	2025-26 OSF Sources	2025-26 ISF/ IAT Sources	2025-26 FF Sources	2025-26 Total Request	2025-26 Exec Recommendation
Other Revenues	0.0	1155.6	0.0	0.0	1155.6	0.0
REVENUE, TRANSFERS	0.0	1155.6	0.0	0.0	1155.6	0.0
Other financing uses	0.0	1155.6	0.0	0.0	1155.6	0.0
EXPENDITURES	0.0	1155.6	0.0	0.0	1155.6	0.0

Brief Description:

To set up other financing uses in P790. This agency has dual budgeting where the revenue is collected in P790. This revenue is then transferred to P795 operating fund.

Legislative Change:

Session Law Citation:

Legal Settlement:

Case Number or Citation:

EB-1 Expansion Justifications
(Dollars in Thousands)

L&H Data Analysis & Enforcement Support

Rank: 2

New Initiative	2025-26 GF Sources	2025-26 OSF Sources	2025-26 ISF/ IAT Sources	2025-26 FF Sources	2025-26 Total Request	2025-26 Exec Recommendation
Other Transfers	0.0	0.0	130.9	0.0	130.9	0.0
REVENUE, TRANSFERS	0.0	0.0	130.9	0.0	130.9	0.0
Personal Services and Employee	0.0	0.0	130.9	0.0	130.9	0.0
EXPENDITURES	0.0	0.0	130.9	0.0	130.9	0.0
Permanent	0	0	0	0	1	
FTEs	0	0	0	0	1	0

Brief Description:

The AO II position will manage a team of data analysts and a program manager to ensure the Bureau's objectives are met. This role will engage in strategic planning, overseeing data analysis and compliance activities of the life and health insurance companies under the jurisdiction of the Life and Health Division. The Bureau Chief will work closely with other departments, regulatory bodies and external stakeholders to support the agency's mission of enforcing health insurance regulations and protecting consumers rights.

Legislative Change: _____

Session Law Citation: _____

Legal Settlement: _____

Case Number or Citation: _____

L&H Mental Health Parity

Rank: 1

New Initiative	2025-26 GF Sources	2025-26 OSF Sources	2025-26 ISF/ IAT Sources	2025-26 FF Sources	2025-26 Total Request	2025-26 Exec Recommendation
Other Transfers	0.0	0.0	107.9	0.0	107.9	0.0
REVENUE, TRANSFERS	0.0	0.0	107.9	0.0	107.9	0.0
Personal Services and Employee	0.0	0.0	107.9	0.0	107.9	0.0
EXPENDITURES	0.0	0.0	107.9	0.0	107.9	0.0
Permanent	0	0	0	0	1	
FTEs	0	0	0	0	1	0

Brief Description:

"The Data Analyst will be responsible for collecting, analyzing and interpreting complex data sets related to health insurance compliance and regulations. The analyst will provide critical support to the Life and Health Insurance Division as part of the Data Analysis and Enforcement Support Bureau. This position will ensure that health insurance carrier's operations are in line with state and federal regulations. This position will provide actionable insights and enhance the agency's data driven decision-making processes and support enforcement actions where merited.

Legislative Change: _____

Insurance Policy

BU PCode Department
 44000 P795 000000

State of New Mexico
EB-1 Expansion Justifications
 (Dollars in Thousands)

Session Law Citation:

Legal Settlement:

Case Number or Citation:

L&H Data Analysis & Enforcement Support

Rank: 6

New Initiative	2025-26 GF Sources	2025-26 OSF Sources	2025-26 ISF/ IAT Sources	2025-26 FF Sources	2025-26 Total Request	2025-26 Exec Recommendation
Other Transfers	0.0	0.0	107.9	0.0	107.9	0.0
REVENUE, TRANSFERS	0.0	0.0	107.9	0.0	107.9	0.0
Personal Services and Employee	0.0	0.0	107.9	0.0	107.9	0.0
EXPENDITURES	0.0	0.0	107.9	0.0	107.9	0.0
Permanent	0	0	0	0	1	
FTEs	0	0	0	0	1	0

Brief Description:

"The Data Analyst will be responsible for collecting, analyzing and interpreting complex data sets related to health insurance compliance and regulations. The analyst will provide critical support to the Life and Health Insurance Division as part of the Data Analysis and Enforcement Support Bureau. This position will ensure that health insurance carrier's operations are in line with state and federal regulations. This position will provide actionable insights and enhance the agency's data driven decision-making processes and support enforcement actions where merited.

Legislative Change:

Session Law Citation:

Legal Settlement:

Case Number or Citation:

L&H Data Analysis & Enforcement Support

Rank: 5

New Initiative	2025-26 GF Sources	2025-26 OSF Sources	2025-26 ISF/ IAT Sources	2025-26 FF Sources	2025-26 Total Request	2025-26 Exec Recommendation
Other Transfers	0.0	0.0	107.9	0.0	107.9	0.0
REVENUE, TRANSFERS	0.0	0.0	107.9	0.0	107.9	0.0
Personal Services and Employee	0.0	0.0	107.9	0.0	107.9	0.0
EXPENDITURES	0.0	0.0	107.9	0.0	107.9	0.0
Permanent	0	0	0	0	1	
FTEs	0	0	0	0	1	0

EB-1 Expansion Justifications
(Dollars in Thousands)

Brief Description:

The Program Coordinator will be responsible for the data collections and enforcement activities for noncompliance carriers subject to the Life and Health Division jurisdiction. The role will coordinate with various stakeholders, ensuring data collection, analysis and enforcement action is done in a timely manner and in compliance with state and federal regulations. The program coordinator will play a key role in maintaining the integrity of data and provide project management to ensure enforcement action is taken.

Legislative Change:

Session Law Citation:

Legal Settlement:

Case Number or Citation:

L&H Pharmacy Benefits & Drug Compliance

Rank: 3

New Initiative	2025-26 GF Sources	2025-26 OSF Sources	2025-26 ISF/ IAT Sources	2025-26 FF Sources	2025-26 Total Request	2025-26 Exec Recommendation
Other Transfers	0.0	0.0	107.9	0.0	107.9	0.0
REVENUE, TRANSFERS	0.0	0.0	107.9	0.0	107.9	0.0
Personal Services and Employee	0.0	0.0	107.9	0.0	107.9	0.0
EXPENDITURES	0.0	0.0	107.9	0.0	107.9	0.0
Permanent	0	0	0	0	1	
FTEs	0	0	0	0	1	0

Brief Description:

Program Coordinator will oversee the development, design, implementation, and evaluation frameworks of the new drug transparency act reporting requirements. They will oversee day to day program operations and ensure timelines are met. They will collaborate with the Director of Pharmacy Benefits and Drug Compliance to ensure the program meets the needs of licensees. This role will help standardize the reporting process for stakeholders to increase efficacy, and lead to consistent high-quality outcomes.

Legislative Change:

Session Law Citation:

"Prescription Drug Price Transparency Act", Section 59A-59A-1 NMSA 1978

Legal Settlement:

Case Number or Citation:

"Prescription Drug Price Transparency Act", Section 59A-59A-1 NMSA 1978

L&H Pharmacy Benefits & Drug Compliance

Rank: 7

New Initiative	2025-26 GF Sources	2025-26 OSF Sources	2025-26 ISF/ IAT Sources	2025-26 FF Sources	2025-26 Total Request	2025-26 Exec Recommendation
Other Transfers	0.0	0.0	107.9	0.0	107.9	0.0
REVENUE, TRANSFERS	0.0	0.0	107.9	0.0	107.9	0.0

Insurance Policy

BU 44000 **PCode** P795 **Department** 000000

State of New Mexico

EB-1 Expansion Justifications
(Dollars in Thousands)

Personal Services and Employee	0.0	0.0	107.9	0.0	107.9	0.0
EXPENDITURES	0.0	0.0	107.9	0.0	107.9	0.0
Permanent	0	0	0	0	1	
FTEs	0	0	0	0	1	0

Brief Description:

Program Coordinator will oversee the development, design, implementation, and evaluation frameworks of the new drug transparency act reporting requirements. They will oversee day to day program operations and ensure timelines are met. They will collaborate with the Director of Pharmacy Benefits and Drug Compliance to ensure the program meets the needs of licensees. This role will help standardize the reporting process for stakeholders to increase efficacy, and lead to consistent high-quality outcomes.

Legislative Change:

Session Law Citation:

"Prescription Drug Price Transparency Act", Section 59A-59A-1 NMSA 1978

Legal Settlement:

Case Number or Citation:

"Prescription Drug Price Transparency Act", Section 59A-59A-1 NMSA 1978

L&H Pharmacy Benefits & Drug Compliance

Rank: 4

New Initiative	2025-26 GF Sources	2025-26 OSF Sources	2025-26 ISF/IAT Sources	2025-26 FF Sources	2025-26 Total Request	2025-26 Exec Recommendation
Other Transfers	0.0	0.0	85.2	0.0	85.2	0.0
REVENUE, TRANSFERS	0.0	0.0	85.2	0.0	85.2	0.0
Personal Services and Employee	0.0	0.0	85.2	0.0	85.2	0.0
EXPENDITURES	0.0	0.0	85.2	0.0	85.2	0.0
Permanent	0	0	0	0	1	
FTEs	0	0	0	0	1	0

Brief Description:

Compliance Officers will review annual required managed care compliance filings for the five to six major medical insurers in the market. These filings include network adequacy review of up to 17 networks, a comprehensive review of insurers' utilization management practices, and compliance with other consumer protection laws. In addition, they are responsible for conducting investigations into complaint identified noncompliance concerns.

Legislative Change:

Session Law Citation:

"Prescription Drug Price Transparency Act", Section 59A-59A-1 NMSA 1978

Legal Settlement:

Case Number or Citation:

"Prescription Drug Price Transparency Act", Section 59A-59A-1 NMSA 1978

Insurance Policy

BU PCode Department
44000 P795 000000

State of New Mexico
EB-1 Expansion Justifications
(Dollars in Thousands)

L&H Pharmacy Benefits & Drug

Rank: 0

New Initiative	2025-26 GF Sources	2025-26 OSF Sources	2025-26 ISF/ IAT Sources	2025-26 FF Sources	2025-26 Total Request	2025-26 Exec Recommendation
Other Transfers	0.0	0.0	400.0	0.0	400.0	0.0
REVENUE, TRANSFERS	0.0	0.0	400.0	0.0	400.0	0.0
Contractual services	0.0	0.0	400.0	0.0	400.0	0.0
EXPENDITURES	0.0	0.0	400.0	0.0	400.0	0.0

Brief Description:

To implement and enforce the requirements of the Prescription Drug Transparency Law

Legislative Change:

Session Law Citation:

"Prescription Drug Price Transparency Act", Section 59A-59A-1 NMSA 1978

Legal Settlement:

Case Number or Citation:

"Prescription Drug Price Transparency Act", Section 59A-59A-1 NMSA 1978

Special Revenues

State of New Mexico

BU **PCode** **Department**
 44000 P790 000000

EB-2 Expansion Fiscal Summary
 (Dollars in Thousands)

P790 Special Revenue

Rank: 0

		2025-26 GF Sources	2025-26 OSF Sources	2025-26 ISF/ IAT Sources	2025-26 FF Sources	2025-26 Total Request	2025-26 Exec Recommendation
130	Other Revenues	0.0	1155.6	0.0	0.0	1155.6	0.0
REVENUE, TRANSFERS		0.0	1155.6	0.0	0.0	1155.6	0.0
500	Other financing uses	0.0	1155.6	0.0	0.0	1155.6	0.0
EXPENDITURES		0.0	1155.6	0.0	0.0	1155.6	0.0

0.0

EB-2 Expansion Fiscal Summary
(Dollars in Thousands)

L&H Data Analysis & Enforcement Support

Rank: 2

		2025-26 GF Sources	2025-26 OSF Sources	2025-26 ISF/ IAT Sources	2025-26 FF Sources	2025-26 Total Request	2025-26 Exec Recommendation
112	Other Transfers	0.0	0.0	130.9	0.0	130.9	0.0
REVENUE, TRANSFERS		0.0	0.0	130.9	0.0	130.9	0.0
200	Personal Services and Employee Benefits	0.0	0.0	130.9	0.0	130.9	0.0
EXPENDITURES		0.0	0.0	130.9	0.0	130.9	0.0
810	Permanent	0	0	0	0	1	0.0
FTEs		0	0	0	0	1	0

L&H Mental Health Parity

Rank: 1

		2025-26 GF Sources	2025-26 OSF Sources	2025-26 ISF/ IAT Sources	2025-26 FF Sources	2025-26 Total Request	2025-26 Exec Recommendation
112	Other Transfers	0.0	0.0	107.9	0.0	107.9	0.0
REVENUE, TRANSFERS		0.0	0.0	107.9	0.0	107.9	0.0
200	Personal Services and Employee Benefits	0.0	0.0	107.9	0.0	107.9	0.0
EXPENDITURES		0.0	0.0	107.9	0.0	107.9	0.0
810	Permanent	0	0	0	0	1	0.0
FTEs		0	0	0	0	1	0

L&H Data Analysis & Enforcement Support

Rank: 6

		2025-26 GF Sources	2025-26 OSF Sources	2025-26 ISF/ IAT Sources	2025-26 FF Sources	2025-26 Total Request	2025-26 Exec Recommendation
112	Other Transfers	0.0	0.0	107.9	0.0	107.9	0.0
REVENUE, TRANSFERS		0.0	0.0	107.9	0.0	107.9	0.0
200	Personal Services and Employee Benefits	0.0	0.0	107.9	0.0	107.9	0.0
EXPENDITURES		0.0	0.0	107.9	0.0	107.9	0.0
810	Permanent	0	0	0	0	1	0.0
FTEs		0	0	0	0	1	0

L&H Data Analysis & Enforcement Support

Rank: 5

		2025-26 GF Sources	2025-26 OSF Sources	2025-26 ISF/ IAT Sources	2025-26 FF Sources	2025-26 Total Request	2025-26 Exec Recommendation
112	Other Transfers	0.0	0.0	107.9	0.0	107.9	0.0

Insurance Policy

BU PCode Department
44000 P795 000000

State of New Mexico

EB-2 Expansion Fiscal Summary
(Dollars in Thousands)

REVENUE, TRANSFERS	0.0	0.0	107.9	0.0	107.9	0.0
200 Personal Services and Employee Benefits	0.0	0.0	107.9	0.0	107.9	0.0
EXPENDITURES	0.0	0.0	107.9	0.0	107.9	0.0
810 Permanent	0	0	0	0	1	0.0
FTEs	0	0	0	0	1	0

L&H Pharmacy Benefits & Drug Compliance

Rank: 3

	2025-26 GF Sources	2025-26 OSF Sources	2025-26 ISF/IAT Sources	2025-26 FF Sources	2025-26 Total Request	2025-26 Exec Recommendation
112 Other Transfers	0.0	0.0	107.9	0.0	107.9	0.0
REVENUE, TRANSFERS	0.0	0.0	107.9	0.0	107.9	0.0
200 Personal Services and Employee Benefits	0.0	0.0	107.9	0.0	107.9	0.0
EXPENDITURES	0.0	0.0	107.9	0.0	107.9	0.0
810 Permanent	0	0	0	0	1	0.0
FTEs	0	0	0	0	1	0

L&H Pharmacy Benefits & Drug Compliance

Rank: 7

	2025-26 GF Sources	2025-26 OSF Sources	2025-26 ISF/IAT Sources	2025-26 FF Sources	2025-26 Total Request	2025-26 Exec Recommendation
112 Other Transfers	0.0	0.0	107.9	0.0	107.9	0.0
REVENUE, TRANSFERS	0.0	0.0	107.9	0.0	107.9	0.0
200 Personal Services and Employee Benefits	0.0	0.0	107.9	0.0	107.9	0.0
EXPENDITURES	0.0	0.0	107.9	0.0	107.9	0.0
810 Permanent	0	0	0	0	1	0.0
FTEs	0	0	0	0	1	0

L&H Pharmacy Benefits & Drug Compliance

Rank: 4

	2025-26 GF Sources	2025-26 OSF Sources	2025-26 ISF/IAT Sources	2025-26 FF Sources	2025-26 Total Request	2025-26 Exec Recommendation
112 Other Transfers	0.0	0.0	85.2	0.0	85.2	0.0
REVENUE, TRANSFERS	0.0	0.0	85.2	0.0	85.2	0.0
200 Personal Services and Employee Benefits	0.0	0.0	85.2	0.0	85.2	0.0
EXPENDITURES	0.0	0.0	85.2	0.0	85.2	0.0

Insurance Policy

BU PCode Department
 44000 P795 000000

State of New Mexico

EB-2 Expansion Fiscal Summary
 (Dollars in Thousands)

810	Permanent	0	0	0	0	1	0.0
FTEs		0	0	0	0	1	0

L&H Pharmacy Benefits & Drug

Rank: 0

		2025-26 GF Sources	2025-26 OSF Sources	2025-26 ISF/ IAT Sources	2025-26 FF Sources	2025-26 Total Request	2025-26 Exec Recommendation
112	Other Transfers	0.0	0.0	400.0	0.0	400.0	0.0
REVENUE, TRANSFERS		0.0	0.0	400.0	0.0	400.0	0.0
300	Contractual services	0.0	0.0	400.0	0.0	400.0	0.0
EXPENDITURES		0.0	0.0	400.0	0.0	400.0	0.0

0.0

Special Revenues

State of New Mexico

BU PCode Department
44000 P790 000000

EB-3 Expansion Line Item Detail
(Dollars in Thousands)

P790 Special Revenue

Rank: 0

		2025-26 GF Sources	2025-26 OSF Sources	2025-26 ISF/IAT Sources	2025-26 FF Sources	2025-26 Total Request	2025-26 Exec Recommendation
555106	OFU - INTRA-Agency	0.0	1155.6	0.0	0.0	1155.6	0.0
500	Other financing uses	0.0	1155.6	0.0	0.0	1155.6	0.0
Total for P790 Special Revenue		0.0	1155.6	0.0	0.0	1155.6	0.0

EB-3 Expansion Line Item Detail
(Dollars in Thousands)

L&H Data Analysis & Enforcement Support

Rank: 2

	2025-26 GF Sources	2025-26 OSF Sources	2025-26 ISF/IAT Sources	2025-26 FF Sources	2025-26 Total Request	2025-26 Exec Recommendation
520300 Classified Perm Positions F/T	0.0	0.0	98.0	0.0	98.0	0.0
521100 Group Insurance Premium	0.0	0.0	4.5	0.0	4.5	0.0
521200 Retirement Contributions	0.0	0.0	18.9	0.0	18.9	0.0
521300 F I C A	0.0	0.0	7.5	0.0	7.5	0.0
521700 RHC Act Contributions	0.0	0.0	2.0	0.0	2.0	0.0
200 Personal Services and Employee Benefit	0.0	0.0	130.9	0.0	130.9	0.0
Total for L&H Data Analysis & Enforcement Support	0.0	0.0	130.9	0.0	130.9	0.0

L&H Mental Health Parity

Rank: 1

	2025-26 GF Sources	2025-26 OSF Sources	2025-26 ISF/IAT Sources	2025-26 FF Sources	2025-26 Total Request	2025-26 Exec Recommendation
520300 Classified Perm Positions F/T	0.0	0.0	80.3	0.0	80.3	0.0
521100 Group Insurance Premium	0.0	0.0	4.5	0.0	4.5	0.0
521200 Retirement Contributions	0.0	0.0	15.4	0.0	15.4	0.0
521300 F I C A	0.0	0.0	6.1	0.0	6.1	0.0
521700 RHC Act Contributions	0.0	0.0	1.6	0.0	1.6	0.0
200 Personal Services and Employee Benefit	0.0	0.0	107.9	0.0	107.9	0.0
Total for L&H Mental Health Parity	0.0	0.0	107.9	0.0	107.9	0.0

