

# NEW YORK STATE DEPARTMENT OF HEALTH

**New York State Medical Indemnity Fund  
2nd Quarter 2024 Actuarial Analysis as of June 30, 2024**

October 2024



P.O Box 63  
Biltmore Lake, NC 28715  
309.807.2300  
[pinnacleactuarial.com](http://pinnacleactuarial.com)

**Commitment Beyond Numbers**

# Table of Contents

<b>SECTION</b>	<b>PAGE</b>
PURPOSE & SCOPE .....	1
EXECUTIVE SUMMARY .....	1
BACKGROUND.....	5
DATA, METHODS & ASSUMPTIONS.....	6
PARTICIPANTS WITH \$0 IN BENEFIT PAYMENTS .....	8
PARTICIPANTS WITH LESS THAN \$25,000 IN ANNUAL BENEFIT PAYMENTS.....	8
PARTICIPANTS WITH MORE THAN \$400,000 IN ANNUAL BENEFIT PAYMENTS.....	9
DISCUSSION AND ANALYSIS .....	10
NUMBER OF QUALIFYING PARTICIPANTS.....	10
MORTALITY EXPERIENCE/LIFE EXPECTANCY .....	11
ACTUARIAL CALCULATION OF ESTIMATED FUND LIABILITIES .....	12
AMOUNT OF BENEFIT PAID.....	14
PATTERNS OF UTILIZATION .....	14
BENEFIT PAYMENTS AND INJURY TYPE .....	17
INFLATIONARY PATTERNS OF TYPES OF SERVICES .....	19
PROSPECTIVE ANNUAL FUNDING.....	21
ADMINISTRATIVE EXPENSES .....	21
IMPACT OF AVAILABLE HEALTH INSURANCE.....	22
INVESTMENT EARNINGS .....	22
DISTRIBUTION & USE .....	23
RELIANCES & LIMITATIONS .....	24

## **EXHIBITS**

## **APPENDICES**

# New York State Medical Indemnity Fund

## 2nd Quarter 2024 Actuarial Analysis

As of June 30, 2024

### PURPOSE & SCOPE

Pinnacle Actuarial Resources, Inc. (“Pinnacle”) has been retained by the New York State Department of Health (NYS DOH or “the Department”) to provide quarterly actuarial reports regarding the experience of the New York State Medical Indemnity Fund (MIF or the Fund). Previously, Pinnacle performed this service for the New York State Department of Financial Services (NYS DFS). This analysis evaluates data for the Fund as of June 30, 2024.

§69-10.19 of the New York State Department of Health Regulation states that the quarterly reports should “include a review of the various elements contributing to the amount of benefits paid by the Fund and to the expenses of administration of the Fund, including:

- The number of qualifying plaintiffs
- The mortality experience of the qualified plaintiffs
- The amount of benefits paid by the Fund
- The patterns of utilization of types of services provided
- Inflationary patterns by types of services provided
- The expenses of administration of the Fund
- The impact of available health insurance on benefits paid by the Fund, and
- Investment earnings of the Fund”

### EXECUTIVE SUMMARY

Based on our review of available information regarding the New York State Medical Indemnity Fund as of June 30, 2024, Pinnacle has arrived at several key conclusions:

- As of June 30, 2024, the Fund has accepted 1,060 participants (1,034 living) with expected future benefit payments of approximately \$4.938 billion and future administrative expenses of \$502.6 million, assuming a discount rate of 1.0% and future medical inflation of 3.0%. With a Fund balance as of June 30, 2024 of approximately \$142.7 million, this results in an unfunded liability for the Fund of approximately \$5.297 billion. The unfunded liability has increased slightly from the \$5.147 billion calculated in our analysis as of March 31, 2024. Our indications

are sensitive to changes in long-term inflation. Please refer to page 19 for more detail regarding the impact changes in inflation have on expected future benefits.

