

1 New Mexico ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
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A. Identifying Information

Carrier Name	Health Care Service Corporation - BCBSNM				
NAC Number	9503				
SERFF Tracking Number	NWMC-134502946				
Product(s)	HMO				
Market Segment	Individual				
Projected Rating Period (mm/dd/yyyy)	1/1/25	to	12/31/25	Months of Trend	24
Experience Period (mm/dd/yyyy)	1/1/24	to	12/31/24	N/A	
Manual Experience Period		to			
Last Day of Current Period	3/31/25	to	3/31/25		
Current Period	1/1/25	to			

B. Notes - please include the SERFF # for the associated Binder filing

C. Rate Filing Summary

SERFF Tracking Number	NWMC-134502946
Name of Company	Health Care Service Corporation - BCBSNM
PPACA Type	Non-Grandfathered

D. Effect of Recent Law Changes

New Federal Statutes, New Mexico Statutes, or New Mexico Regulations	Rate Impact (%)
2023PPV	
(1) HB 33 - PRESCRIPTION DRUG PRICE TRANSPARENCY ACT	0.00%
(2) HB 7 - HEALTH CARE AFFORDABILITY FUND DISTRIBUTION	0.00%
(3) SB 135 - STEP THERAPY GUIDELINES	0.29%
2024PPV	
(4) HB 233 - DIABETIC FOOT ULCER EQUIPMENT COVERAGE	0.00%
(5) SB 120 - NO BEHAVIORAL HEALTH COST SHARING	0.00%
(6) SB 39 - ADD CLASSES TO PRIOR AUTHORIZATION DRUGS	0.05%
(12) Total	0.34%

E. Effect of Prior Law Changes

Existing Federal Statutes, New Mexico Statutes, or New Mexico Regulations	Rate Impact (%)
(1) SBA-22-39.3, SBA-46-41.3 Insurance Coverage for Breast Exams	0.17%
(2) SBA-22-41, SBA-46-63 Insurance Coverage for Persons with Diabetes	0.00%
(3) SBA-22-53 Guidelines for group health plans related to step therapy	0.29%
(4) SBA-22-53.3 Cost sharing for prescription drugs or pharmacy services	1.32%
(5) SA-22-59, SBA-46-59 Therapeutic Services Insurance Cost-Sharing Limits	0.00%
(6) SBA-22-60, SBA-46-60 No Cost-Sharing for Sexually Transmitted Infection Treatment	0.15%
(7) SBA-22-62, SBA-46-72 Insurance Coverage for Biomarker Testing	0.00%
(8) SBA-22-62, SBA-46-72 Insurance Coverage for Prosthetics and Custom Orthotics	0.00%
(9) SBA-22B-7 Prior authorization for Behavioral Services	0.00%
(10) SBA-46-58 Prohibits insurance coverage discrimination against persons with disabilities	0.00%
(11) Total	1.94%

F. Projected Experience

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
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A. Identifying Information

Carrier Name	Molina Healthcare of New Mexico, Inc.				
NAC Number	95793				
SERFF Tracking Number	MHNM-134506378				
Product(s)	HMO				
Market Segment	Individual				
Projected Rating Period (mm/dd/yyyy)	1/1/25	to	12/31/25	Months of Trend	24
Experience Period (mm/dd/yyyy)	1/1/24	to	12/31/24	N/A	
Manual Experience Period	N/A	to			
Last Day of Current Period	3/31/25	to	3/31/25		
Current Period	1/1/25	to			

B. Notes - please include the SERFF # for the associated Binder filing

C. Rate Filing Summary

SERFF Tracking Number	MHNM-134506378
Name of Company	Molina Healthcare of New Mexico, Inc.
PPACA Type	Non-Grandfathered

D. Effect of Recent Law Changes

New Federal Statutes, New Mexico Statutes, or New Mexico Regulations	Rate Impact (%)
2023PPV	
(1) HB 33 - PRESCRIPTION DRUG PRICE TRANSPARENCY ACT	0.00%
(2) HB 7 - HEALTH CARE AFFORDABILITY FUND DISTRIBUTION	0.00%
(3) SB 135 - STEP THERAPY GUIDELINES	4.63%
2024PPV	
(4) HB 233 - DIABETIC FOOT ULCER EQUIPMENT COVERAGE	0.07%
(5) SB 120 - NO BEHAVIORAL HEALTH COST SHARING	0.00%
(6) SB 39 - ADD CLASSES TO PRIOR AUTHORIZATION DRUGS	0.00%
(12) Total	4.50%