L&H Data Analysis & Enforcement Support

Rank: 6

	2025-26 GF Sources	2025-26 OSF Sources	2025-26 ISF/IAT Sources	2025-26 FF Sources	2025-26 Total Request	2025-26 Exec Recommendation
520300 Classified Perm Positions F/T	0.0	0.0	80.3	0.0	80.3	0.0
521100 Group Insurance Premium	0.0	0.0	4.5	0.0	4.5	0.0
521200 Retirement Contributions	0.0	0.0	15.4	0.0	15.4	0.0
521300 F I C A	0.0	0.0	6.1	0.0	6.1	0.0
521700 RHC Act Contributions	0.0	0.0	1.6	0.0	1.6	0.0
200 Personal Services and Employee Benefit	0.0	0.0	107.9	0.0	107.9	0.0
Total for L&H Data Analysis & Enforcement Support	0.0	0.0	107.9	0.0	107.9	0.0

L&H Data Analysis & Enforcement Support

Rank: 5

	2025-26 GF Sources	2025-26 OSF Sources	2025-26 ISF/IAT Sources	2025-26 FF Sources	2025-26 Total Request	2025-26 Exec Recommendation
520300 Classified Perm Positions F/T	0.0	0.0	80.3	0.0	80.3	0.0

Insurance Policy

BU 44000 PCode P795 Department 000000

State of New Mexico

EB-3 Expansion Line Item Detail
(Dollars in Thousands)

521100	Group Insurance Premium	0.0	0.0	4.5	0.0	4.5	0.0
521200	Retirement Contributions	0.0	0.0	15.4	0.0	15.4	0.0
521300	F I C A	0.0	0.0	6.1	0.0	6.1	0.0
521700	RHC Act Contributions	0.0	0.0	1.6	0.0	1.6	0.0
200	Personal Services and Employee Benefit	0.0	0.0	107.9	0.0	107.9	0.0

Total for L&H Data Analysis & Enforcement Support		0.0	0.0	107.9	0.0	107.9	0.0
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L&H Pharmacy Benefits & Drug Compliance		Rank: 3					
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		2025-26 GF Sources	2025-26 OSF Sources	2025-26 ISF/IAT Sources	2025-26 FF Sources	2025-26 Total Request	2025-26 Exec Recommendation
520300	Classified Perm Positions F/T	0.0	0.0	80.3	0.0	80.3	0.0
521100	Group Insurance Premium	0.0	0.0	4.5	0.0	4.5	0.0
521200	Retirement Contributions	0.0	0.0	15.4	0.0	15.4	0.0
521300	F I C A	0.0	0.0	6.1	0.0	6.1	0.0
521700	RHC Act Contributions	0.0	0.0	1.6	0.0	1.6	0.0
200	Personal Services and Employee Benefit	0.0	0.0	107.9	0.0	107.9	0.0

Total for L&H Pharmacy Benefits & Drug Compliance		0.0	0.0	107.9	0.0	107.9	0.0
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L&H Pharmacy Benefits & Drug Compliance		Rank: 7					
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		2025-26 GF Sources	2025-26 OSF Sources	2025-26 ISF/IAT Sources	2025-26 FF Sources	2025-26 Total Request	2025-26 Exec Recommendation
520300	Classified Perm Positions F/T	0.0	0.0	80.3	0.0	80.3	0.0
521100	Group Insurance Premium	0.0	0.0	4.5	0.0	4.5	0.0
521200	Retirement Contributions	0.0	0.0	15.4	0.0	15.4	0.0
521300	F I C A	0.0	0.0	6.1	0.0	6.1	0.0
521700	RHC Act Contributions	0.0	0.0	1.6	0.0	1.6	0.0
200	Personal Services and Employee Benefit	0.0	0.0	107.9	0.0	107.9	0.0

Total for L&H Pharmacy Benefits & Drug Compliance		0.0	0.0	107.9	0.0	107.9	0.0
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L&H Pharmacy Benefits & Drug Compliance		Rank: 4					
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		2025-26 GF Sources	2025-26 OSF Sources	2025-26 ISF/IAT Sources	2025-26 FF Sources	2025-26 Total Request	2025-26 Exec Recommendation
520300	Classified Perm Positions F/T	0.0	0.0	62.6	0.0	62.6	0.0
521100	Group Insurance Premium	0.0	0.0	4.5	0.0	4.5	0.0
521200	Retirement Contributions	0.0	0.0	12.0	0.0	12.0	0.0
521300	F I C A	0.0	0.0	4.8	0.0	4.8	0.0
521700	RHC Act Contributions	0.0	0.0	1.3	0.0	1.3	0.0

Insurance Policy

BU PCode Department
 44000 P795 000000

State of New Mexico

EB-3 Expansion Line Item Detail
 (Dollars in Thousands)

200	Personal Services and Employee Benefit	0.0	0.0	85.2	0.0	85.2	0.0
Total for L&H Pharmacy Benefits & Drug Compliance		0.0	0.0	85.2	0.0	85.2	0.0
L&H Pharmacy Benefits & Drug		Rank: 0					

		2025-26 GF Sources	2025-26 OSF Sources	2025-26 ISF/IAT Sources	2025-26 FF Sources	2025-26 Total Request	2025-26 Exec Recommendation
535200	Professional Services	0.0	0.0	400.0	0.0	400.0	0.0
300	Contractual services	0.0	0.0	400.0	0.0	400.0	0.0
Total for L&H Pharmacy Benefits & Drug		0.0	0.0	400.0	0.0	400.0	0.0

REV EXP COMPARISON

(Dollars in Thousands)

44000 - Office of Superintendent of Insurance

	General Fund	Other Funds	Other Transfers	Federal Funds	Total
SOURCES	0.0	54,483.4	18,940.1	0.0	73,423.5
Personal Services and Employee Benefits	0.0	3,365.5	13,536.7	0.0	16,902.2
Contractual services	0.0	3,141.4	3,526.4	0.0	6,667.8
Other	0.0	29,036.4	1,877.0	0.0	30,913.4
Other financing uses	0.0	18,940.1	0.0	0.0	18,940.1
USES Total:	0.0	54,483.4	18,940.1	0.0	73,423.5
Net:	0.0	0.0	0.0	0.0	0.0

REV EXP COMPARISON

(Dollars in Thousands)

44000 - Office of Superintendent of Insurance

P790 - Special Revenues

	General Fund	Other Funds	Other Transfers	Federal Funds	Total
SOURCES Totals	0.0	18,073.5	0.0	0.0	18,073.5
Other financing uses	0.0	18,073.5	0.0	0.0	18,073.5
USES Total:	0.0	18,073.5	0.0	0.0	18,073.5
Net:	0.0	0.0	0.0	0.0	0.0

REV EXP COMPARISON

(Dollars in Thousands)

44000 - Office of Superintendent of Insurance

P795 - Insurance Policy

	General Fund	Other Funds	Other Transfers	Federal Funds	Total
SOURCES Totals	0.0	1,779.6	18,940.1	0.0	20,719.7
Personal Services and Employee Benefits	0.0	662.0	13,536.7	0.0	14,198.7
Contractual services	0.0	824.6	3,526.4	0.0	4,351
Other	0.0	87.4	1,877.0	0.0	1,964.4
Other financing uses	0.0	205.6	0.0	0.0	205.6
USES Total:	0.0	1,779.6	18,940.1	0.0	20,719.7
Net:	0.0	0.0	0.0	0.0	0.0

REV EXP COMPARISON

(Dollars in Thousands)

44000 - Office of Superintendent of Insurance

P796 - Insurance Fraud and Auto Theft Program

	General Fund	Other Funds	Other Transfers	Federal Funds	Total
SOURCES Totals	0.0	3,919.9	0.0	0.0	3,919.9
Personal Services and Employee Benefits	0.0	2,703.5	0.0	0.0	2,703.5
Contractual services	0.0	24.1	0.0	0.0	24.1
Other	0.0	781.3	0.0	0.0	781.3
Other financing uses	0.0	411.0	0.0	0.0	411
USES Total:	0.0	3,919.9	0.0	0.0	3,919.9
Net:	0.0	0.0	0.0	0.0	0.0

REV EXP COMPARISON

(Dollars in Thousands)

44000 - Office of Superintendent of Insurance

P797 - Patient's Compensation Fund

	General Fund	Other Funds	Other Transfers	Federal Funds	Total
SOURCES Totals	0.0	30,710.4	0.0	0.0	30,710.4
Contractual services	0.0	2,292.7	0.0	0.0	2,292.7
Other	0.0	28,167.7	0.0	0.0	28,167.7
Other financing uses	0.0	250.0	0.0	0.0	250
USES Total:	0.0	30,710.4	0.0	0.0	30,710.4
Net:	0.0	0.0	0.0	0.0	0.0

APPROPRIATION REQUEST

FORM S-10 FUND BALANCE PROJECTION

(In Whole Dollars)

Agency: Office of Superintendent of Insurance Business Unit: 44000

Fund Name: Insurance Fraud Fund Fund Number: 11880

Legal Auth. NMSA, 1978, § 59A-16C-14

BEGINNING BALANCE

Unreserved, undesignated fund balance (not cash balance) from SHARE NMS006GL Balance Sheet Report at close of FY24 2,173,300

ADJUSTMENTS

Add:

Interfund receivables, accounts receivables, and other assets not reflected in fund balance from FCD Reports at close of FY24 0

Other (explain in detail) 0

Deduct:

Liabilities not reflected in FCD Reports at close of FY24 0

Fund balance designated by law for future expenditure (non-reverting funds) 0

Amount due to State General Fund or other fund designated by statute 0

Other (explain in detail) 0

FY24 revision not reflected in liabilities 0

Total Adjustments 0

ADJUSTED UNRESERVED, UNDESIGNATED FUND BALANCE at close of FY24 2,173,300

Add:

Projected revenue/sources (less fund balance budgeted) for FY25 2,544,200

Deduct:

Projected total expenditures for FY25 (3,168,000)

ADJUSTED UNRESERVED/UNDESIGNATED FUND BALANCE at close of FY25 1,549,500

Add:

Projected revenue/sources (less fund balance requested) for FY26 3,164,800

Deduct:

Total expenditures budgeted in appropriation request (3,919,900)

ADJUSTED UNRESERVED/UNDESIGNATED FUND BALANCE at close of FY26 794,400

Performance Measures Summary

P795 Insurance Policy

Purpose: The purpose of the insurance policy program is to ensure easy public access to reliable insurance products that meet consumers' needs and are underwritten by dependable, reputable, financially sound companies that charge fair rates and are represented by trustworthy, qualified agents, while promoting a positive competitive business climate.

Performance Measures:		2022-23 Actual	2023-24 Actual	2024-25 Budget	2025-26 Request	2025-26 Recomm
Output	Percent of internal and external insurance-related grievances closed within 240 days of filing by the managed healthcare bureau	93%	97%	95%	95%	
Output	Number of managed healthcare outreach activities conducted annually	21	50	20	20	
Output	Number of examinations conducted	10	5	8	8	
Output	Number of inspections performed by the title insurance bureau	133	117	100	100	
Output	Number of consumer complaints received by the consumer assistance bureau	1,073	1,171	700	700	
Output	Percent of domestic company examination reports adopted within eighteen months of the examination period	100%	100%	100%	100%	
Output	Percent of criminal division referrals processed	Discont	Discont	Discont	Discont	
Output	Number of consumer assistance outreach activities conducted annually.	New	New	New	20	
Explanatory	Number of cases accepted for prosecution by the insurance fraud law enforcement division.	145	140	N/A	N/A	
Explanatory	Number of life and health rate filings reviewed	426	261	N/A	N/A	
Explanatory	Dollars saved or recovered for consumers by the consumer assistance bureau	\$4,070,255	\$2,001,438	N/A	N/A	
Explanatory	Number of inquiries received by the investigations bureau for which enforcement action is taken	33	40	N/A	N/A	
Explanatory	Number of property and casualty rate and form filings reviewed	699	742	N/A	N/A	
Explanatory	Dollars saved or recovered for consumers by the managed health care bureau	\$1,526,230	\$1,297,052	N/A	N/A	
Explanatory	Number of grievances received by the managed health care bureau	445	453	N/A	N/A	
Explanatory	Number of inquiries received by the investigations bureau	114	274	N/A	N/A	
Explanatory	Average number of objection letters issued per filing addressing regulatory and statutory non-compliance issues	New	New	N/A	N/A	
Explanatory	Number of form-only filings reviewed by the life and health division	New	New	N/A	N/A	
Explanatory	Number of rate related filings reviewed by the life and health division	New	New	N/A	N/A	
Explanatory	Total number of filings reviewed by the life and health division	New	New	N/A	N/A	
Efficiency	Percent of form and rate filings processed within ninety days within the life and health bureau	99%	98%	97%	Discont	
Efficiency	Percent of form and rate filings processed within ninety days within the property and casualty bureau	100%	99%	99%	99%	
Efficiency	Percent of insurance division interventions conducted with domestic and foreign insurance companies when risk-based capital is less than two hundred percent	100%	100%	100%	100%	
Efficiency	Percent of criminal division complaints processed and recommended for either further administrative action or closure within ninety days	100%	51%	Discont	Discont	

Performance Measures Summary

Performance Measures:		2022-23 Actual	2023-24 Actual	2024-25 Budget	2025-26 Request	2025-26 Recomm
Efficiency	Percent of insurance fraud bureau complaints processed and recommended for either further criminal action, prosecutions or closure within sixty days	100%	47%	100%	Discont	
Efficiency	Percent of filings processed within ninety days within the life and health division.	New	New	New	97%	

P796 Insurance Fraud and Auto Theft Program

Purpose:

Performance Measures:		2022-23 Actual	2023-24 Actual	2024-25 Budget	2025-26 Request	2025-26 Recomm
Output	Number of criminal investigations conducted by certified law enforcement personnel	New	New	New	48	
Output	Number of insurance fraud reports reviewed by the insurance fraud law enforcement division	New	New	New	1,000	
Explanatory	Number of cases referred to the criminal division	1,149	1,132	N/A	N/A	
Explanatory	Number of criminal division referrals declined for further action	New	Discont	N/A	N/A	
Explanatory	Number of criminal division referrals processed	New	Discont	N/A	N/A	
Explanatory	Number of criminal division referrals recommended for further administrative action	New	Discont	N/A	N/A	
Explanatory	Number of criminal division referrals recommended for pre-prosecution probation	New	Discont	N/A	N/A	
Explanatory	Number of insurance fraud and/or auto theft investigations coordinated with other law enforcement agencies.	New	New	N/A	N/A	
Explanatory	Number of proactive special operations to reduce insurance fraud, auto theft, and related crimes	New	New	N/A	N/A	

P797 Patient's Compensation Fund

Purpose:

Performance Measures:		2022-23 Actual	2023-24 Actual	2024-25 Budget	2025-26 Request	2025-26 Recomm
Explanatory	Patients' compensation fund actuarial deficit, in millions	-71,158,765	-17	N/A	N/A	
Explanatory	Audit of all uploaded transactions within twenty four hours	100	100	N/A	N/A	
Explanatory	Number of claims reported to the patient compensation fund	New	New	N/A	N/A	
Explanatory	Number of participating providers enrolled into the patients' compensation fund	New	New	N/A	N/A	
Explanatory	Total amount of settlements reached (i.e. claims paid)	New	New	N/A	N/A	
Efficiency	Percent of required reports submitted timely to the national practitioner data bank	100%	98%	Discont	Discont	
Efficiency	Percent of required reports submitted timely to the centers for medicare and medicaid services	100%	100%	Discont	Discont	

DFA Performance Based Budgeting Data System

Annual Performance Report

Agency: 44000 Office of Superintendent of Insurance

Program: P795 Insurance Policy

The purpose of the insurance policy program is to ensure easy public access to reliable insurance products that meet consumers' needs and are underwritten by dependable, reputable, financially sound companies that charge fair rates and are represented by trustworthy, qualified agents, while promoting a positive competitive business climate.

Performance Measures:		2023-24 Target	2023-24 Result	Met Target	Year End Result Narrative
Efficiency	Percent of criminal division complaints processed and recommended for either further administrative action or closure within ninety days	100%	51%	No	During the OSI's overall cyber-incident in 2023, it was discovered the Division's criminal case management system had not been appropriately updated nor had any of the cyber security measures that would prevent a cyber-incident from occurring been executed on the Division's case management system for at least three years by prior IT professionals no longer serving at OSI. Therefore, without such proactive measures to enhance our IT incident case management response, program, and recovery the case management system that the Division relies upon for insurance fraud referrals and other criminal data relevant information for performance measure data has been unavailable
Efficiency	Percent of filings processed within ninety days within the life and health division.	0	New	Yes	
Efficiency	Percent of form and rate filings processed within ninety days within the life and health bureau	97%	98%	Yes	The Life and Health Division team, with the help of several contractors, met and exceeded the FY24 target measure of 97%. The Life and Health Division looks forward to exceeding the performance measures in FY25 and continuing to provide timely reviews of the products subject to its regulatory authority.
Efficiency	Percent of form and rate filings processed within ninety days within the property and casualty bureau	99%	99%	Yes	We exceeded this goal with a 99.4%. We were able to continue our increased work load while losing our Chief Actuary and having to outsource via contract to other actuarial firms
Efficiency	Percent of insurance division interventions conducted with domestic and foreign insurance companies when risk-based capital is less than two hundred percent	100%	100%	Yes	This measure will always be 100% because it is part of our quarterly procedures.

DFA Performance Based Budgeting Data System

Annual Performance Report

Program: P795 Insurance Policy

Performance Measures:		2023-24 Target	2023-24 Result	Met Target	Year End Result Narrative
Efficiency	Percent of insurance fraud bureau complaints processed and recommended for either further criminal action, prosecutions or closure within sixty days	100%	47%	No	During the OSI's overall cyber-incident in 2023, it was discovered the Division's criminal case management system had not been appropriately updated nor had any of the cyber security measures that would prevent a cyber-incident from occurring been executed on the Division's case management system for at least three years by prior IT professionals no longer serving at OSI. Therefore, without such proactive measures to enhance our IT incident case management response, program, and recovery the case management system that the Division relies upon for insurance fraud referrals and other criminal data relevant information for performance measure data has been unavailable.
Explanatory	Average number of objection letters issued per filing addressing regulatory and statutory non-compliance issues	N/A	New	N/A	
Explanatory	Dollars saved or recovered for consumers by the consumer assistance bureau	N/A	\$2,001,438	N/A	The Consumer Assistance Bureau recovered \$2,001,437.67 for consumers for FY24
Explanatory	Dollars saved or recovered for consumers by the managed health care bureau	N/A	\$1,297,052	N/A	The Managed Health Care Bureau recoved \$1,297,051.92 for consumers for FY24
Explanatory	Number of cases accepted for prosecution by the insurance fraud law enforcement division.	N/A	140	N/A	The Insurance Fraud Law Enforcement Division (IFLED) is prioritizing the overhaul and secure updating of our critical case management systems to restore and enhance access to essential criminal data, including insurance cases prosecuted. Despite setbacks listed in efficiency areas, we remain committed to reinforcing our cybersecurity infrastructure and incident response protocols, we aim to improve case handling efficiency and ensure reliable performance measures are met.
Explanatory	Number of form-only filings reviewed by the life and health division	N/A	New	N/A	
Explanatory	Number of grievances received by the managed health care bureau	N/A	453	N/A	The Managed Health Care Bureau recieved 453 grievances for FY24
Explanatory	Number of inquiries received by the investigations bureau	N/A	274	N/A	The Civil Investigations Bureau received 274 inquiries on insurance producers and entities for FY24

DFA Performance Based Budgeting Data System

Annual Performance Report

Program: P795 Insurance Policy

Performance Measures:		2023-24 Target	2023-24 Result	Met Target	Year End Result Narrative
Explanatory	Number of inquiries received by the investigations bureau for which enforcement action is taken	N/A	40	N/A	The Civil Investigations Bureau processed 40 enforcement actions taken against insurance producers and entities for FY24
Explanatory	Number of life and health rate filings reviewed	N/A	261	N/A	The Life and Health Division including its Rate Analysts and contractors look forward to continuing to perform rate reviews and ensure that the rates for each health insurance product are reasonable, not excessive or inadequate, and not unfairly discriminatory.
Explanatory	Number of property and casualty rate and form filings reviewed	N/A	742	N/A	Our Bureau reviewed 2799 filings in the fiscal year, assuring that rate/rule and form filing were in compliance with Statutes and Rules.
Explanatory	Number of rate related filings reviewed by the life and health division	N/A	New	N/A	
Explanatory	Total number of filings reviewed by the life and health division	N/A	New	N/A	
Output	Number of consumer assistance outreach activities conducted annually.	0	New	Yes	
Output	Number of consumer complaints received by the consumer assistance bureau	700	1,171	Yes	The Consumer Assistance Bureau received 1,171 complaints for FY24. the complaints were unusually higher due to the calf canyon hermits peak fire.
Output	Number of examinations conducted	5	5	Yes	There were also 5 Examinations completed this year. The Examination Bureau statutes requires examinations to be done every 3 years for health domiciled companies and every 5 years for P & C domiciled companies. So it depends on the year the examination falls if we have 3 or more for the year.
Output	Number of inspections performed by the title insurance bureau	75	117	Yes	The title bureau anticipates additional growth in the number of agents throughout the 33 counties in New Mexico, and is preparing to address the growth.

DFA Performance Based Budgeting Data System Annual Performance Report

Program: P795 Insurance Policy

Performance Measures:		2023-24 Target	2023-24 Result	Met Target	Year End Result Narrative
Output	Number of managed healthcare outreach activities conducted annually	20	50	Yes	The managed Health Care Bureau met the target of 20 outreach activities, at 50 activities for FY24. The increase was due to bureau flyers being posted at other state agencies, which was a one time activity, therefore, the bureau will be closer to the required 20 outreaches.
Output	Percent of criminal division referrals processed	0	Discont	Yes	Discontinued
Output	Percent of domestic company examination reports adopted within eighteen months of the examination period	100%	100%	Yes	Due to this being an NAIC Accreditation Standard this Measure should always be met unless there are issues with the companies responding.
Output	Percent of internal and external insurance-related grievances closed within 240 days of filing by the managed healthcare bureau	90%	97%	Yes	The Managed Health Care exceeded the internal and external insurance-related grievances closed within 180 days from filing target, at 97% for FY24.

Program: P796 Insurance Fraud and Auto Theft Program

Performance Measures:		2023-24 Target	2023-24 Result	Met Target	Year End Result Narrative
Explanatory	Number of cases referred to the criminal division	N/A	1,132	N/A	The Insurance Fraud Law Enforcement Division (IFLED) is prioritizing the overhaul and secure updating of our critical case management systems to restore and enhance access to essential criminal data, including insurance fraud referrals. Despite setbacks listed in efficiency areas, we remain committed to reinforcing our cybersecurity infrastructure and incident response protocols, we aim to improve case handling efficiency and ensure reliable performance measures are met.
Explanatory	Number of criminal division referrals declined for further action	N/A	Discont	N/A	New FY25 Target
Explanatory	Number of criminal division referrals processed	N/A	Discont	N/A	New Fy25 Target
Explanatory	Number of criminal division referrals recommended for further administrative action	N/A	Discont	N/A	New FY25 Target
Explanatory	Number of criminal division referrals recommended for pre-prosecution probation	N/A	Discont	N/A	New FY25 Target

DFA Performance Based Budgeting Data System Annual Performance Report

Program: P796 Insurance Fraud and Auto Theft Program

Performance Measures:		2023-24 Target	2023-24 Result	Met Target	Year End Result Narrative
Explanatory	Number of insurance fraud and/or auto theft investigations coordinated with other law enforcement agencies.	N/A	New	N/A	
Explanatory	Number of proactive special operations to reduce insurance fraud, auto theft, and related crimes	N/A	New	N/A	
Output	Number of criminal investigations conducted by certified law enforcement personnel	0	New	Yes	
Output	Number of insurance fraud reports reviewed by the insurance fraud law enforcement division	0	New	Yes	

Program: P797 Patient's Compensation Fund

Performance Measures:		2023-24 Target	2023-24 Result	Met Target	Year End Result Narrative
Efficiency	Percent of required reports submitted timely to the centers for medicare and medicaid services	95%	100%	Yes	Did not key an FY26 target as this measure was discontinued in FY25
Efficiency	Percent of required reports submitted timely to the national practitioner data bank	95%	98%	Yes	Did not key an FY26 target as this measure was discontinued in FY25
Explanatory	Audit of all uploaded transactions within twenty four hours	N/A	100	N/A	All of the transactions were audited timely. Integriion has one person dedicated to reviewing batch transactions within 24 hours.
Explanatory	Number of claims reported to the patient compensation fund	N/A	New	N/A	New FY25 Target
Explanatory	Number of participating providers enrolled into the patients' compensation fund	N/A	New	N/A	New FY25 Target
Explanatory	Patients' compensation fund actuarial deficit, in millions	N/A	-17	N/A	This deficit is due to medical settlements exceeding PCF surcharges, as well as the increased estimated settlements calculated on the PCF annual actuarial report.
Explanatory	Total amount of settlements reached (i.e. claims paid)	N/A	New	N/A	New FY25 Target



Agency Expansion Request Justification

New Mexico agencies making significant requests to expand agency budgets, other than workload changes, or for large special appropriations that appear to expand an agency's recurring budget are being asked to assess the proposals and report on their purpose, potential for success, and plans for implementation and accountability in accordance with the [Budget Guidelines of the New Mexico Legislative Finance Committee \(LFC\)](#) and LFC's [Legislating for Results Framework](#).

1 Program Premise

What public problem does this program seek to address? How will this program address the problem? Does the proposed program link to a goal in the agency's strategic plan?

What is the extent of the problem stated in numerical, geographic, and equity terms? What portion of the total need identified does this program seek to address?

2 Needs Assessment

3 Program Description

What specific activities in the program will achieve these expected program outcomes? What are costs per person or activity? Once the program is fully operational, what are the estimated ongoing annual costs?

Is the program based on evidence or research or a promising practice? Will it need formal evaluation?

4 Research and Evidence

5 Implementation Plan

What activities are needed to implement the program? How much will it cost? What is the timeline for each startup activity?

Will the program be implemented with equity and fidelity? Do you have a checklist of the program components need to achieve the impacts?

6 Fidelity Plan

7 Measurement and Evaluation

What specific outcomes are expected? What are key performance measures? How often will the program be measured and evaluated?

Agency and Expansion Request Information

Agency: Office of Superintendent of Insurance

Short Title of Request: Life & Health Division- Data Analysis and Enforcement Support Bureau

Point of contact for follow-up information:

Name: Viara Ianakieva

Title: Life & Health Director

Phone:505-577-7586

E-Mail:viara.ianakieva@osi.nm.gov

Is the requested expansion solely the result of a workload change? No

If yes, no further information is needed. If no, please provide narrative responses addressing item below.

1. Program Premise

In this section, provide information describing the problem this funding is proposed to address.

a. Why is this expansion needed and what problem or need it is attempting to address?

Legislation passed by the New Mexico Legislature in recent years has increased the data collection and reporting requirements for health insurance regulation. The current and new reporting requirements have created the necessity for a Data Analysis and Enforcement Support Bureau, (Bureau). A stronger focus on data analytics will give OSI the capacity to more efficiently and effectively regulate the health insurance market and enforce the state's robust consumer protections. The complexity and importance of collecting and analyzing mandated and non-mandated data has created a greater need in the Life and Health Division of the Office of Superintendent of Insurance to ensure compliance with regulations, optimize consumer protection, and support enforcement actions when merited.

The Bureau would play a crucial role in enforcing consumer protections and ensuring that insurance carriers adhere to state and federal statutes and regulations. For example, through its data collection and analysis the Bureau will be able to determine whether diabetes coverage is provided to insureds in accordance with the law as proscribed by the legislature. If carriers fail to do so, the Bureau would be able to recommend corrective action, ensure that carriers comply with the corrective action and would provide technical support if an enforcement action is needed.

Additionally, by analyzing data comprehensively, the Bureau will be able to share reports with stakeholders such as legislators, consumers, insurers, and researchers for transparency purposes. The Bureau will be able to identify trends, compliance gaps, unfair practices, and violations that fall within the jurisdiction of the Office of Superintendent of Insurance (OSI) and provide critical insights related to new legislation and rulemaking and assist with health policy decision making. The data and analysis will ensure that policy decisions are based on accurate, up-to-date information, leading to more effective regulation and industry oversight, in the always dynamic health industry.

Data collection and analysis plays a vital role not only in monitoring the insurance market but also in taking enforcement actions when insurers fail to comply with state and federal statutes and regulations. The Bureau will use the data to pinpoint issues with precision, document patterns of regulatory and statutory violations and build evidence-based cases. The Bureau will assist with targeted market conduct exams and administrative proceedings, provide support to OSI's legal division with administrative hearings, corrective measures, fines, and ongoing compliance monitoring.

b. How does this request differ from existing programming?

The proposed Bureau of Data Analysis and Enforcement support represents a significant shift from existing programming where data collection is manual, and enforcement has been minimal. At the moment, many of the existing data collection requirements are met by accepting the data as informational only. Current staff does not have the bandwidth or expertise to handle large data portions and perform complex analysis of large data sets. The new Bureau would address staff shortages and lack of expertise, which is crucial to successfully regulating the health care industry.

Currently, staff is dedicated to compliance reviews of forms, rates, and managed health care operational compliance plans that include review of network adequacy, utilization review, continuous quality improvement, cultural and linguistic diversity, and member and provider grievances. To effectively monitor and enforce the existing laws, qualified staff needs to have experience with data analytics tools,

and the ability to coordinate multiple data collection projects and market conduct examinations with external consultants, health plans and industry experts. The Data Analysts would be able to handle large data sets and automate systems for routine data processing and compliance monitoring to continuously oversee insurer activities, identify trends, patterns, relationships, and create visualization tools. The Program Coordinator is needed to manage the mandated data collection and analysis and ad-hoc data scans, annual reporting and market conduct examinations. The AOII is required to oversee resources and operational activities, supervise staff to ensure the successful data collection, analysis and enforcement activities.

c. How does the requested program fit into the agency's strategic plan?

OSI is gearing up for more targeted exams to ensure compliance with current state laws and regulations and that insureds have access to the services and benefits they are afforded. This also addresses some of the challenges that the Life and Health Division is experiencing, which is lack of enough staff positions needed to meet all Bureaus workload needs to provide the level of review and oversight that is statutorily required. The Division does not currently have any vacancies, but each staff member is operating at full capacity and doing the job of multiple people. This leads to compromised quality of work product and problems with staff retention. This requested expansion is directly related with OSI's goal to enhance consumer protections, improve OSI's regulatory capabilities and oversight and ensure the reliability of insurance products offered in New Mexico.

d. Has the agency developed a logic model describing the agency's theory of change?

No

e. If yes, please provide a copy of the logic model as a picture below or as an additional attachment with the form as part of the agency's submission in BFM. If no, please contact your LFC or DFA analyst for assistance in developing a logic model.



2. Needs Assessment

In this section, provide specifics on the extent of the problem this proposal proposes to solve.

a. What is the extent of the problem to be addressed?

Several statutes passed by the New Mexico Legislature have required OSI to provide annual data collection and analysis. These laws require reports related to prescription drug manufacturer price and price increase, surprise billing, prior authorizations, diabetes coverage, behavioral health and other assessments of the operations of managed care plans subject to OSI's jurisdiction. The Life and Health Division has been collecting the data as required and providing high level analysis for the recent legislative mandates. However, the Life and Health Division does not have a single person on staff with expertise in data analysis. The staffing positions that require data analysis expertise are crucial for the successful market regulation. Similarly, the lack of staff to oversee market conduct examiners hinders OSI's ability to ensure that health insurers operate in a fair, transparent, and compliant manner. Data analysis and market conduct examinations are crucial tools for regulators to protect consumers and maintain the integrity of the health insurance market. This expansion is requested to improve the quality of OSI's regulatory oversight and to increase OSI's ability to take enforcement action in order to protect consumers and ensure a solvent and fair insurance market in New Mexico. Without these additional positions, data collection and enforcement efforts will not be developed further. OSI will not be able to engage in sophisticated data analysis and react quickly to the fast changing healthcare landscape. This may subject consumers to non-compliance actions and leave them exposed to additional risks that may have been avoided if OSI had the ability to identify complex patterns, relationships and trends and turn complex data into coherent and actionable conclusions.

b. What is the total statewide need in numerical or geographic terms? If applicable, this may include a description and analysis of historically unserved or underserved populations.

Regular analysis of claims data and market exams ensure that companies are acting in reinforce New Mexico's consumer protection. There are a total of 162,336 covered lives in the individual, small and large group major medical markets. In addition, the Life and Health Division collects data, including but not limited to, Long Term Care insurance, Medicare Supplement, Excepted Benefits and Major Medical fully insured products. Improving oversight and analysis of these rapidly evolving markets is critical, particularly as New Mexico's aging population increases utilization of these insurance products. From newborns and dependents of persons covered through private insurance, to Medicare recipients who need additional protections from Medicare Supplement policies, and individuals who invest in Long Term Care policies, or individuals who purchase annuities and life products to ensure financial protections, the life and health products regulated by the Division impact almost every single person in New Mexico.

OSI's regulatory review ensures that health insurance rates are adequate and not excessive or unfairly discriminatory. OSI's regulatory review also includes health insurance companies' operations such as utilization review processes, quality improvement, network adequacy, provider and member grievance procedures are adequate and non-discriminatory. Finally, OSI's regulatory review of life and health carriers also includes form review and mandated benefits, services and contractual provisions to ensure that New Mexicans are provided all consumer protections afforded to them by law.

While OSI's regulatory review ensures that companies comply with state and federal law, regulatory and sub-regulatory guidance, OSI cannot ensure that companies are complying with the laws in operations. OSI needs a team equipped to engage in effective data collection and analysis of the markets subject to

OSI's jurisdiction and assist with enforcement action of non-compliant carriers to better protect consumers.

- c. What percentage of the previously identified total statewide need does this request seek to address?

All of the above.

3. Program Description

In this section, provide information detailing activities, costs, and benefits of the proposal.

- a. How much is the agency's request for FY26 and from what source is the agency requesting additional funding?

OSI has calculated that this new Bureau will add up to \$454,600 in total salary and benefits. The funding will be sourced through OSI's insurance license fees revenue.

- b. Provide a list of specific activities that will be carried out if this request is granted.

OSI will perform analysis of the mandated data collection pursuant to the following laws and regulations:

59A-2-17	Behavior Health Cost-Sharing Elimination Annual Report
59A-4-5	Examinations of Insurers
59A-22B-4 and 13.10.31.11E NMAC	Prior Authorization
59A-23-7.17F	Diabetes Coverage
59A-48-10	Prepaid Dental Plans Annual Report
59A-57-5	Annual Assessment of Managed Health Care Plan Operations
59A-57A-11	Information from Provider Networks on Percent of Claims Paid as an Emergency Claim
59A-59A-3.	Prescription Drug Manufacturer Price and Price Increase Reporting
59A-61-5H.	Pharmacy Benefits Manager Network Adequacy Reporting
13.10.28.10D NMAC	Biannual Provider Credentialing Reporting
13.10.33.11NMAC	Surprise Billing Reporting
13.9.8.13 NMAC	Variable Life Insurance Reports
13.9.14.23 to 26 NMAC	Various Annual Life Insurance Illustration Reports
13.10.31.12 NMAC	Evaluation of Prior Authorization Policy and Provider Performance
13.10.16.13 NMAC	Annual Provider Grievance Reporting
3.10.40.8 NMAC	Vaccine Purchasing Act Reporting
13.10.22.13ANMAC	Annual Administrative Costs and Benefit Disclosures
13.9.15.11 NMAC	Viatical Settlements Reporting Requirements
13.10.15.49 NMAC	Rescission Reporting Form for Long-Term Care Policies
3.10.25.28 NMAC	Med Sup Reporting of Multiple Policies

The Bureau will also assist with market conduct and targeted exams, when the data analysis shows non-compliance or trends that require further investigation and allow OSI to take enforcement action, when merited.

- c. Provide a cost per unit for the funding (such as the cost per individual or cost per activity).

FY26 NEW Positions Requesting-Expansion Data Analysis & Enforcement Support				
Priority	Position	Grade	FTE	Total Salary/ Benefits
1	DATA ANALYST II	75	1	107,900

3	DATA ANALYST II	75	1	107,900
4	Program Coordinator - II	75	1	107,900
2	A/O II	85	1	130,900
			4	454,600

- d. If available and applicable, provide a benefit-to-cost ratio for this program (the total monetized benefits divided by total costs).

Not applicable.

- e. Does the agency anticipate additional increases above the FY26 request will be needed in future years to continue to operate the program? If so, please describe these additional expenses and projections of future financial needs.

Not at this time.

4. Research and Evidence Categorization

In this section, provide information regarding the evidence and research supporting your request.

- a. As defined in [New Mexico's Accountability in Government Act](#), specify whether your program is evidence-based, research-based, a promising program or practice, or none of the above.

None. OSI is not aware of specific research related to the use of data analytics to improve insurance regulation. However, the use of data analytics in regulatory agencies has become more widely adopted among other state regulators and the federal government has developed tools to help regulators strengthen and streamline review of health plans. By learning from and building on these efforts, OSI hopes to strengthen its oversight capabilities. Doing so could also begin to develop an evidence-base for the use of data analytics in health insurance product review and OSI welcomes an LFC evaluation of the Bureau within several years, if it is approved and funded.

- b. Please provide any references or links to relevant research supporting your categorization. For example, sources may include published research or categorization provided by [clearinghouse databases](#).

There are none.

- c. How will you evaluate the program to confirm your categorization

Using data analysis is an effective and efficient tool in assessing insurers practices and ensuring that all consumer protections are in place, as well as that consumers receive all benefits and services afforded to them by law. This expansion will allow OSI to enhance its regulatory oversight and optimize consumer protections.

The Bureau would play a crucial role in expanding OSI's regulatory review, which is limited to forms, rates and compliance plans. The additional staffing and expertise will allow OSI to analyze operational compliance through comprehensive data analysis.

The Bureau will be able to identify trends, compliance gaps, identify potential risks, patterns of unfair practices and support OSI's enforcement actions. This information will provide critical insights and data driven support to OSI, LFC, NM Legislature, Governor's Office, state agencies, researchers and other interested parties.

5. Implementation Plan

In this section, describe all activities related to implementation of your proposal (What, when, where, who, and how) by addressing the following items:

- a. What are the training and startup requirements for the proposed program?

Training for this program would include studying of life and health related statutory, regulatory and sub-regulatory requirements as well as industry standards and practices. The first objective is to establish the Bureau to oversee data analysis, regulatory compliance and enforcement support. Recruitment will be done through the NMSPO website and other HR resources for professional. Staff will be provided training related to insurance products and regulation, compliance and regulatory enforcement. Staff will be required to collect and analyze data, prepare reports and support market conduct and targeted exams related to life and health matters.

- b. Provide an estimated timeline for implementation of activities. Include planned benchmarks, milestones, and a target date for full implementation. If the request includes new FTE, provide your current vacancy rate and plan for recruitment.

OSI's current vacancy rate is 7.8% and the Life and Health Division's vacancy rate is 0%.

Initial Planning and Resource Allocation – now through 7/1/2025

Training Program Development- 4/1/2026 through 7/1/2025

Recruitment and Onboarding – 7/1/2026-10/01/2025

Initial Training – 10/1/2026-7/1/2025

Full Operation – 7/1/2026

6. Fidelity Plan

In this section, provide information regarding how you will ensure your proposal is delivered as intended.