E. Effect of Prior Law Changes

Existing Federal Statutes, New Mexico Statutes, or New Mexico Regulations	Rate Impact (%)
(1) SBA-22-39.3, SBA-46-41.3 Insurance Coverage for Breast Exams	0.00%
(2) SBA-22-41, SBA-46-63 Insurance Coverage for Persons with Diabetes	0.00%
(3) SBA-22-53 Guidelines for group health plans related to step therapy	0.00%
(4) SBA-22-53.3 Cost sharing for prescription drugs or pharmacy services	0.00%
(5) SA-22-55, SBA-46-59 Therapeutic Services Insurance Cost-Sharing Limits	0.02%
(6) SBA-22-60, SBA-46-60 No Cost-Sharing for Sexually Transmitted Infection Treatment	0.23%
(7) SBA-22-61, SBA-46-72 Insurance Coverage for Biomarker Testing	0.10%
(8) SBA-22-62, SBA-46-72 Insurance Coverage for Prosthetics and Custom Orthotics	0.001%
(9) SBA-22B-7 Prior authorization for Behavioral Services	3.06%
(10) SBA-46-58 Prohibits insurance coverage discrimination against persons with disabilities	0.00%
(11) Total	3.43%

F. Projected Experience

1 New Mexico ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
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A. Identifying Information

Carrier Name	Presbyterian Health Plan		
NMHC Number	11214		
SERP Tracking Number	FHBP-114466191		
Product(s)	HMO		
Market Segment	Individual		
Projected Rating Period (mm/dd/yyyy)	1/1/24	12	12/31/24
Experience Period (mm/dd/yyyy)	1/1/24	12	12/31/24
Manual Experience Period	N/A	12	N/A
Last Day of Current Period	3/31/25	12	3/31/25
Current Period	1/1/25	12	3/31/25

B. Notes - please include the SERFF # for the associated Binder filing

The SERFF number for the associated binder filing is FHBP-NMHC-125120177. 2024 experience data is fully creditable and was used as the base period data for calculating 2025 premium rates.

C. Rate Filing Summary

SERP Tracking Number	FHBP-114466191
Name of Company	Presbyterian Health Plan
PPACA Type	Non-Grandfathered

Rate Request

Requested percentage rate change	27.11%
Effective Date	1/1/24
Type of Insurance	402021 Individual Health Organization - Health Maintenance (HMO)
Number of policyholders that will be affected	13668
Total number of New Mexicans affected by the rate change	18668

D. Effect of Recent Law Changes

New Federal Statutes, New Mexico Statutes, or New Mexico Regulations	Rate Impact (%)
2025PP	
(1) HB 33 - PRESCRIPTION DRUG PRICE TRANSPARENCY ACT	0.00%
(2) HB 7 - HEALTH CARE AFFORDABILITY FUND DISTRIBUTION	0.00%
(3) SB 335 - STOP THERAPY GUIDELINES	0.00%
2026PP	
(4) HB 233 - DIABETIC FOOT ULCER EQUIPMENT COVERAGE	0.00%
(5) SB 130 - NO PERIODICAL HEALTH COST SHARINGS	0.00%
(6) SB 39 - ADD CLASSES TO PRIOR AUTHORIZATION DRUGS	0.23%
(12) Total	0.23%

E. Effect of Prior Law Changes

Existing Federal Statutes, New Mexico Statutes, or New Mexico Regulations	Rate Impact (%)
(1) SBA-22-09-3, SBA-46-41-3 Insurance Coverage for Breast Exams	0.11%
(2) SBA-22-41, SBA-46-43 Insurance Coverage for Persons with Diabetes	0.00%
(3) SBA-22-53 Guidelines for group health plans related to stop therapy	0.00%
(4) SBA-22-53.3 Cost-sharing for prescription drugs or pharmacy services	0.72%
(5) SBA-22-42, SBA-46-59 Pharmaceutical Services Insurance Cost-Sharing Limits	0.00%
(6) SBA-22-40, SBA-46-60 No Cost-sharing for Sexually Transmitted Infection Treatment	0.14%
(7) SBA-22-43, SBA-46-71 Insurance Coverage for Biomarker Testing	0.00%
(8) SBA-22-42, SBA-46-72 Insurance Coverage for Prosthetics and Custom Orthotics	0.00%
(9) SBA-22B-7 Prior authorization for Behavioral Services	0.00%
(10) SBA-46-58 Prohibits insurance coverage discrimination against persons with disabilities	0.00%
(11) Total	0.97%