- a. Describe key components critical to the success of your program.

Attracting highly effective technical staff, giving robust training to new staff, and providing analytical tools to staff so that they can efficiently ensure compliance and enforcement.

- b. Provide a checklist or specific process metrics you will use to ensure component parts are implemented, including equity if applicable.

Data analysis reports through set performance measures based on statutory and regulatory requirements based on number of reports produced and the time it took to analyze the data and produce a report.

7. Measurement and Evaluation Plan

In this section, provide information about measuring outcomes and the impact of your proposal.

- a.** What measurable outcome is the agency trying to achieve with the requested expansion?

OSI intends to perform market conduct examinations and data reporting based on current statutory and regulatory requirements.

- b.** Will the requested program affect any existing performance measures?

No

- i.** If yes, which performance measures will be affected?

Not applicable.

- c.** What program outputs will the agency measure?

How many market conduct evaluations are performed, and enforcement actions taken, in addition to how many data report analysis are produced.

- d.** What efficiency metrics will the agency monitor?

Timeliness of the data analysis.

- e.** Does the agency have baseline data for the proposed measures?

No

- i.** If yes, please provide baseline data.

Click or tap here to enter text.

- ii.** If no, when and how does the agency anticipate collecting baseline data?

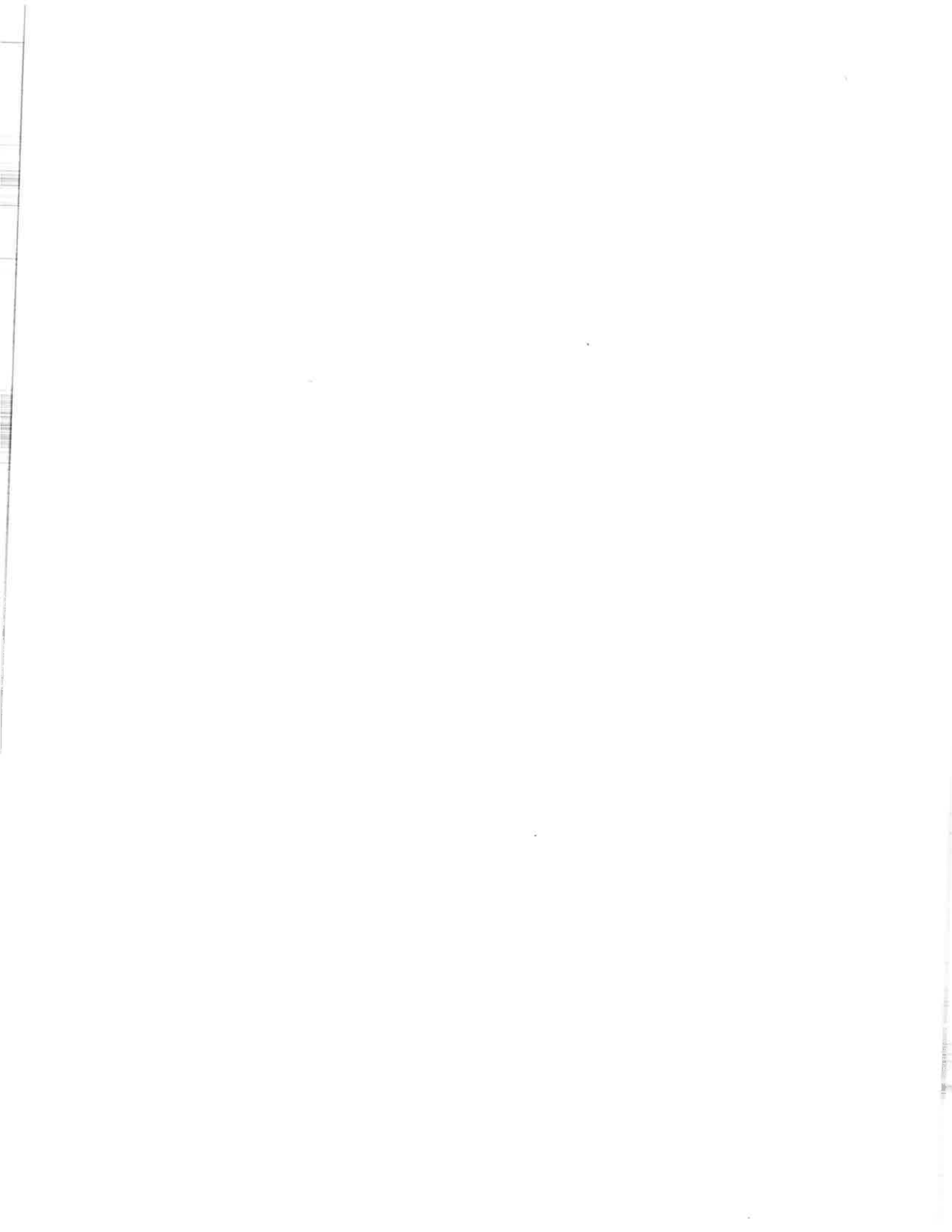
Within no more than two years of the program start up. The baseline will be determined after the initial data is collected and analyzed and there is a better understanding of the workload and its complexity.

- f.** How often will the agency collect and report on these performance metrics?

Annually or biannually if the statutory or regulatory requirement is for data to be collected every other year.

- g.** How do you plan to share the results of your program with the public and the Legislature?

The data analysis will be posted on our website and available upon request, as well as reporting on the performance measures.





Agency Expansion Request Justification

New Mexico agencies making significant requests to expand agency budgets, other than workload changes, or for large special appropriations that appear to expand an agency's recurring budget are being asked to assess the proposals and report on their purpose, potential for success, and plans for implementation and accountability in accordance with the [Budget Guidelines of the New Mexico Legislative Finance Committee \(LFC\)](#) and LFC's [Legislating for Results Framework](#).

1 Program Premise

What public problem does this program seek to address? How will this program address the problem? Does the proposed program link to a goal in the agency's strategic plan?

What is the extent of the problem stated in numerical, geographic, and equity terms? What portion of the total need identified does this program seek to address?

2 Needs Assessment

3 Program Description

What specific activities in the program will achieve these expected program outcomes? What are costs per person or activity? Once the program is fully operational, what are the estimated ongoing annual costs?

Is the program based on evidence or research or a promising practice? Will it need formal evaluation?

4 Research and Evidence

5 Implementation Plan

What activities are needed to implement the program? How much will it cost? What is the timeline for each startup activity?

Will the program be implemented with equity and fidelity? Do you have a checklist of the program components need to achieve the impacts?

6 Fidelity Plan

7 Measurement and Evaluation

What specific outcomes are expected? What are key performance measures? How often will the program be measured and evaluated?

Agency and Expansion Request Information

Agency: Office of Superintendent of Insurance

Short Title of Request: Life & Health Division- Bureau of Pharmacy and PBM Compliance

Point of contact for follow-up information:

Name: Viara Ianakieva

Title: Life & Health Director

Phone:505-577-7586

E-Mail:viara.ianakieva@osi.nm.gov

Is the requested expansion solely the result of a workload change? Yes

If yes, no further information is needed. If no, please provide narrative responses addressing item below.

1. Program Premise

In this section, provide information describing the problem this funding is proposed to address.

a. Why is this expansion needed and what problem or need it is attempting to address?

This expansion and the creation of the Bureau of Prescription Drugs and Pharmacy Benefits Manager (“PBM”) Compliance is a strategic and necessary step to address the complex and rapidly evolving landscape of pharmaceutical management and regulation. At this time, OSI performs formulary reviews of private insurers plans, licenses PBMs, registers Pharmacy Services Administrative Organizations (“PSAOs”), handles pharmacy grievances, Maximum Allowable Cost (“MAC”) appeals and receives compliance reporting consisting of grievance and MAC appeal data and Pharmacy and therapeutic (“P&T”) committee data. OSI has been contracting out formulary reviews and has been utilizing only one staff member for PBM oversight.

OSI was granted an appropriation for a pharmacist position during the 2023 Legislative session. OSI was very successful in recruiting for this position and hired a pharmacist with a decade of regulatory experience overseeing pharmacy compliance with state laws and regulations. OSI’s pharmacist has been reviewing drug formularies to ensure compliance with New Mexico laws, regulations, and benchmarks, and to ensure that the formulary designs are not discriminatory against individuals with chronic conditions who require high-cost treatments.

OSI has not yet been granted an appropriation for additional positions to perform other duties specified in the PBM Rule, 13.10.30 NMAC. This rule, promulgated from the requirements in the Pharmacy Benefits Manager Regulation Act, NMSA 1978 Sections 59A-61-1 et seq., includes examination of PBMs for compliance, requirements for issuing data calls to PBMs and PSAOs. Most recently, with the passage of House Bill 33, Prescription Drug Price Transparency Act, OSI has been tasked with evaluating drug prices across the prescription drug supply chain and making recommendations on further action or legislation needed to make prescription drug products more affordable to reduce overall patient cost in the state. OSI was granted contract dollars to start the law implementation but was not provided any additional positions or the adequate amount of funding needed for the implementation. Given the reality that there are still significant challenges in helping patients lower out of pocket costs for medications, and that medication access needs to be improved, significant additional resources are needed for OSI to carry out the tasks granted under recent legislation.

The creation of the Bureau of Prescription Drugs and PBM Compliance is a forward -thinking initiative that will address critical gaps in the current regulatory framework. With a qualified pharmacist in charge, the Bureau is poised to deliver on its mission of protecting consumers with professionalism and the required expertise.

b. How does this request differ from existing programming?

At this time, OSI does not have specific Bureau that handles formulary reviews, PBM/PSAO compliance reviews, grievances, and examinations for PBMs and PSAOs. With the appointment of a qualified pharmacist who can lead the Bureau, there will be a centralized unit equipped with the necessary expertise to oversee PBM practices and formulary decisions that can protect consumers from discriminatory practices such as the exclusion or denial of vital drugs, for specific and necessary treatments. A specialized Bureau will ensure that PBMs maintain searchable databases containing drug

costs as well as current and past drugs, keeping record of the reasons for removing drugs or marking them as obsolete. OSI needs additional positions to assist with the oversight of PBMs, PSAO's and insurers, as well as the expanded oversight of monitoring drug manufacturers pricing through annual reporting. In addition, the Life and Health Division needs positions and funding to meet its obligation in making recommendations on further action or legislation needed to make prescription drug products more affordable and reduce overall patient cost in the state as required by House Bill 33.

OSI's newly hired pharmacist will bring a depth of understanding and professionalism to the Bureau's operations and is a perfect fit to successfully oversee all drug related regulatory affairs, lead the Drug Transparency Act implementation and ensure informed decision-making and high standards of compliance.

c. How does the requested program fit into the agency's strategic plan?

As indicated in the OSI's Strategic Plan, the Life and Health Division needs additional resources to strengthen the market regulation oversight and enhance consumer protections. The Pharmacy Benefits & Drug Compliance Bureau, including additional positions, are needed to carry out new duties prescribed by the legislature, enforce consumer protections and expand PBMs, drug manufacturers, PSAOs and insurers oversight.

OSI is getting ready to implement a program that requires more targeted exams to ensure PBM and PSAO compliance with current state laws and regulations and ensuring that insureds have access to the services and benefits they are due under the law. This proposed solution also addresses some of the challenges that the Life and Health Division is experiencing, which is lack of enough staff positions needed to meet all Bureaus workload needs to provide the level of review and oversight that is statutorily required. The Division does not currently have any vacancies, but each staff member is operating at full capacity and doing the job of multiple people. This leads to compromised quality of work product and problems with staff retention.

This requested expansion is directly related with OSI's goal to enhance consumer protections, improve OSI's regulatory capabilities and oversight and ensure the reliability of insurance products offered in New Mexico.

d. Has the agency developed a logic model describing the agency's theory of change?

No

- e. If yes, please provide a copy of the logic model as a picture below or as an additional attachment with the form as part of the agency's submission in BFM. If no, please contact your LFC or DFA analyst for assistance in developing a logic model.



2. Needs Assessment

In this section, provide specifics on the extent of the problem this proposal proposes to solve.

- a. What is the extent of the problem to be addressed?

PBMs, drug manufacturers, PSAOs and insurers have come under scrutiny for practices that lack transparency which leads to higher costs for New Mexico consumers. By closely monitoring these entities and practices the agency seeks to hold PBMs and manufacturers accountable for their actions. This oversight will ensure that prescription drug formularies are adequate, non-discriminatory, and meet the needs of the enrolled population. The Bureau will be able to engage in in-depth compliance review of PBMs, manufacturers, PSAOs and insurers formularies, analyze market trends and provide recommendations on further action or legislation needed to make prescription drug products more affordable and reduce overall patient cost in the state.

- b. What is the total statewide need in numerical or geographic terms? If applicable, this may include a description and analysis of historically unserved or underserved populations.

OSI's oversight of PBMs, PSAO's and insurers, as well as the expanded oversight of monitoring drug manufacturers pricing through annual reporting, impacts all New Mexicans.

- c. What percentage of the previously identified total statewide need does this request seek to address?

All of the above.

3. Program Description

In this section, provide information detailing activities, costs, and benefits of the proposal.

- a. How much is the agency's request for FY26 and from what source is the agency requesting additional funding?

OSI has calculated that this new Bureau will add up to \$323,700 in total salary and benefits and \$400,00 in contracts. The funding will be sourced through OSI's insurance license fees revenue.

- b. Provide a list of specific activities that will be carried out if this request is granted.

OSI will perform the following activities:

Facilitate the collection, processing, organization, monitoring, and required reporting to the LFC and the Legislative Health and Human Services ("LHHC") under the Prescription Drug Price Transparency Act and the Pharmacy Benefits Manager Regulation Act for manufacturers, pharmacy services administrative organizations, authorized health insurers, and pharmacy benefits managers.

Monitor PBMs operations to ensure compliance with established standards, reporting and record retention requirements for PBMs, process pharmacist grievances against PBMs, MAC appeals, ensure that online databases of drug prices are up to date, review PBM compliance filings that demonstrate compliance with NM law and ensure that PBMs do not retaliate, discriminate, steer and engage in discriminatory practices.

Analyze market trends and provide recommendations on further action or legislation needed to make prescription drug products more affordable and reduce overall patient cost in the state.

Provide oversight, monitor reporting, ensure transparency, fairness and compliance with established prior authorization and step therapy processes.

Provide rigorous review of Qualified Health Plans ("QHPs") prescription drug formularies to ensure non-discriminatory design and robust drug options for the enrolled population.

- c. Provide a cost per unit for the funding (such as the cost per individual or cost per activity).

FY26 NEW Positions Requesting-Expansion

Priority	Position	Grade	FTE	Total Salary/ Benefits
Pharmacy Benefits and Drug Compliance				
3	Program Coordinator - II	75	1	107,900
7	Data Analyst	75	1	107,900
4	COMPLNCE OFFICER-A	65	1	85,200
			3	301,000

Contracts - \$400,000

- d. If available and applicable, provide a benefit-to-cost ratio for this program (the total monetized benefits divided by total costs).

Not applicable

- e. Does the agency anticipate additional increases above the FY26 request will be needed in future years to continue to operate the program? If so, please describe these additional expenses and projections of future financial needs.

Not at this time.

4. Research and Evidence Categorization

In this section, provide information regarding the evidence and research supporting your request.

- a. As defined in [New Mexico's Accountability in Government Act](#), specify whether your program is evidence-based, research-based, a promising program or practice, or none of the above.

OSI is not aware of specific research related to the use of data analytics to improve insurance regulation. However, the use of data analytics in regulatory agencies has become more widely adopted among other state regulators and the federal government has developed tools to help regulators strengthen and streamline review of health plans. By learning from and building on these efforts, OSI hopes to strengthen its oversight capabilities. Doing so could also begin to develop an evidence-base for the use of data analytics in OSI's oversight of PBMs, PSAO's and insurers, as well as the expanded oversight of monitoring drug manufacturers pricing through annual reporting. OSI welcomes an LFC evaluation of the Bureau within several years, it is approved and funded.

- b. Please provide any references or links to relevant research supporting your categorization. For example, sources may include published research or categorization provided by [clearinghouse databases](#).

There are none.

- c. How will you evaluate the program to confirm your categorization?

By centralizing oversight of PBMs, PSAO's and insurers, and the monitoring of drug manufacturers pricing through annual reporting, OSI can ensure uniform application of regulations and reduce inconsistencies in how PBMs, PSAOs and insurers operate and more effectively hold these entities accountable, resulting in better enforcement, and quicker resolution of issues benefiting both consumers and the healthcare system. The Bureau would play a crucial role in expanding OSI's regulatory review and analyzing data across the entire drug supply chain. This will allow policymakers to make better policy decisions that can address systematic issues, such as drug access and pricing. The additional staffing and expertise will allow OSI to analyze market trends, operational compliance, identify compliance gaps, potential risks, patterns of unfair practices, support OSI's enforcement actions and provide recommendations on further action or legislation that is needed to make prescription drugs more affordable. This information will provide critical insights and data driven support to OSI, LFC, LHHS, NM Legislature, Governor's Office, state agencies, researchers and other interested parties.

5. Implementation Plan

In this section, describe all activities related to implementation of your proposal (What, when, where, who, and how) by addressing the following items:

- a. What are the training and startup requirements for the proposed program?

Training for this program would include studying of PBM and health related statutory, regulatory and sub-regulatory requirements, industry standards and practices, as well as research of nationwide prescription drug pricing and state initiatives to reduce cost. The first objective is to establish the Bureau to oversee PBMs, PSAOs and monitor drug manufacturer's pricing through annual monitoring. Recruitment will be done through the NMSPO website and other HR resources for professional recruiting. Staff will be provided training related to insurance products and regulation, compliance and regulatory enforcement. Staff will be required to perform compliance review of PBM operations, PSAO registration, collect, organize, and publish data pursuant to the Prescription Drug Transparency Act, research and recommend enforcement actions.

- b. Provide an estimated timeline for implementation of activities. Include planned benchmarks, milestones, and a target date for full implementation. If the request includes new FTE, provide your current vacancy rate and plan for recruitment.

OSI's current vacancy rate is 7.8% and the Life and Health Division's vacancy rate is 0%.

Initial Planning and Resource Allocation – now through 7/1/2025

Training Program Development- 4/1/2025 through 7/1/2025

Recruitment and Onboarding – 7/1/2025-10/01/2025

Initial Training – 10/1/2025-7/1/2026

Full Operation – 7/1/2026

7. Measurement and Evaluation Plan

In this section, provide information about measuring outcomes and the impact of your proposal.

- a. What measurable outcome is the agency trying to achieve with the requested expansion?

OSI intends to enhance its regulatory oversight over PBMs, PSAOs and monitor drug manufacturer's pricing through annual monitoring. Additionally, OSI will provide annual reporting to the Legislative Finance Committee and the Legislative Health and Human Services Committee demonstrating market trends for prescription drug products.

- b. Will the requested program affect any existing performance measures?

No

- i. If yes, which performance measures will be affected?

Not applicable.

- c. What program outputs will the agency measure?

Providing annual reporting to the Legislative Finance Committee and the Legislative Health and Human Services Committee.

- d. What efficiency metrics will the agency monitor?

Timeliness of the annual report.

- e. Does the agency have baseline data for the proposed measures?

No

- i. If yes, please provide baseline data.

Not applicable.

- ii. If no, when and how does the agency anticipate collecting baseline data?

Within no more than two years of the program start up. The baseline will be determined after the initial data is collected and analyzed and there is a better understanding of the workload and its complexity.

- f. How often will the agency collect and report on these performance metrics?

Annually.

- g. How do you plan to share the results of your program with the public and the Legislature?

OSI's findings will be reported to the Legislative Finance Committee and the Legislative Health and Human Services Committee on annual basis. The report will also be posted on OSI's website.

Agency Office of Superintendent of Insurance

Agency Code 44000

Program _____

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Check here _____ if this form is a revision.

Revision no. _____ Revision date _____

PAGE _____

State of New Mexico
Specials Agency Report (3500)

Run Date: 8/28/24
Run Time: 5:36:37 PM

Business Unit	Rank	Form ID	Language Requested for GAA	Request Type Name	GF Request	Total Request	FTE Request	Agency Contact	Phone
44000	1	60933	For implementation of the Health Care Consolidation Oversight Act, contingent upon passage of legislation.	Special (FY 26)	1,500.0	1,500.0	0.00	Fran Moya	505-396-1910
44000	2	60894	The other state funds appropriation to the office of superintendent of insurance fraud division include five hundred and seventy-one thousand dollars (\$571,000) from the Insurance Fraud Fund balance to provide funding for division overtime, anti-fraud program software, statewide auto theft garage, and gun violence public safety pilot project. Any unexpended balances in the insurance fraud program from the appropriation made from the insurance fraud fund at the end of the fiscal year 2026 shall revert to the insurance fraud fund.	Special (FY 26)	0.0	571.0	0.00	Fran Moya	505-396-1910
44000	3	60935	\$5 million for a pilot project to provide financial assistance for drivers who would otherwise be uninsured to determine. No more than 5% of funds can be used for program administration.	Special (FY 26)	5,000.0	5,000.0	0.00	Fran Moya	505-396-1910
44000	4	60934	\$1.8 million for medical professional liability insurance premium reduction.	Special (FY 26)	18,000.0	18,000.0	0.00	Fran Moya	505-396-1910

State of New Mexico
SPECIALS, SUPPLEMENTALS AND DEFICIENCIES DFA

(Prepare separate forms for each request)

BU: 44000
 Agency: Office of Superintendent of Insurance
 Program: 4795
 Analyst: Fran Moya
 Phone: 505-396-1910

Request Type: Special (FY 26)

Rank: 1

TOTAL SOURCES MUST EQUAL TOTAL USES

(Dollars in Thousands)

Sources		Uses	
Revenue Account	Amount	Uses Account	Amount
General Fund Transfers	1,500.0		0.0
Total Sources	1,500.0	Total Uses	0.0
Full Time Equivalents (FTE)			
Type	Amount of FTE	Request is related to a recurring expense	No
	0.00	Request is related to a capital request	No
Total FTE	0.00	Request is related to proposed legislation	No

Language requested for inclusion in General Appropriations Act (Please Follow Legislative Bill Drafting Conventions - See Instructions)

For implementation of the Health Care Consolidation Oversight Act, contingent upon passage of legislation.

Justification Quantitative Data (Description)

see attached Word document as the justification has a couple of tables

Request: Provide a brief description of what the request does, how the dollars will be spent and explain why it is a nonrecurring need.

OSI requests \$1.5 million to implement the Health Care Consolidation Oversight Act, including costs for hiring staff, obtaining technical assistance, conducting rulemaking, and holding public hearings for transactions across the state.

Request: How the dollars will be spent.

Dollars will be spent on staff support, rulemaking, technical assistance, and public hearings.

Request: Explain why request is nonrecurring need.

OSI is requesting a nonrecurring appropriation because the appropriation is contingent on the passage of specific legislation. OSI anticipates that passage of the bill would require recurring funding for staff and community input sessions. Technical assistance and rulemaking support would not be needed on an ongoing basis.

Consequences: Provide a brief description of consequences of not funding a performance and accountability task.

OSI will not have the ability to provide timely, fair, and rigorous oversight of transactions that have the potential to negatively impact access, costs, and quality of care in New Mexico.

Performance: How will agency performance be affected.

This request will significantly improve agency performance by providing resources to implement critical legislation directly impacting the health care services provided to New Mexico residents.

Performance: How will agency performance will be improved.

Staff will be able to perform rigorous and timely reviews of major transactions if adequate funding is provided.

Brief description of problem agency is addressing.

Private equity and large corporations are playing a growing role in our health care system in ways that clearly have enormous consequences for patients and health care professionals. Private equity provider acquisitions have increased significantly. Physician practice acquisitions increased more than six-fold from 2012 to 2021. In 2012, 29% of physicians worked for hospitals or health systems and by 2022 it was 41%. 38% of private hospitals in New Mexico are now owned by private equity firms. These massive changes require new ways of thinking about how to ensure that cost, access, and quality of care are considered. Enhanced oversight focused on the impacts on patients and patient care is imperative. Before the 2024 legislation was passed, New Mexico was one of only 11 states that had no market consolidation oversight. Following the progress made during the 2024 session, New Mexico needs a permanent oversight process. OSI's budget request will provide the necessary resources to fully implement the law.

State of New Mexico
SPECIALS, SUPPLEMENTALS AND DEFICIENCIES DFA
(Prepare separate forms for each request)

BU: 44000
 Agency: Office of Superintendent of Insurance
 Program: PT96 Insurance Fraud & Auto Theft Prevention
 Analyst: Fran Moya
 Phone: 5053961910

Request Type: Special (FY 26)
 Rank: 2

TOTAL SOURCES MUST EQUAL TOTAL USES

(Dollars in Thousands)

Sources		Uses	
Revenue Account	Amount	Uses Account	Amount
Fund Balance	571.0		0.0
Total Sources	571.0	Total Uses	0.0
Full Time Equivalents (FTE)			
Type	Amount of FTE	Request is related to a recurring expense	No
	0.00	Request is related to a capital request	No
Total FTE	0.00	Request is related to proposed legislation	No

Language requested for inclusion in General Appropriations Act (Please Follow Legislative Bill Drafting Conventions - See Instructions)

The other state funds appropriation to the office of superintendent of insurance fraud division include five hundred and seventy-one thousand dollars (\$571,000) from the Insurance Fraud Fund balance to provide funding for division overtime, anti-fraud program software, statewide auto theft garage, and gun violence public safety pilot project. Any unexpended balances in the insurance fraud program from the appropriation made from the insurance fraud fund at the end of the fiscal year 2026 shall revert to the insurance fraud fund.

Justification Quantitative Data (Description)

see attached Word document which contains a table for the justification

Request: Provide a brief description of what the request does, how the dollars will be spent and explain why it is a nonrecurring need.

This request provides for an investment opportunity in public safety one of the state's major performance challenges. OSI wishes to enhance its statutory mandated public safety activities by providing specialty expertise and assistance over criminal investigations initiated by other local, state and federal law enforcement agencies, jurisdictional District Attorney's offices and the Attorney General's Office that are deemed complex, specialized, perceived as conflicts or otherwise outside of the expertise of their agency. OSI Special Agents are commissioned law enforcement/police officers/criminal investigators who perform complex criminal investigative work in the enforcement of state and federal laws, rules and regulations statewide. OSI Special Agents receive requests statewide from other law enforcement agencies to participate in special events including but not limited to ZoZoBra, New Mexico State Fair, Albuquerque International Balloon Fiesta, Red Rock Ballon Fiesta, warrant round ups, surveillance, auto theft patrols and specialty task forces that correlate to auto theft, arson, and disaster fraud that serve the entire State of New Mexico. Requests from local, state and federal law enforcement agencies continue to grow and require more FTE resources and overtime to comply with OSI's legal obligations and other applicable employment laws in the State.

Other public safety challenge requests are for an anti-fraud program that will assist with building better data collection and sharing strategies to combat insurance fraud, auto theft and other related crimes. New Mexico law enforcement agencies grapple with a range of challenges, including rising crime rates, rising insurance consumer costs, budget constraints, recruitment and retention of qualified personnel, community relations, and the ever-evolving landscape of cybercrime. These challenges demand strategic approaches and forward-thinking solutions including this software that will enable OSI Insurance Fraud Law Enforcement Division to investigate claims that are estimated at an annual cost of approximately \$308.6 billion annual cost for industry. This anti-fraud solution integrates robust insurance industry data, predictive analytics, and automated solutions to assist with evaluating fraud referrals, detection of fraud from more than 1.7 billion claims and over 100 million government records in order to facilitate a swifter and more data driven resolution. These undertakings will assist the Insurance Fraud Law Enforcement Division with successful statutory mission achievement and attainment of legislative performance measure goals.

Third public safety request allows for OSI law enforcement to coordinate and collaborate to enhance auto theft investigative services statewide with the ability to lease space for undercover operations and investigations, educational opportunities, VIN identification training, and other related auto theft reduction efforts.

Fourth public safety request addresses on the of the state's major public safety challenges and would be to implement a pilot project pursuant to an Executive Emergency Order. On April 19, 2024, Governor Michelle Lujan Grisham issued Executive Order 2024-012 "Renewing State of Public Health Emergency Due to Gun Violence" (hereinafter referred to as "the Gun Violence Public Health Order" or "GVPHO") through the powers granted her office by the Public Health Emergency Response Act. In response, the Office of the Superintendent of Insurance (OSI) Criminal Division (a recognized law enforcement division as defined in NMSA, 1978, §29-7-7 (l) and a political subdivision of the State subject to comply with and enforce all directives pursuant to the Public Health Emergency Order) is proposing an emergency pilot project that adds an additional layer of safety against gun violence for the public, government employees, and guests of public agencies located in a publicly owned building. The aim of this pilot project is to deliver innovative services to ensure the safety, health, and welfare of those in our communities. This particular pilot project safety platform would initially be implemented on the 4th floor the P.E.R.A. Building located at 1120 Paseo de Peralta, in Santa Fe, New Mexico. Programmatic driven data would be collected and reported to the legislature in one year from the time of implementation of project.

Request: How the dollars will be spent.

The dollar amounts enumerated above will be spent on the specific public safety projects in this request. Overtime \$135,000- For overtime AFSCME covered Special Agents and FLSA covered Insurance Fraud Law Enforcement Staff for overtime through FY 25 for community outreach and other stakeholder events, Special Operations, ZoZobra, ABQ Balloon Fiesta, New Mexico Municipal League, VIN and Catalytic convertor etching events. Verisk Anti-Fraud \$189,000 -Anti-fraud program assistance. SAFEPointe Pilot Project \$127,000- OSI gun Violence Safety Project. Statewide Auto-Theft Garage & Educational Center \$127,000.

Request: Explain why request is nonrecurring need.

These non-recurring requests will assist with concern that with the growth of crime rates in the State of New Mexico the necessary public safety overtime and the several different statutory provisions, rules and regulations and case law that does not allow for employers to unlawfully require employees to "adjust schedules" to avoid either cash payouts or accumulated compensation time. Police work cannot always be scheduled, and some shifts run over depending on the circumstance such as special operations require overtime, suspect or witness interviews, warrants or any other related community education or outreach opportunity to prevent the incidence of auto theft or insurance fraud. OSI is statutorily responsible for the operation and mission of the New Mexico Auto Theft Prevention Authority (NMATPA). In the last ten years New Mexico has consistently remained in the top ten in the nation for stolen automobiles. Last year vehicle thefts continued to surge nationwide, challenging vehicle owners and consumers to curb this growing crime trend. New Mexico continues to be sixth in the nation per capita for stolen automobiles this trend effects insurance premium rates for consumers statewide.

The ever-evolving landscape of cybercrime challenges demand strategic approaches and forward-thinking solutions including this software that will enable OSI Insurance Fraud Law Enforcement Division to investigate claims that are estimated at an annual cost of approximately \$308.6 billion annual cost for industry. This anti-fraud solution integrates robust insurance industry data, predictive analytics, and automated solutions to assist with evaluating fraud referrals, detection of fraud from more than 1.7 billion claims and over 100 million government records in order to facilitate a swifter and more data driven resolution.

The Gun Violence Public Health Order declares that gun violence is on the rise and poses a significant risk of substantial bodily harm or death for all New Mexicans, law enforcement officers, and others susceptible to these types of gun related injuries. The impact of gun related deaths and injuries has resulted in devastating physical and emotional consequences for communities throughout the State. The Governor initially declared a state of public emergency on September 7, 2023, due to gun violence and subsequently renewed the Order several times since that date. Due to these circumstances, this pilot project proposal is both original and timely. Public safety is all law enforcement agencies concern, and this project would allow OSI to contribute to a possible innovative solution.

The items enumerated above will add value and efficacy to this funding request in the here and now.

Consequences: Provide a brief description of consequences of not funding a performance and accountability task.

The consequences of not funding this pilot project would keep status quo and the legislature and the executive would not have actual data to show whether or not this project is worthy in every state-owned government building for the productivity, safety, and wellbeing of all New Mexicans. Underfunding division overtime could jeopardize officer safety and OSI Insurance Fraud Law Enforcement Division will be unable to sustain any requests for assistance because no overtime payments would be available in order to remain compliant with governing the labor laws and OSI AFSCME contract. Not funding software will continue to place OSI behind the power curve of costly insurance fraud cybercrime. Not funding a statewide auto theft garage diminishes the capacity for collaboration and cooperation of local, state and federal law enforcement agencies to work together to effectively implement viable public safety solutions.

Performance: How will agency performance be affected.

It may detrimentally affect OSI Insurance Fraud Law Enforcements ability to meet its statutorily required mission of reducing the incidence of insurance fraud, auto theft and other related crimes. These incidences continue to affect the overall economic vitality of New Mexico communities, drive insurance premium costs for consumers and insurers, and these multifaceted crimes continue to threaten the sum totality of public safety and wellbeing of all New Mexicans.

Performance: How will agency performance will be improved.

With the support of this public safety funding OSI hopes these initiatives will contribute to reduced incidences of insurance fraud, auto theft and other related crimes. It gives the public safety officials in our agency more tools to leverage funding for anti-insurance fraud and auto theft prevention initiatives and programs, collaborate with local, state and federal law enforcement agencies, and ensures funding will be appropriately utilized as a path forward for improved overall economic vitality and public safety for all New Mexicans.

Brief description of problem agency is addressing.

Insurance fraud and auto theft are not victimless crime. The FBI estimates that over a 10-year period, insurance fraud and other related auto theft costs the average U.S. family between \$20,000 and \$50,000 in increased premiums. In fact, if insurance fraud were a business, it would be a Fortune 500 company. Worse, innocent people are often injured or killed because of insurance fraud when fraudsters engage in schemes such as arson, auto repair scams, and staged accidents. Fraud not only inflicts extra costs on insurance companies, but it also financially impacts consumers and businesses who may not be able to operate because of the cost of high premiums. Criminals are employing increasingly sophisticated methods to steal vehicles, including the use of advanced technology to bypass security systems. From keyless entry hacks to relay attacks on key fobs, perpetrators are exploiting vulnerabilities in modern vehicle security measures with alarming success rates. It is critical that industry and law enforcement work together to develop more effective strategies for combating auto theft and safeguarding public safety. These programs create actionable strategies and opportunities for mitigation of insurance fraud, auto theft, and other related crimes in our State. Other public safety challenge requests are for an anti-fraud program that will assist with building better data collection and sharing strategies to combat insurance fraud, auto theft and other related crimes. New Mexico law enforcement agencies grapple with a range of challenges, including rising crime rates, rising insurance consumer costs, budget constraints, recruitment and retention of qualified personnel, community relations, and the ever-evolving landscape of cybercrime. These challenges demand strategic approaches and forward-thinking solutions including this software that will enable OSI Insurance Fraud Law Enforcement Division to investigate claims that are estimated at an annual cost of approximately \$308.6 billion annual cost for industry. This anti-fraud solution integrates robust insurance industry data, predictive analytics, and automated solutions to assist with evaluating fraud referrals, detection of fraud from more than 1.7 billion claims and over 100 million government records in order to facilitate a swifter and more data driven resolution. These undertakings will assist the Insurance Fraud Law Enforcement Division with successful statutory mission achievement and attainment of legislative performance measure goals.

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State of New Mexico
SPECIALS, SUPPLEMENTALS AND DEFICIENCIES DFA

(Prepare separate forms for each request)

BU: 44000
 Agency: Office of Superintendent of Insurance
 Program: 2795
 Analyst: Fran Moya
 Phone: 505-396-1910

Request Type: Special (FY 26)

Rank: 3

TOTAL SOURCES MUST EQUAL TOTAL USES

(Dollars in Thousands)

Sources		Uses	
Revenue Account	Amount	Uses Account	Amount
General Fund Transfers	5,000.0		0.0
Total Sources	5,000.0	Total Uses	0.0
Full Time Equivalents (FTE)			
Type	Amount of FTE	Request is related to a recurring expense	No
	0.00	Request is related to a capital request	No
Total FTE	0.00	Request is related to proposed legislation	No

Language requested for inclusion in General Appropriations Act (Please Follow Legislative Bill Drafting Conventions - See Instructions)

\$5 million for a pilot project to provide financial assistance for drivers who would otherwise be uninsured to determine. No more than 5% of funds can be used for program administration.

Justification Quantitative Data (Description)

OSI's goal is to provide a 50% discount on coverage for 11,000 drivers. The premium per driver is estimated to be \$900. With \$5 million, OSI could provide financial assistance of a 50% discount of \$450 per driver for 11,000 drivers.

Request: Provide a brief description of what the request does, how the dollars will be spent and explain why it is a nonrecurring need.

OSI requests \$5 million to create a pilot program that provides financial assistance for lower income drivers in an effort to reduce the state's high uninsured motorist rate.

Request: How the dollars will be spent.

OSI will develop eligibility criteria that consider insurance status and household income. The agency may also consider additional discounts for drivers with a positive driving record to encourage safer driving. The program will directly reduce premiums in certain markets and OSI will evaluate the efficacy of providing financial assistance for the explicit purpose of increasing coverage and moderating premium growth in the market for insured drivers.

Request: Explain why request is nonrecurring need.

OSI wishes to administer a pilot program to determine the efficacy of a financial assistance program.

Consequences: Provide a brief description of consequences of not funding a performance and accountability task.

OSI's efforts to reduce the uninsured rate among drivers will be diminished.

Performance: How will agency performance be affected.

OSI will utilize internal actuaries, economists, data analysts, and Property and Casualty Bureau staff to implement the program.

Performance: How will agency performance will be improved.

Agency performance will be improved by strengthening insurance markets and targeting resources to lower income individuals.

Brief description of problem agency is addressing.

Like most states, New Mexico requires all drivers to have insurance. Without insurance coverage, drivers are at risk of being liable for the total costs of damages that they may never be able to pay. New Mexico has the 4th highest rate of uninsured motorists in the nation. According to the Federal Highway Administration, there are 1,477,213 drivers in New Mexico. Of those drivers, the Insurance Research Council estimates that 21.8%, or 322,032 drivers, are uninsured. New Mexico's uninsured rate is significantly higher than the national average of 12.6%.

According to national research, 82% of drivers who operate motor vehicles without insurance do so because they cannot afford the coverage. Driving without insurance also increases premiums for those who do purchase auto insurance by an average of \$78. By providing financial assistance, OSI hopes to study the efficacy of the approach and the extent to which premium costs are driving the high rate of uninsured motorists in the state.

State of New Mexico
SPECIALS, SUPPLEMENTALS AND DEFICIENCIES DFA

(Prepare separate forms for each request)

BU: 44000
 Agency: Office of Superintendent of Insurance
 Program: PT95
 Analyst: Fran Moya
 Phone: 505-396-1910

Request Type: Special (FY 26)

Rank: 4

TOTAL SOURCES MUST EQUAL TOTAL USES

(Dollars in Thousands)

Sources		Uses	
Revenue Account	Amount	Uses Account	Amount
General Fund Transfers	18,000.0		0.0
Total Sources	18,000.0	Total Uses	0.0
Full Time Equivalents (FTE)			
Type	Amount of FTE	Request is related to a recurring expense	No
	0.00	Request is related to a capital request	No
Total FTE	0.00	Request is related to proposed legislation	No

Language requested for inclusion in General Appropriations Act (Please Follow Legislative Bill Drafting Conventions - See Instructions)

\$18 million for medical professional liability insurance premium reduction.

Justification Quantitative Data (Description)

OSI estimates that total premiums written in the medical professional liability market will be \$90 million in 2024. The cost of providing a 20% premium reduction for all policies sold in the market is \$18 million.