F. Projected Experience

1 New Mexico ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
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A. Identifying Information

Carrier Name	UnitedHealthcare of New Mexico, Inc.		
NMHC Number	11214		
SERP Tracking Number	UHC-110454338		
Product(s)	HMO		
Market Segment	Individual		
Projected Rating Period (mm/dd/yyyy)	1/1/2024	12	12/31/2024
Experience Period (mm/dd/yyyy)	1/1/2024	12	12/31/2024
Manual Experience Period	1/1/2024	12	12/31/2024
Last Day of Current Period	3/31/2025	12	3/31/2025
Current Period	1/1/2025	12	3/31/2025

B. Notes - please include the SERFF # for the associated Binder filing

UHCNM entered the New Mexico market with new products for plan year 2024, therefore we have experience beginning for CY2024 for the requested data included in these templates. A combination of the UnitedHealthcare individual ACA experience and UHCNM experience was used to develop the rates, as the experience data is not creditable on its own. A full description is available in the actuarial memorandum. SERFF Binder# UHC-NMHC-125120171

C. Rate Filing Summary

SERP Tracking Number	UHC-110454338
Name of Company	UnitedHealthcare of New Mexico, Inc.
PPACA Type	Non-Grandfathered

Rate Request

Requested percentage rate change	52.25%
Effective Date	1/1/2024
Type of Insurance	HMO
Number of policyholders that will be affected	9041
Total number of New Mexicans affected by the rate change	12225

D. Effect of Recent Law Changes

New Federal Statutes, New Mexico Statutes, or New Mexico Regulations	Rate Impact (%)
2025PP	
(1) HB 33 - PRESCRIPTION DRUG PRICE TRANSPARENCY ACT	0.00%
(2) HB 7 - HEALTH CARE AFFORDABILITY FUND DISTRIBUTION	0.00%
(3) SB 335 - STOP THERAPY GUIDELINES	0.00%
2026PP	
(4) HB 233 - DIABETIC FOOT ULCER EQUIPMENT COVERAGE	0.00%
(5) SB 130 - NO PERIODICAL HEALTH COST SHARINGS	0.00%
(6) SB 39 - ADD CLASSES TO PRIOR AUTHORIZATION DRUGS	0.00%
(12) Total	0.00%

E. Effect of Prior Law Changes

Existing Federal Statutes, New Mexico Statutes, or New Mexico Regulations	Rate Impact (%)
(1) SBA-22-09-3, SBA-46-41-3 Insurance Coverage for Breast Exams	0.00%
(2) SBA-22-41, SBA-46-43 Insurance Coverage for Persons with Diabetes	0.00%
(3) SBA-22-53 Guidelines for group health plans related to stop therapy	0.00%
(4) SBA-22-53.3 Cost-sharing for prescription drugs or pharmacy services	0.00%
(5) SA-22-03, SBA-46-59 Pharmaceutical Services Insurance Cost-Sharing Limits	0.00%
(6) SBA-22-40, SBA-46-60 No Cost-sharing for Sexually Transmitted Infections Treatment	0.00%
(7) SBA-22-43, SBA-46-71 Insurance Coverage for Biomarker Testing	0.00%
(8) SBA-22-42, SBA-46-72 Insurance Coverage for Prosthetics and Custom Orthotics	0.00%
(9) SBA-22B-7 Prior authorization for Behavioral Services	0.00%
(10) SBA-46-58 Prohibits insurance coverage discrimination against persons with disabilities	0.00%
(11) Total	0.00%

F. Projected Experience

	Premiums (1)	Incurred Claims (2)	Pure Loss Ratio (2) / (1)
Projected Experience Without Rate Change	\$ 689	\$ 875	126.51%
Projected Experience With Rate Change	\$ 1,049	\$ 875	83.36%
Additional Information:	Premiums (1) and Incurred Claims (2) shown on a PAPM basis. Incurred Claims represent the projected claims prior to projected risk adjustment payments. This amount will reconcile to section 4.15 of the UMRT Worksheet 2. The premium with rate change will reconcile to section 4.17 of the UMRT Worksheet 2.		