Request: Provide a brief description of what the request does, how the dollars will be spent and explain why it is a nonrecurring need.

OSI requests \$18 million to create provide medical malpractice premium relief for providers in New Mexico to improve provider retention and attract new providers.

Request: How the dollars will be spent.

A 20% discount on medical professional liability policies will be applied against premiums for medical providers. OSI will administer the premium discount in a manner similar to the Medical Malpractice Premium Reduction, which reduced premiums by requiring carriers to issue discounts directly to policyholders.

Request: Explain why request is nonrecurring need.

New Mexico has an acute problem with retaining existing providers and attracting new providers. Reducing medical malpractice costs is consistently cited by providers as a way to address provider shortage issues. Absent major reforms to state law, providing direct discounts to providers is the most straightforward way to attract and retain providers by reducing insurance costs. In the long run, providing insurance discounts for providers will not be fiscally sustainable, but in the near term such a program can help address immediate provider retention issues while other investments, such as Medicaid reimbursement rate increases, take root to attract more providers.

Consequences: Provide a brief description of consequences of not funding a performance and accountability task.

Medical malpractice premium discounts will not be available to providers.

Performance: How will agency performance be affected.

Performance: How will agency performance will be improved.

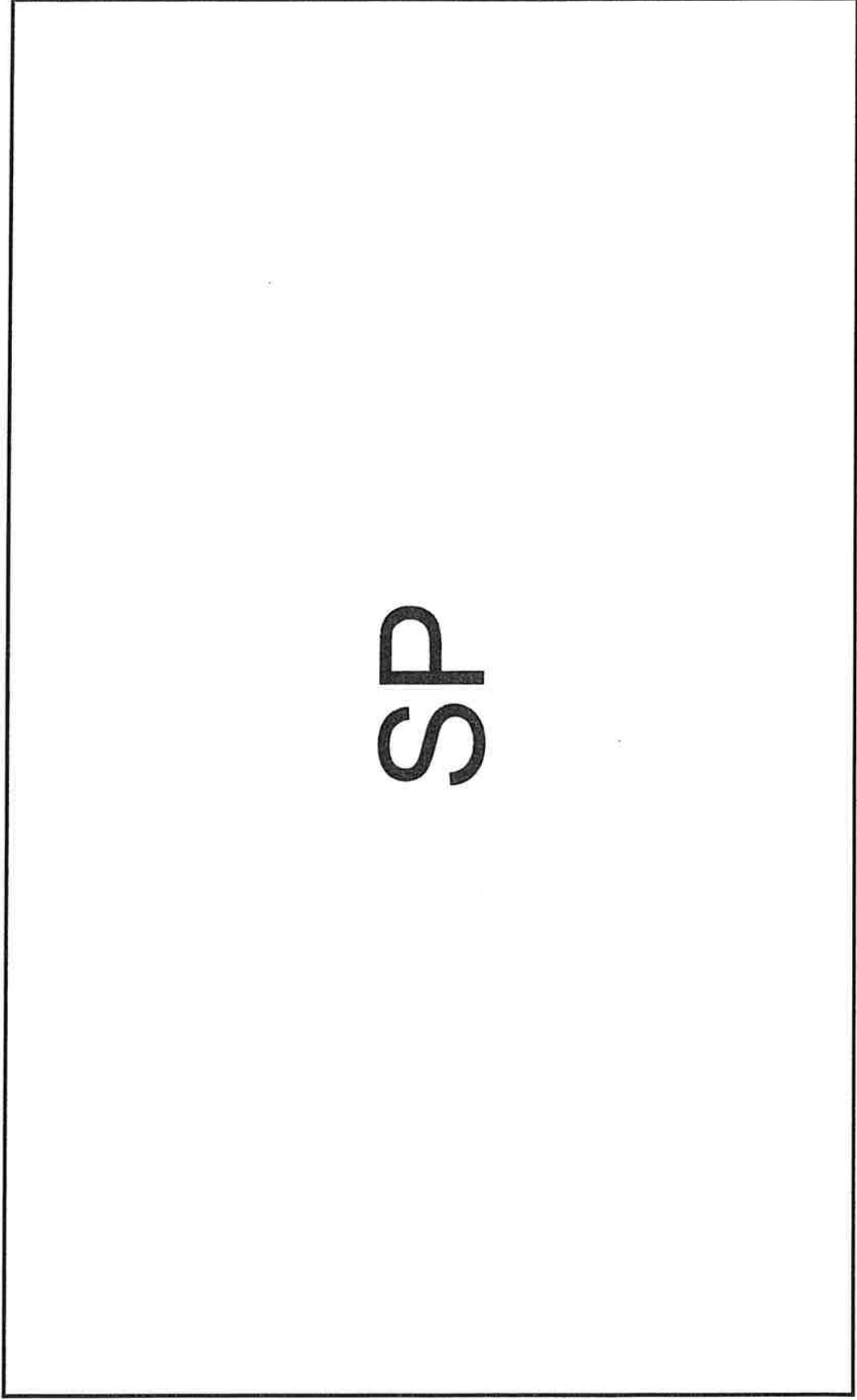
Brief description of problem agency is addressing.

New Mexico has an acute problem with retaining existing providers and attracting new providers. Reducing medical malpractice costs is consistently cited by providers as a way to address provider shortage issues. Absent major reforms to state law, providing direct discounts to providers is the most straightforward way to attract and retain providers by reducing insurance costs.

Agency Office of Superintendent of Insurance

Agency Code 44000

Program _____



Check here _____ if this form is a revision.

Revision no. _____ Revision date _____

PAGE _____



THE NEW MEXICO OFFICE OF
SUPERINTENDENT OF INSURANCE

STRATEGIC PLAN

Fiscal Year 2026



September 1, 2024



Table of Contents

Message from the Superintendent	3
How does OSI improve the lives of New Mexicans?	4
OSI's Goals and Strategies for FY26	5
Agency Organizational Overview	6
Life and Health Division	7
Consumer Services and Investigations Division.....	10
Licensing Division.....	12
Financial Regulation Division	14
Administrative Service and Legal Divisions	18
FY 24 Performance Measures	19



Message from the Superintendent

I am pleased to present the FY 26 Strategic Plan for the New Mexico Office of Superintendent of Insurance (OSI). OSI has a responsibility to protect consumers and create a vibrant marketplace that provides equal access to reliable and affordable insurance. During the upcoming fiscal year, OSI will be squarely focused on efforts to ensure the availability and reliability of insurance, improve OSI's regulatory capabilities and oversight, and increase awareness about OSI's services and initiatives.

New Mexico, like many other states, is facing the effects of climate change and worsening natural disasters. The South Fork and Salt Fires highlight the devastation that unfortunately are becoming more and more common. In the face of these increasing risks, it is vital that New Mexico adopts science-based risk mitigation policies to not only reduce the loss of life and personal property, but to build confidence in the market so that insurers will continue to offer coverage in these areas. OSI will play a vital role in bringing the industry to the table to recognize these efforts and continue writing policies throughout the state.

Thanks to support from the State Legislature, OSI has significantly retooled its workforce, hiring high quality candidates and bringing its vacancy count down from 31 vacancies in September of 2023 to just 8 vacancies as of the publishing of this Strategic Plan. With these resources in place, OSI is in a stronger position to assist consumers and adequately regulate this complex industry. OSI also has increased responsibilities under then Health Care Consolidation Act, which will require increased staff support. To build on this progress, OSI's budget request includes new positions and contract funds that are specifically aimed at enhancing the agency's regulatory oversight.

Finally, I want to make sure every New Mexican knows that OSI is here to help them with insurance issues. Our team was on the ground within days of the South Fork and Salt Fires helping people resolve insurance issues. In FY 24, we saved consumers \$3.3 million and helped 1,898 consumers with complaints and grievances. We are here to be a resource throughout the year, but if people don't know who we are or what we do, we cannot fulfill our mission and vision. OSI plans to promote our services throughout the state so that our constituents know we are here for them.

Alongside my team, I look forward to serving the people of New Mexico and working with state leaders to advance proactive solutions.

Sincerely,



Alice T. Kane
New Mexico Superintendent of Insurance



Superintendent Alice T. Kane



How does OSI improve the lives of New Mexicans?

OSI's Vision Statement

All New Mexicans have access to the insurance they need to be financially secure and are treated with fairness and honesty in all insurance matters.

OSI's Mission Statement

OSI's mission is to provide consumers with convenient access to reliable insurance products that are underwritten by dependable and financially sound companies. OSI strives to ensure that companies have a proven history of fair and reasonable rates and are represented by trustworthy and qualified producers. OSI is committed to consumer protection and the deterrence and prosecution of insurance fraud.

What We Do and How We Do It

OSI is New Mexico's agency for oversight and regulation of insurance. OSI regulates private health and life insurance, auto insurance, business insurance, home insurance, and title insurance. We review premium rates and other plan details to ensure insurance is reliable and in compliance with all state and federal laws, companies are financially solvent, and rates are fair and reasonable. We also oversee producers (formerly known as brokers and agents) who sell insurance in New Mexico.

When people have problems with their insurance, OSI helps by handling complaints, assisting with appeals and grievances, and holding hearings to resolve issues. If needed, OSI takes enforcement action against individuals or companies that violate the law. OSI also combats insurance fraud by investigating and prosecuting insurance fraud. OSI reviews the health plans that are offered on the New Mexico Health Insurance Exchange (beWellnm) to ensure plans are compliant with state and federal laws and regulations. The agency often works with state legislators on policy changes to improve consumer protections and agency operations.

Key Highlights

- The current Patients' Compensation Fund (PCF) deficit for independent physicians and surgeons has been eliminated thanks in large part to funds provided by the legislature. This gives providers immediate relief and strengthens the long-term viability of the PCF.
- BeWell enrollment increased 42% year-over-year and 25% of BeWell enrollees are enrolled in Clear Cost standardized health plans.
- OSI adopted emergency rules to govern the Health Care Consolidation Act and held stakeholder sessions across the state to get input on updates to the Act.
- OSI implemented the temporary Medical Malpractice Premium Reduction program using funds requested by Governor Lujan Grisham. The program reduces medical professional liability premiums by more than 60% for most providers and more than 80% for obstetricians and related providers.
- After experiencing a cyber incident that temporarily shut down the agency, OSI brought all systems back online and put major new cybersecurity protocols and systems in place to protect against future attacks.



OSI's Goals and Strategies for FY26

GOAL 1: Ensure the availability and reliability of insurance

- Strategy 1: Attract and maintain solvent companies in critical lines of insurance
 - With increased risks associated with climate change, ensure a competitive marketplace and a meaningful alternative if the market does not cover areas with higher risks
 - Wildfire, wind, and hail mitigation efforts in partnership with other state agencies
 - Update the FAIR Plan
 - Increased transparency
 - Ensure medical malpractice insurance remains available to providers and is reasonably priced
- Strategy 2: Take steps to reduce the uninsured motorist rate
 - Market reforms and financial assistance pilot program funding requested
- Strategy 3: Work with beWellnm to ensure standardized health plans have predictable out-of-pocket costs, meet best practices, and maintain stable premiums

GOAL 2: Improve OSI's regulatory capabilities and oversight

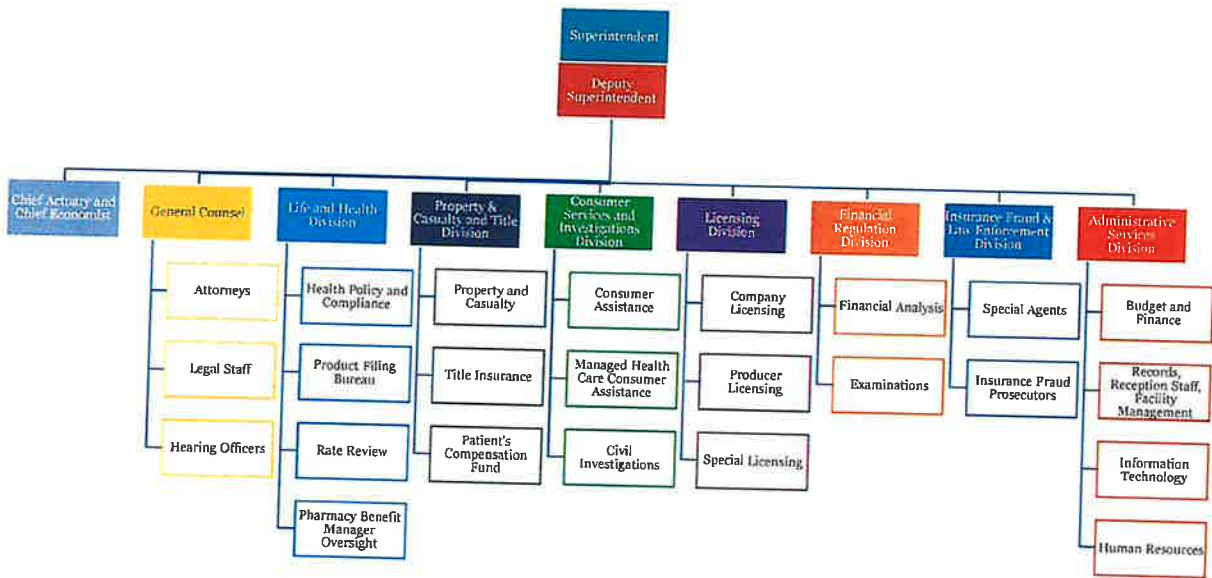
- Strategy 1: Workforce development
 - Ensure the agency has the appropriate positions and salaries to attract and retain a highly-skilled workforce
 - Identify and provide training opportunities to develop skills for all employees
- Strategy 2: Develop and implement effective enforcement and oversight tools
 - Identify tools that can streamline internal and external processes in order to optimize agency resources
 - Use project management tools to improve efficiency
- Strategy 3: Build a team focused on implementing the Health Care Consolidation Act to provide a fair, timely review process for major transactions that result in a change of control of a local hospital

GOAL 3: Increase awareness about OSI's services and initiatives

- Strategy 1: Improve community relationships
 - Identify and form partnerships with trusted messengers and community groups throughout the state
- Strategy 2: Implement a campaign to educate consumers about OSI's services
 - Develop clear messaging about OSI's role in the lives of New Mexicans
 - Develop culturally relevant messaging and materials
 - Increase social media presence
- Strategy 3: Get more earned media around critical agency functions
 - Take more proactive steps to educate reporters about OSI's initiatives
 - Quickly respond to relevant current events that generate media attention so that OSI's perspective and role is better understood



Agency Organizational Overview



Life and Health Division

Viara Ianakieva, Director

Successes:

- Increased filings processed, reviewed and approved for life, annuity and health insurance products subject to OSI's jurisdiction, from 4,104 in FY23 to 4,349 in FY24.
- Increased filing fees revenue from \$285,606.52 in FY24 to \$296,023.08 in FY24.
- Successfully reviewed, approved and certified 52 Qualified Health Plans and 9 Stand Alone Dental Plans, for sale on the New Mexico Health Insurance Exchange, beWell, for the 2024 Plan Year.
- Successfully implemented health related legislation that was introduced in 2023 and became law in 2024 to ensure that New Mexicans have access to more robust and affordable healthcare coverage as follows:
 - HB27 eliminating cost-sharing for diagnostic and supplemental breast examinations;
 - HB53 regarding diabetes coverage mandates;
 - HB53 regarding quarterly data collection and analysis for diabetes coverage;
 - HB73 regarding coverage of biomarker testing;
 - HB75 regarding cost-sharing charged for chiropractic services;
 - HB131 regarding coverage of prosthetics and custom orthotics;
 - SB71 prohibiting discrimination against disabled individuals in coverage of organ donations;
 - SB132 eliminating cost-sharing for the treatment of STIs;
 - SB 135 regarding prior authorization and step therapy requirements for medically necessary FDA approved drugs, when prescribed for the treatment of cancer and autoimmune disorders; and
 - SB 273 codifying state specific mental health parity requirements that expand on the federal law.
- OSI ensured compliance with the above bills through the annual review of health insurance policies, certificates and summary of benefits and coverages (SBCs) and drug formularies for individual and small group Qualified Health Plans offered in New Mexico, on- and off- the Health Insurance Exchange, beWell, and for plans offered in the large group fully insured market.
- Successfully implemented coverage of the first contraceptive over-the-counter pill, Opill.
- Successfully implemented statutory requirements regulations and reporting guidance related to health insurers network adequacy, utilization management practices, member and provider grievances, continuous quality improvement, cultural and linguistic diversity and consumer assistance operational plans.
- Successfully implemented statutory and regulatory requirements related to excepted benefit health products including dental, vision, Medicare supplement, long term care, accident only, specified disease or illness, hospital indemnity, other fixed indemnity, disability income, supplemental and other insurance similar to workers compensation.
- Successfully implemented statutory and regulatory requirements related to life and annuity insurance products including immediate, deferred, equity-indexed annuities, endowment, term, universal, whole and credit life.
- Successfully managed State Out of Pocket Assistance for Turquoise Plans offered on the State Marketplace, BeWell.

- Offered small group Qualified Health Plan (QHP) purchasers an additional 10% premium reduction for coverage active for the period between January 1, 2024 and June 30, 2024.
- Began work to develop a one-stop-shop for information on the location, demographic, and practice information of all health care providers licensed in New Mexico. Under the current proposal, providers will be required to report information to this data source and insurance companies will be required to use this information for credentialing and provider directory development purposes.
- OSI conducted a study to analyze MHPAEA compliance and establish insurers' baseline compliance with federal mental health parity law using federal grant funded contractors. NQTL Violations were confirmed in Utilization Management/Medical Management, Network Adequacy and Credentialing and Reimbursements. Indicators for additional NQTL violations were also identified through the analytics. OSI's contractors are developing a corrective action plan for each carrier that demonstrated non-compliance with the law. Strategic targeted market conduct examination of the insurers for the areas where violations were evident will be completed in FY25.
- OSI conducted a study to analyze the ease of insurers websites and access to prior authorization requirements. OSI's contractors are developing a corrective action plan for each carrier that demonstrated non-compliance with the law. Strategic targeted market conduct examination of the insurers for the areas where violations were evident will be
 - Rx cost sharing parity;
 - substance use disorder treatment at the same rate as medical and surgical treatment; and complete the
 - health care provider credentialing process more expeditiously
 - Successfully implemented standardized health plans.

Challenges:

- Since 2019, over 30 new laws have been enacted that require significant oversight of various aspects of health insurance. However, most of these laws have not been accompanied by additional funding or staffing. These new laws include surprise medical billing, regulation of pharmacy benefit managers, oversight of short-term and excepted benefits plans, medical debt collection limitations, prior authorization changes, over a dozen laws limiting cost sharing on certain services, and the Easy Enrollment Program.
- The Division does not have enough positions to meet all Bureaus workload needs. The Division does not currently have any vacancies, but each staff member is operating at full capacity and doing the job of multiple people. This makes staff retention challenging.
- Hiring qualified individuals is very difficult because the positions require very specific expertise for a pay that is much lower than the industry standard.

What We Need to Better Serve New Mexicans:

- The Life and Health Division needs additional resources to strengthen the market regulation oversight and enhance consumer protections. The Life and Health Division is requesting expansion for two new bureaus - the Pharmacy Benefits & Drug Compliance and the Data Analysis & Enforcement Support and a total of 7 new positions to carry out the duties of these bureaus and expand on the Division's oversight.



Property & Casualty and Title Bureau

Tim Vigil, Director

Successes:

- The Property and Casualty Bureau and Title Bureau have been able to perform more in-depth reviews of filings, title plants and title escrow files to ensure that rule and form filings comply with New Mexico rules and regulations and all promulgated rules are followed.
- The FAIR Plan (which serves as a property insurance of last resort) with an increased coverage limit of \$350,000 continues to assist with the availability of meaningful coverage for New Mexicans with properties who are unable to find coverage on the voluntary market.
- The Property and Casualty Bureau has taken a large role in disseminating crucial information related to wildfires and mitigation techniques to lawmakers and state agencies.
- The Title Bureau successfully adopted updated title insurance forms for use throughout the State of New Mexico.
- The Title Bureau has collected reimbursements in the amount of \$53,390.34 on behalf of New Mexico consumers.

Challenges:

- Major carriers in critical lines of property insurance continue to threaten to pull out of markets because of the risks related to climate damages. It continues to be critical that New Mexico ensures the availability of coverage in areas at heightened risk of wildfires and other catastrophic events.
- According to the most recent data available, New Mexico continues to be in the top 5 states with the highest rate of uninsured drivers.

What We Need to Better Serve New Mexicans:

- The division should continue expanding resources to increase awareness about the importance of maintaining insurance and the steps consumers can take to mitigate risk. These steps will enable New Mexicans across the state to better protect themselves.

Property and Casualty Bureau

The Property and Casualty Bureau reviews and renders determinations on property and casualty rule and form filings. These coverage provisions are filed by insurance companies for products pertaining to auto insurance, homeowners' insurance, workers' compensation, medical malpractice insurance, and other assorted insurance products. The Bureau approves or disapproves filings based on their compliance with insurance statutes, regulations, and bulletins and with OSI policies and procedures. The Bureau is also responsible for advising and assisting the Superintendent with various Property and Casualty related matters, such as catastrophic event management as it concerns insurance and gathering information on trends and emerging issues, communicating with Property and Casualty insurers, assisting consumers with questions related to Property and Casualty insurance, and participating in relevant National Association of Insurance Commissioners (NAIC) committees and working groups on behalf of OSI.

Title Insurance Bureau

The Title Insurance Bureau currently regulates (67) licensed title insurance agents and (24) underwriters in New Mexico. The Bureau regulates the title insurance industry through ratemaking and rule-making hearings held once every three years. The Bureau annually determines a maintenance assessment fee based upon the annual budget and administrative operating costs of the Bureau. The Bureau performs title plant inspections, along with compliance of affiliations, appointments, bank reconciliations, no-pay no-service



documentation, premium calculations, and marketing. The Bureau collects and analyzes annual title agent and underwriter statistical reports, as well as agent audit procedures. The Bureau investigates complaints, allegations of defalcations, marketing non-compliance, and other infractions by title agents and insurers. The Bureau coordinates with the Investigation and Fraud Bureaus for enforcement actions.

- **New Position Needs:**

The FY 26 budget includes the costs for an additional financial analyst for the Property and Casualty Bureau to assure compliance with laws and rules. The Bureau has currently committed a large amount of manpower to address catastrophic events and anticipates that the bureau will take a larger role with these types of events. This position is intended to fill any manpower shortages caused by the reallocation of employee resources.

The Title Bureau has also requested an additional compliance officer to assist with the high volume of escrow audits required throughout the state. This position will also conduct title plant inspections across the state. The bureau also intends to utilize this position to better train its staff in the multifaceted requirements for compliance with title statutes and rules.

Consumer Services and Investigations Division

Margaret “Kika” Pena, Director

Successes:

- The Consumer Assistance Bureau has successfully assisted over 1,100 cases for FY 24, recovering over \$2 million for consumers. The Bureau teamed up with other state agencies to assist with wildfire victims. Additionally, the Bureau continues to collaborate with other stakeholders, including federal and state agencies, regarding fire reduction and mitigation.
- Managed Health Care Bureau assisted over 450 consumers with their healthcare complaints/grievances, recovering over \$1.2 mil for members in FY 24. Additionally, the bureau resolved/closed over 97% of the cases within 180 days.
- The Civil Investigations continues to work with other bureaus and our legal staff to remove bad actors from harming New Mexico constituents despite staffing shortages.

Challenges:

- The Division’s staff have a very high caseload.
- It is difficult to resolve complaints within established timeframes while working with stakeholders such as doctors, attorneys, insurers, etc.

What We Need to Better Serve New Mexicans:

- Additional staff who could assist with caseload and collaboration with other investigators on larger cases would enhance the Division’s ability to meet the needs of New Mexicans.



- Additional resources for outreach would help spread the word about the Division's services.
- Timeframes established for performance measures related to the resolution of disputes should take into consideration the factors that are outside of the Division's direct control.

Consumer Assistance Bureau

The Consumer Assistance Bureau processes and resolves complaints and inquiries from consumers about insurance rates and claim handling for all insurance products other than those involving managed health care. With the increase in insurance companies/entities entering the New Mexico insurance market, the number of complaints continues to rise. As a result of this, there has been a greater necessity for the bureau's services. The Bureau saved consumers more than \$4 million in FY 23, and over \$2 million in FY 24. Complaints increased from 471 in FY 21, to 685 in FY 22, to 1,081 in FY 23, and to 1,171 in FY 24.

With the wildfires that have impacted New Mexico, the Consumer Assistance Bureau actively provided in-person outreach and assistance to fire victims in the affected areas, including Ruidoso, Las Vegas, Mora, Taos, Belen, and Albuquerque. Staff also provided guidance and direction to fire victims' other needs. Additionally, the Bureau managed and staffed a dedicated wildfire insurance call center to further assist fire victims.

- **New Position Request:** 1 new Compliance Officer-A (65) will help meet the Bureau's increasing caseload. As noted above, the number of complaints that the Bureau received more than doubled in two years. The addition of this position will ensure high-quality customer service, return more hard-earned money back to consumers, and minimize burnout and turnover.

Managed Health Care Bureau

The Managed Health Care Consumer Assistance Bureau administers and enforces New Mexico's Patient Protection Act and related healthcare regulations. The Bureau handles complaints and inquiries from consumers experiencing denials of health insurance coverage based on administrative denials or adverse determinations. The Bureau also reviews external grievance appeals, proposes rule amendments. In FY 23, received 445 grievances and 453 grievances in FY 24. In addition to these critical functions, the Bureau conducts regular consumer outreach across the state to inform consumers and health care providers of their rights and responsibilities under the Affordable Care Act. The Bureau is in the process of promulgating new rules to streamline and simplify the member grievance process. The Bureau anticipates improving its customer service by integrating its online complaint process with the SBS database to ensure a more seamless process for complaint submission and review.

Civil Investigations Bureau

As the agency's civil enforcement arm, the Civil Investigations Bureau receives complaints from consumers, industry, insurance companies, and other government agencies. The Bureau



conducts investigations of these complaints, through document review, interviewing witnesses, and developing a factual basis for allegations of violations of the Insurance Code. The Bureau also investigates whether insurance companies or producers have violated the Insurance Code. The Bureau investigates matters in which businesses claim to be exempt from regulation by falsely claiming their products are not insurance. Inquiries that warrant administrative action, discipline, or prosecution are referred to the Office of Legal Counsel or referred to the Fraud Bureau. Civil Investigations, the Office of Legal Counsel, and the Insurance Fraud Bureau collaborate in matters involving both civil and criminal action to ensure that consumers are adequately protected. In FY 23, received 242 inquiries and 274 inquiries in FY 24.

- **New Position Request:** 1 new State Investigator (65) will allow the Bureau to respond to the evolving nature and increased number of resident and non-resident producers and companies entering the New Mexico market. Oversight and civil enforcement are necessary for the continued protection of New Mexicans. Without civil recourse, consumers will be at heightened risk of dealing with bad actors in the insurance industry.

Licensing Division

Victoria Baca, Director

Successes:

- The Producer Licensing Bureau was able to recover from the cyber-attack that the OSI experienced in mid. to late September 2023, with minimal effect on our licenses, as expirations dates were extended for licensee's who were affected.
- The Producer Licensing Bureau implemented a user-friendly approach to its Annual Affiliation Renewal process, with the collaboration of NIPR (National Insurance Producer Registry) and NAIC (National Association of Insurance Commissioners). This process was not only easier for our Entities to access their invoices it also allowed little to no room of error during processing, by the Bureau.
- The Producer Licensing Bureau approached Business Entities, who were non-compliant with our states Affiliation Requirement in a different manner than previous year. This process performed included the cancellation of licenses and not Revocation with penalty. With this process the importance of Entities abiding by NMSA and NMAC was made known and allowed for those licenses to be reinstated by simply reapplying for the license.
- In just the month of July the Producer Licensing Bureau collected over \$859,000.00 in funds between, online application fees, Affiliations, Penalties, name changes, address changes, and CE Transactions.
- From January 1, 2024, to present day (August 2, 2024), the Producer Licensing Bureau has roughly processed 324,315 online application transaction.

Challenges:

- Both licensing divisions are short-staffed; current staff often work overtime; retention has been a challenge due to workload and salary levels.



- The Producer Licensing division struggles to educate agents and agencies about what they need to do to stay in compliance with NM statutes and regulations.
- Both licensing divisions needs a user-friendly electronic payment portal.

What We Need to Better Serve New Mexicans:

- Both divisions need additional staff and pay that is better suited to the level and importance of the work.
- Both divisions need resources for improvements in our electronic payment portal.

Company Licensing Bureau

The Company Licensing Bureau is responsible for licensing insurance companies and other risk-bearing insurance-related entities in the areas of Property, Casualty, Life, Health, Title, Surety, Marine, and Transportation. The Company Licensing Bureau reviews, processes, and renders determinations on applications from insurance entities that want to enter the New Mexico insurance market.

The Company Licensing Bureau oversees over \$600 million in insurance company deposits for the protection of New Mexico policyholders and creditors. The Bureau also reviews, and processes documentation submitted by insurance companies for acquisitions, re-domestications, mergers, and name changes.

- **New Position Request:**
 - 1 new Compliance Officer-O (60) will allow the Bureau to meet its regulatory oversight duties. This position will relieve a backlog of applications, phone calls, and revenue processing activities. There are only 2 compliance officers overseeing licensing for over 2,000 OSI-regulated companies licensed in New Mexico, leading to burnout and turnover.

Producer Licensing Bureau

The Producer Licensing Bureau licenses over 270,000 insurance professionals, as well as non-risk-bearing insurance entities. The Bureau processes licensing for insurance agents, agencies, adjusters, third-party administrators, consultants, self-service storage, bail bondsmen solicitors, motor clubs, funeral homes and limited license insurance vendors who offer coverages such as portable electronics and travel. The Bureau determines the qualifications and eligibility of applicants, approves pre-licensing and Continuing Education (CE) courses, tracks continuing education credits, and processes license applications, renewals, and the appointment of agents by insurance companies. The Bureau is also responsible for reviewing, auditing, and approving CE for providers, instructors, and courses. This includes working with residential and non-residential CE providers.

Customer service is also an important function of the Bureau. The Bureau answered 6,661 calls in 2022, 7,153 calls from January through June 2023, responds to over 180-200 emails daily on its own dedicated email address, and processes and renews over 580,000 producer and business entity applications via online and paper for residents and non-residents. In FY 23, The average application was processed in 3.5 days.

- **New Position Request:**



- 2 new Compliance Officer-A (65) positions will allow the Bureau to meet its regulatory oversight duties. This position will relieve a backlog of applications, phone calls, and revenue processing activities. There are only 4 compliance officers overseeing licensing for over 250,000 OSI-regulated producers licensed in New Mexico, leading to burnout and turnover. This position will give OSI the capacity it needs to meet the increasing workload.

Financial Regulation Division

Don Gilbert, Director

Successes:

- Completed a reclassification study and created a new Insurance Financial Analyst series with the State Personnel Office.
- Filled critical positions with qualified staff.
- Completed 5 exams in FY 24.

Challenges:

- The Financial Analysis Bureau has faced difficulties hiring professionals with experience in insurance-related financial analysis. OSI's national accreditation depends on meeting this critical function.

What We Need to Better Serve New Mexicans:

- Continued funding for competitive pay for recruitment and retention including an attractive total benefits package.
- Experienced and senior-level staff to continue monitoring all domiciled companies to ensure they stay solvent to protect all the citizens of New Mexico.

Financial Analysis Bureau

The Financial Analysis Bureau performs risk-focused financial analysis in accordance with the National Association of Insurance Commissioners (NAIC) prescribed guidance and NAIC accreditation standards. The Bureau oversees compliance with applicable statutory accounting practices and procedures (SAPP), generally accepted accounting principles (GAAP), New Mexico insurance laws, regulations, bulletins, and practices and procedures. In addition, the Bureau obtains, reviews, and analyzes annual and quarterly insurer financial statements and all related supplemental regulatory filings (including, but not limited to audited financial reports, actuarial opinions, Management's Discussion and Analysis, holding company filings, Enterprise Risk Reports, ORSA Summary Reports, Corporate Governance Annual Disclosure, and holding company filings).

Examinations Bureau

The Examinations Bureau reviews insurance company financial statements filed with OSI. The Bureau conducts periodic financial examinations, as well as ad hoc specialized market conduct and target financial examinations of insurance companies and agents. The Chief Examiner



coordinates an internal solvency review team, consisting of financial analysts and actuaries, to plan financial and market conduct examinations, and reviews annual and quarterly financial statements filed by insurance companies domiciled in New Mexico and elsewhere. Accreditation with the NAIC is dependent upon the work of the Examinations Bureau. The accreditation process is led and managed by the Bureau.

Actuarial Division

Christian Myers, Chief Actuary

Successes:

- Completed in-depth reviews of rate filings while questioning large rate increases, disallowing automatic rate increases, preventing unfair rate capping practices, and pushing back on discriminatory practices that ultimately dampen competition. Rate filing reviews ensured that the premiums paid by consumers in New Mexico are adequate and not excessive or unfairly discriminatory.
- Analyzed medical malpractice liability data call results, calculated refund percentages, and provided a 60% medical malpractice premium reduction to most independent providers and an 80% reduction for obstetricians.
- The PCF deficit attributable to independent providers has been eliminated according to the most recent version of the PCF actuarial analysis.

Challenges:

- New Mexico continues to be in the top 5 states with the highest rate of uninsured motorists and many drivers are unable to afford private passenger auto insurance.
- Property insurance availability is becoming more and more challenging as major carriers continue to be cautious around adding property exposure in high catastrophic wildfire and severe convective storm geographies.

What We Need to Better Serve New Mexicans:

- The Actuarial Division is requesting a package of reforms and financial assistance limit premiums for lower-income drivers or create residual market mechanism for private passenger auto.
- The FAIR plan is not sustainable with its current rating algorithm and pricing levels. The Actuarial Division can advance significant changes to the FAIR plan to ensure all New Mexican's have access to property insurance with accurately rated policies where the private market is not willing to write policies.

Actuarial Unit

The Actuarial Unit reviews rate filings, monitors rate trends, evaluates the competitiveness of insurance markets in New Mexico, provides technical support and expertise to other bureaus when necessary, and advises the Superintendent on various insurance matters. The Bureau is also responsible for advising and assisting the Superintendent with various Actuarial related matters, such as allocation of appropriations, review of residual market mechanisms, addressing



insurance affordability and availability in New Mexico, and participating in relevant National Association of Insurance Commissioners (NAIC) committees and working groups on behalf of OSI.

- **New Position Needs:** The FY 26 budget includes the costs for one additional actuarial analyst and one data analyst. The actuarial analyst will focus on review of medical malpractice liability and workers compensation rate filings with guidance from the Chief Actuary. This will eliminate the need for costly contracts currently in place. The data analyst will assist with the administration, collection, and analysis of data calls to carriers and industry data to help understand market challenges and propose solutions to help affordability and availability for New Mexicans.

Patient's Compensation Fund

While the agency's primary function is the regulation of insurance, the Superintendent of Insurance is also the custodian of the Patient's Compensation Fund (PCF). The PCF is a medical malpractice insurance excess-risk-assuming fund created by the state's Medical Malpractice Act that pays judgments and settlements rendered on behalf of medically injured patients. The Medical Malpractice Act ensures the availability of professional liability insurance for healthcare providers in New Mexico, which is accomplished by creating a large pool of insureds who fund the PCF, pre-screening cases in front of a medical review panel, applying a statutory cap on non-medical damages, and maintaining low administrative costs. The Medical Malpractice Act was recently amended to require OSI to contract with a licensed third-party administrator (TPA) to perform the administration and operation of the PCF. OSI contracted with Integriion Group to be the TPA, starting in January of 2022.

Insurance Fraud and Law Enforcement Division

Roberta Baca, Director

The New Mexico Insurance Fraud and Law Enforcement Division (Division) proudly serves all its New Mexico constituents, stakeholders and provides expertise to other law enforcement agencies throughout the State on matters of insurance fraud, arson and auto theft. The Division continues to adapt and improve processes to ensure efficient resource allocation and services yearly while simultaneously evolving with hundreds of new criminal referrals, and numerous law enforcement requests for expert assistance and launching new programs to increase accountability, better serve state government, local, state and federal law enforcement entities, consumers and the public.

The primary mission of the OSI Insurance Fraud and Law Enforcement Division is to reduce the overall incidence of insurance fraud, arson and auto theft related transactions within prescribed ethical and constitutional standards, while providing professional law enforcement and prosecutorial expertise statewide. The Division advocates for change to reduce and limit the opportunity for insurance fraud or other white-collar crimes through a variety of anti-fraud programs, community outreach, training for the public, private and governmental sectors throughout the State of New Mexico while endeavoring to maximize resources.



The Division is dedicated to protecting and serving New Mexico consumers and keeping them safe from economic harm through awareness, public policy, by detecting and arresting insurance fraudsters and other violators of the law for statutorily enumerated criminal offenses. By rendering aid or expertise when requested, by adopting insurance fraud, arson and auto theft deterrent strategies, and by working cooperatively with the public to develop successful insurance fraud crime prevention strategies while implementing them in a fair and impartial manner. The Division also oversees the initiatives of the New Mexico Auto Theft Prevention Program, its goal is to provide grant funding for law enforcement and other relevant stakeholders, professional and coordinated policy development for auto theft prevention best practices, data analysis, strategies for the prevention or reduction of auto theft, oversight and leadership for initiatives and programs for the most efficient and effective use of public funds allocated to the Division's mission.

OSI Insurance Fraud and Law Enforcement special agents, prosecutors, legal staff and data analysts have a demonstrated track record with proven success in our mission to reduce the overall incidence of insurance fraud, arson and auto theft related transactions. The following are some of the recent significant highlights by the division: Hosted the 2023 Multi-State Auto Theft Prevention Authority Conference, Recipients of the 2023 National Coalition of Insurance Fraud Prosecutor of the Year, New Mexico Municipal League Chief's of Police Law Enforcement Accreditation Program, recognized by the Albuquerque Police Department and the mayor of Albuquerque for auto theft prevention efforts and Lexipol Connect 2023 Silver Award for excellence in training and leadership management.

The Division and its multifaceted programs continue comprehensive reviews of services that delve into the critical role of effective insurance fraud, arson and auto theft criminal investigations, complex white-collar prosecutions that shape outcomes and strategies with key components, measurement methodologies, and future trends elucidates the multifaceted nature of insurance fraud, arson and auto theft related crimes. Tracking data that underscores the impact of resource allocation, administrative decisions, best practices on officer safety, and the overall financial well-being of the consumers of the State of New Mexico.

Future program objectives and future critical expansion areas include but are not limited to reducing, insurance fraud and auto theft solution-driven experiences to both external and internal customers with NAIC and NICB approved Verisk software. The implementation of this software will assist in investigating claims and fighting insurance fraud-a \$308.6 billion nationwide annual cost to consumers. This anti-fraud solutions software will integrate data from 1.7 billion claims and 100 million government records. Launching our newest insurance fraud campaign, "We Just Can't Bear Insurance Fraud" and with the newest auto theft prevention campaign with our roadrunner mascot that states, "Do Not Let Thieves Run-Away with Your Vehicle, Beep Beep".

These new initiatives will provide focus-driven data to document policies, procedures and critical tasks to aid in successful knowledge transfer, succession planning, and retention of organizational knowledge. These standardized strategic goals will guide the Division's efforts to maintain confidence in the Office of the Superintendent of Insurance police department and prosecutorial agency by reinforcing consumer protections and enhancing business processes to better address emerging and future criminal challenges in an ever-changing and dynamic environment.



The Division continues to foster a diverse and inclusive work environment to lead, support, motivate, and achieve our goal of continuing to provide exceptional service and consumer protection to all New Mexicans.

- **New Position Requests:**

- 2 new Special Agents would enable the Division to become OSHA compliant in Santa Fe and allow for the enhancement of criminal investigative services and performance improvement statewide through the effective prosecution of numerous new insurance fraud, arson, and other related crimes in order to improve the quality of life for all New Mexicans.
- 1 Outreach Coordinator will greatly increase performance improvement and provide objective public awareness to ensure accountability through effective public outreach and awareness programs in preventing and prosecuting insurance fraud, arson, auto theft, and other related crimes. Not funding this position could negatively impact consumers by increasing insurance premiums due to lack of awareness about OSI's services.

Administrative Service and Legal Divisions

Stephen Thies, General Counsel and Bersabe Rodriguez, Administrative Services Director

The Administrative Service Division (ASD) and Legal Division provide support to all other divisions so that they can focus on carrying out the agency's mission. This includes ensuring contracts are in place to cover the programmatic needs of the Agency and ensuring there is sufficient budget needed for programs to implement and carry out the agency's mission. ASD ensures that OSI is in compliance with State and Federal Statutes and Regulations and establishes processes and internal controls to ensure compliance.

- **New Position Requests:**

- 1 new Financial Coordinator A will ensure business continuity during busy seasons, employee leave and position vacancies. This position will be cross trained on all the positions within the Budget and Finance Bureau and will serve as support for the Budget and Finance Bureau's ten current positions. This will allow the Bureau to meet deadlines and avoid staff burnout. Staff will now have assistance when needed and be able to take any necessary leave without worrying that their work won't be covered in their absence.

FY 24 Performance Measures

FY24 Performance Measure	FY24 Target	FY24 Target Result
Percent of internal and external insurance-related grievances closed within 180 days of filing by the managed healthcare bureau	95%	97%
Number of examinations conducted	7	5
Number of inspections performed by the title insurance bureau	75	117
Number of consumer complaints received by the consumer assistance bureau	700	1171
Number of cases prosecuted by the criminal division	N/A	140
Number of life and health rate filings reviewed	N/A	261
Number of cases referred to the criminal division	N/A	1,132
Number of complaints received by the investigations bureau for which enforcement action is taken	N/A	40
Number of property and casualty rate filings reviewed	N/A	742

Number of complaints received by the investigations bureau	N/A	274
Dollars saved or recovered for consumers by the managed health care bureau	N/A	\$1,297,051.92
Number of grievances received by the managed health care bureau	N/A	453
Percent of domestic company examination reports adopted within eighteen months of the examination period.	100%	100%
Percent of form and rate filings processed within ninety days within the Life & Health Bureau.	97%	98%
Percent of form and rate filings processed within ninety days within the Property & Casualty Bureau.	99%	99%
Number of managed healthcare outreach activities conducted annually.	20	50
Percent of insurance fraud bureau complaints processed and recommended for either further criminal actions/prosecutions or closure within sixty days.	100%	47%*
Percent of insurance division interventions conducted with domestic and foreign insurance companies when risk-based capital is less than two hundred percent	100%	100%
Percent of criminal division complaints processed and recommended for either further	100%	51%*

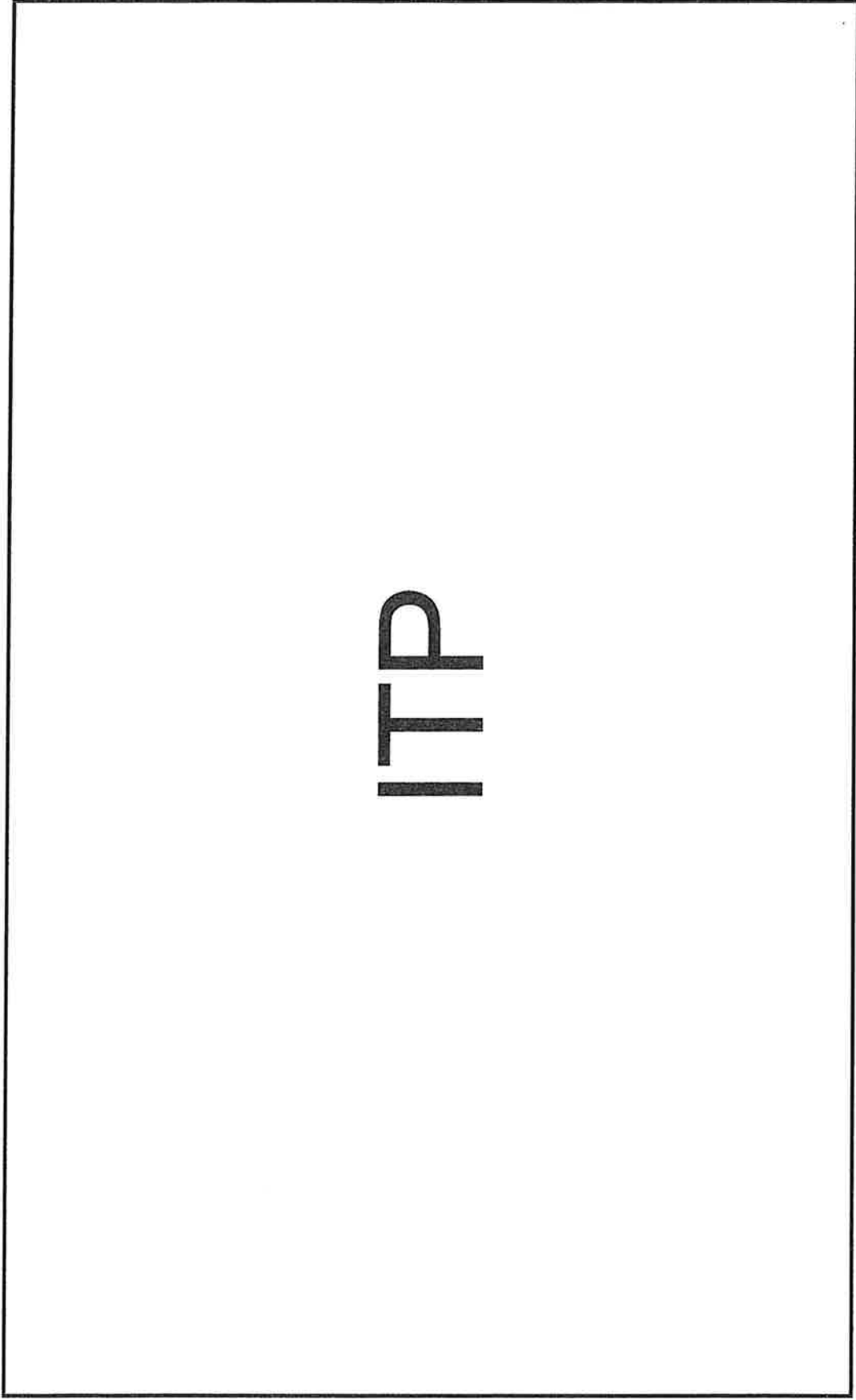
administrative action or closure within ninety days		
Dollars saved or recovered for consumers by the consumer assistance bureau	\$1,500,000.00	\$2,001,437.67
Percent of required reports submitted timely to the National Practitioner Data Bank	95%	98%
Percent of required reports submitted timely to the Centers for Medicare and Medicaid Services	95%	100%
Audit of all uploaded transactions within twenty four hours	95%	100%
Patients compensation fund actuarial deficit, in millions	N/A	(\$16,928,489.00)
Number of property and casualty Rate, Rules and Form filings reviewed (Closed as Approved, Disapproved or "File and Use" with Review)	N/A	2,756

* These performance measures were impacted issues stemming from the cyber incident that shut down major agency functions for several months.

Agency Office of Superintendent of Insurance

Agency Code 44000

Program _____



Check here _____ if this form is a revision.

Revision no. _____ Revision date _____

PAGE _____



Fiscal Year 2026
Office of The Superintendent of Insurance
IT STRATEGIC PLAN
September 1, 2024

Brian Salter
Chief Information Officer

Table of Contents

EXECUTIVE SUMMARY	3
I. AGENCY OVERVIEW	3
A. AGENCY MISSION	3
B. AGENCY GOALS	3
C. VISION AND PRIORITIES	3
D. AGENCY DESCRIPTION AND ORGANIZATION STRUCTURE.....	3
II. IT ENVIRONMENT.....	4
1. Major Applications	4
2. Infrastructure.....	4
3. Security	5
4. Agency IT Certified Projects	7
5. Workforce	7
6. Challenges.....	8
III. FY24 KEY ACCOMPLISHMENTS	8
A. FY24 STRATEGIC IT ACCOMPLISHMENTS.....	8
B. OTHER KEY IT ACCOMPLISHMENTS – FY24	9
IV. FY26 IT STRATEGIC GOALS AND STRATEGIES	11
V. IT FISCAL AND BUDGET MANAGEMENT	13
VI. SPECIAL FUNDING, SUPPLEMENTAL, COMPUTER SYSTEM ENHANCEMENT (C2) FUNDING AND REAUTHORIZATION OF C2 APPROPRIATIONS	14
APPENDIX A-I: AGENCY ORGANIZATION CHART.....	15
APPENDIX A-II: IT ORGANIZATION CHART	16
APPENDIX A-III: C2 IT DATA PROCESSING CSEF	18
APPENDIX A-III: C2 IT Data Processing CSEF	18
Budget Director Signature _____	19

EXECUTIVE SUMMARY

I. AGENCY OVERVIEW

A. AGENCY MISSION

The Office of the Superintendent of Insurance enforces New Mexico law on insurance matters, including consumer protections, review of insurance forms and rates for accuracy and fairness, and helps New Mexicans address insurance concerns. We oversee and regulate most kinds of insurance in New Mexico, and we license the individuals and companies that sell insurance in the state.

B. AGENCY GOALS

The Office of the Superintendent of Insurance (OSI) strives to provide New Mexicans with all necessary information to make informed decisions and to be aware of their rights pertaining to insurance coverage. We want all policyholders to understand how insurance works, what their options are on coverage and what policyholders can do to secure insurance, resolve issues and settle claims.

OSI IT will continue to provide the technical support to allow the OSI department and staff to perform their required roles in the oversight of the insurance industry in New Mexico. OSI IT will be working on the continued improvement of our technical infrastructure and information systems to improve the business process efficiency and data collection and dissemination. This will provide OSI staff and leadership, as well as our insurance industry customers and the citizens of New Mexico more information to make informed decisions.

C. VISION AND PRIORITIES

The vision of OSI is to become one of the country's leading insurance regulatory agencies. We will do everything in our power to make sure that New Mexicans are treated with fairness and honesty when it comes to matters of insurance.

D. AGENCY DESCRIPTION AND ORGANIZATION STRUCTURE

We have two locations here in the state:

1. 1120 Paseo De Peralta, Santa Fe, NM 87501
2. 6200 Uptown Blvd NE #400, Albuquerque, NM 87110

OSI has eight Divisions:

1. Lif & Health
2. Consumer Services/Civil Investigation
3. Licensing
4. Compliance
5. Actuarial Service/P&C/Title
6. Deputy Superintendent
7. Administrative Services

II. IT ENVIRONMENT

1. Major Applications

System	Description
E-Docket	e-Docket is a web-based, automated information and record-keeping system. OSI uses the application to process and manage legal documents, official cases and rule-making proceedings.
Service of Process	Service of Process (SOP) is a web-based application used by OSI to receive SOP requests from law firms to serve insurance companies.
Vaccine Purchasing Act	Vaccine Purchasing Act (VPA) is a web-based form and Excel reporting tool to collect provider information and the # of lives effected annually with vaccinations. The information is provided to DOH who purchase vaccines and then invoices providers. The invoicing is based on the annual cost of vaccines and the # of lives. This solution was revamped in spring of 2024.
Invoicing Applications	Invoicing applications are web-based (WordPress) applications used by PNC Fees and Fraud to make yearly invoices available to companies for download from the OSI website.
Enterprise Invoicing Application	A redesign of the invoicing applications into one consolidated application.
Axon	Axon is a system to provide lapel video and storage on the cloud for the Insurance Fraud Bureau agents within our Criminal Division.
Cross Fire	This is a case management tool for our criminal division. It allow our insurance investigator to collect information on cases related to insurance fraud in New Mexico.

2. Infrastructure

- 3 - SimpliVity ProLiant DL380 Gen10
- 2 - Next Gen PA-3220 Palo Alto Firewalls

- 1 - Next Gen PA-440 Palo Alto Firewall
- 7 - Cisco C2960X Switches
- 8 - 48 port xtreme x440 POE switches
- 1 - Cisco C3750E Router

3. Security

OSI has greatly improved our security posture since a cyber incident in September of 2023.

OSI worked with DoIT and external experts to remediate this security breach and to improve our security posture. To include the following:

Below is a summary of OSI IT activities taken and planned to continue our goal of a comprehensive security posture for OSI.

- OSI successfully recruited a Network Administrator III
 - This IT Staff member has extensive cyber security experience.
- OSI successfully recruited a System Administrator II.
 - This IT Staff member comes from DoIT and has extensive experience with server and workstation support and configuration.
- OSI IT has developed configuration rings within the Windows Intune environment to configure, push out and monitor OSI staff workstation updates and security patches.
- OSI IT has developed a security and compliance policy within the Windows Defender environment to ensure and monitor OSI workstation compliance.
- All OSI servers operating systems are updated weekly with the latest patches.
- All 3rd party software on the servers are regularly updated with the latest patches.
- The Palo Alto firewall is updated regularly with the latest versions and security configurations.
 - The new Network Administrator monitors the Palo Alto logs daily for any security vulnerabilities
 - OSI IT is scheduled to implement Azure authentication with our Palo Alto firewall the week of 6/10/2024
 - This will provide an extra layer of security with the Azure Multifactor Authentication inclusion.
- Our Simplicity VM environments have been upgraded and configured based on industry standards.
 - OSI has contracted professional services to regularly upgrade our Simplicity hosts.
 - The new OSI System Administrator II will be trained and will assume responsibility for this task in the 3rd quarter of FY25.
- All Servers are backed up with the VMware platform nightly at 11:00PM
 - High volume servers (Shared File) are backed up hourly.
 - Backups are tested monthly for validity.
- OIS currently has 28 actively running servers.
 - All windows machines are currently running Windows defender and SentinelOne.
 - All Linux machines are running SentinelOne.
 - OSI has developed and documented the process of server initiation and configuration to include cyber security protections.

- The SentinelOne dashboard is monitor daily by multiple OSI IT staff for any server or workstation vulnerabilities.
- SentinelOne is setup to alert, via email, multiple OSI IT staff with any detected vulnerabilities.
- We continue to work through DOIT with the Securin team to conduct monthly scans of OSI systems to detect and remediate vulnerabilities throughout the OSI environment.
 - This Securin team also perform internal and external pen testing.
 - OSI IT receives reports from these vulnerability scans and remediates as needed.
- OSI IT will monitor communication channels 24/7 to be able to respond to vulnerabilities in real-time.
- OSI IT implemented an Atlassian toolset including:
 - Service/Helpdesk for ticketing and tracking of OSI staff support.
 - Confluence for the documentation of processes and procedures developed by OSI IT.
- OSI has purchased NordPass licenses for all OSI staff.
 - This is a password vault that integrates with our Windows 11 operating systems.
 - OSI IT uses this vault to securely manage administrative and service accounts passwords.
 - OSI IT plans a full rollout of this software by 6/30/24
- NMSPO forms have been completed to reclass an internal position to a Security and Compliance Administrator II.
 - OIS IT hopes to start recruitment for this position in August 2024.
 - This position will be performing the following tasks:
 1. Monitor all OSI network and systems security solutions.
 2. Work with the System Administrator to ensure updated software with the latest security patches and ensuring the proper defenses are present for each network resource.
 3. Performing vulnerability and penetration tests, identifying, and defending against threats, and developing disaster recovery plans.
 4. Configuring security systems, analyzing security requirements, and recommending improvements.
 5. Monitoring network traffic for suspicious behavior.
 6. Creating network policies and authorization rules and defending against unauthorized access, modifications, and destruction.
 7. Consulting with staff, managers, and executives about the best security practices and providing technical advice.
 8. Working with Network Administrator to ensure properly configured tools, such as firewalls and anti-virus software.
 9. Training staff to understand and use security protocols.
 10. Work with and report security incidents to the Department of Information Technologies (DoIT) Office of Cybersecurity.
- OSI Received a special appropriation for the FY25 fiscal year.
 - OSI plans for these appropriations include:
 - Implementation of a vulnerability scanning platform as a double check on our real-time security posture.
 - OSI IT will be implementing BitLocker on all OSI workstations to encrypt all OSI staff developed content.

- Transition from VMWare to the Broadcom environment.
 - This is required due to Broadcom acquisition of the VMWare platform
- Purchase and configure a full set of replacement networking equipment at the SIMMS data center system.
- Purchase, configure and implement a full copy networking equipment hosting systems at the Oso Grande data center system.
 - This site will act as an offsite storage for replication of system backup.
 - This site will also act as a full disaster recover environment for OSI technology.
- OSI Staff training to increase our expertise in cyber security and infrastructure support.
- Expand our Atlassian toolset to include any addition tracking tools to increase our view and assessment of the OSI business scope and security posture.
- The implementation of additional administrative and technical controls to further enhance network, system, and data security.
- Work with internal and external resources to continually improve OSI's security posture with technology tools, OSI Security policies and procedures, training to improve our overall security knowledge.

4. Agency IT Certified Projects

E-Docketing is a major application at OSI. We have a large volume on legal cases that require transparency and need a comprehensive and efficient system to deal with the requirements of governmental docketing.

PROJECT NAME	
Project Description	E- Docketing Upgrade and Enhancements
Estimated Project Costs	\$300,000
Current Funding	FY25 Special appropriations and general funding
Certified Project Phase	Initiation
Estimated Completion	4 th Quarter FY25
Strategic Priority	

TABLE II.1: Current Certified IT Projects

5. Workforce

A. Full Time Employees

1. Brian Salter – Chief Information Officer
 - a. In Office Full Time
2. Karin Stevenson – Application Developer III
 - a. In Office Full Time

3. Michael Lord – System Administrator II
 - a. In Office Full Time
4. Kim Price - Project Manager III
 - a. In Office Full Time
5. Yinka Adeniji – Network Administrator III
 - a. In Office Full Time
6. Joseph Vaughan – Application Developer II
 - a. In Office Full Time
7. Joseph Herrera – End User Support III (Albuquerque)
 - a. In Office Full Time
8. Eppie Montoya – End User Support III (Santa Fe)
 - a. In Office Full Time
9. Vacant (Currently Recruiting) – Security and Compliance Manager II
 - a. In Office Full Time

B. IT Professional Services Contractors

OSI IT has contracts with multiple professional service entities. These include:

1. Respec – Software development and support
2. Abba Technologies – Infrastructure support
3. Advance Network Solutions – Infrastructure support

6. Challenges

OSI is in a transition phase from both a security and data comprehension standpoint. OSI IT will need to work with business to securely apply technology to the business processes and improve the data availability and reporting to meet the transition challenges.

III. FY24 KEY ACCOMPLISHMENTS

Immediately after the strategic plan was submitted for FY24 OSI had a cyber security attack, and all goals were focused on the remediation and security upgrades needed to secure OSI.

A. FY24 STRATEGIC IT ACCOMPLISHMENTS

STRATEGIC PRIORITY 1 – Documentation and Policy	
Improvements in business processes by applying technology.	
FY24 Strategy 1	
Accomplishments	Move all OSI Staff to Azure's authentication platforms
Outcomes/Metrics	
FY24 Strategy 2	
Accomplishments	Required all users to use MFA to access OSI system
Outcomes/Metrics	