- The Laws of New York, Chapter 45 Article 29-d, Title 4 (New York State Medical Indemnity Fund) Section 2999-i (5 through 7) require: “Beginning April first, two thousand fourteen and annually thereafter, the superintendent of financial services or the commissioner, whoever is administering the fund for the applicable period shall cause to be deposited into the fund, subject to available appropriations, an amount equal to the difference between the amount appropriated to the fund in the preceding fiscal year, as increased by the adjustment factor defined in subdivision seven of this section... For purposes of this section, the adjustment factor referenced in this section shall be the ten-year rolling average medical component of the consumer price index as published by the United States Department of Labor, Bureau of Labor Statistics, for the preceding ten years.” As such, beginning in the September 30, 2022 analysis, Exhibit 2 now illustrates an upward trend in prospective annual funding amounts which is based on our examination of the 10-year rolling average of the year-end countrywide medical care cost component of the Consumer Price Index, as published by the United States Department of Labor, Bureau of Labor Statistics. The 10-year rolling average utilized as of December 31, 2023 is 2.63% as shown on Exhibit 9.
- On December 31, 2016, new legislation was signed expanding eligibility for the Fund to non-hospital births and significantly raising reimbursement rates for the period from July 1, 2017 through December 31, 2019. The period for these increased reimbursement rates was later extended as part of the New York State budget. Similar to the prior analysis, we have been asked by the NYS DOH to continue to assume that the increased rates will continue in perpetuity.
- For the most recent four quarters of the Fund (7/1/2023-6/30/2024), average benefit payments per participant were \$31,149 per quarter, representing a 153.0% increase over the average payments in the 2016-17 fiscal year. A recent uptick in average benefits payments has been observed over the past two quarters in particular. This increase can be largely attributed to Nursing Care, Respite Care and Hospital Based Care cost categories. Total benefits paid were \$124.9 million for these four quarters, representing a 492.1% increase in payments over the 2016-17 fiscal period. Living participant counts increased from 975 to 1,034 over the past 12 months (an increase of 59 participants, or approximately 6.1%). These benefit payment amounts include refund amounts of \$7,915 which have been incorporated into the current quarter’s payment data. See Exhibit 10 for more detail regarding these numbers and Exhibit 7, Page 11 for the refund amount.

- For the fiscal year prior to the impact of legislation signed on December 31, 2016 (4/1/16-3/31/17, the 2016-17 fiscal year), the average benefit payments per participant were \$12,310 per quarter for a total of \$21.1 million paid in benefits during this fiscal year. Living participant counts increased from 400 to 455 over this period (an increase of 55 participants). See Exhibit 10 for more detail regarding these numbers.
- Previous analyses contemplated the “sunset” of the 2016 legislation expected to occur on December 31, 2021. Starting with the June 30, 2020 analysis, the Department requested that we remove this assumption.
- Total future lifetime benefits for the 1,034 living Fund participants without discounting is estimated to be \$6.830 billion. See Exhibit 2, Page 2.
- The current present value of future benefit payments of \$4.938 billion does not consider any additional enrollees who may be admitted to the Fund in the future.
- Prior to the beginning of the fiscal year, the Fund was expected to have approximately twenty-six (26.4) additional participants accepted between March 31, 2024 and March 31, 2025. Historically, more participants are admitted in the first quarter of the fiscal year than in successive quarters of the fiscal year; we have incorporated this observation into our expected participant counts per quarter (see Exhibit 3).
  - There were twenty-four (24) new participants added to the Fund in the first quarter of fiscal year 2024-25, approximately two (2.4) less than expected for this period.
- Actual benefit payments in the first quarter of the 2024-25 fiscal year (4/1/24-6/30/24) as of 6/30/24 were \$34.764 million. After incorporating \$7,915 of refund amounts, net paid benefits for the first quarter of the 2024-25 fiscal year were \$34.756 million. This amount is \$9.633 million higher than expected at the prior quarterly analysis. Estimated cumulative benefit payments for the 2024-25 fiscal year (4/1/24 – 3/31/25) are therefore \$114.460 million, compared to \$100.456 million estimated at the March 31, 2024 analysis. See Exhibit 3 for more detail regarding these numbers. It is important to recognize that these amounts can vary significantly each quarter due to the inherent uncertainty in benefit payments and the effect of the legislative changes on payments.
- As of September 1, 2018, both the Fund’s claims handling and enrollment services are provided by Public Consulting Group (PCG). This change has ultimately decreased the administrative expenses of the Fund on a per month per member basis from \$728 per month per member as of September 1, 2017 to \$664 per month per member as of July 1, 2024, despite a recent

increase from the prior expenses of \$585 per member per month as of September 1, 2023. See Exhibit 8, Page 1 for more details. Based on information from the NYS DOH, at the March 31, 2024 analysis we projected that \$7.067 million would be paid to PCG for administrative costs for the 2024-25 fiscal year (see Exhibit 2, Page 1 of our report for 2024 Q1). This number was based on expected, not actual, participant counts and excludes Department expenses allocated to the Fund. Department expenses were projected to be \$1.449 million. Actual expense amounts are reviewed on an annual basis and compared to the projections at the beginning of the fiscal year. We expect the annual administrative expense to decrease on a per member basis over the next few years due to continued economies of scale.

- Exhibit 1 summarizes Fund payments by benefit type since 1st quarter of 2012. Compared to the Virginia Birth Related Neurological Injury Compensation Fund, another state-run birth injury fund serviced by Pinnacle, the Fund carries a substantially higher percentage of overall costs in medical and hospital costs, medical equipment and prescription drug costs, and lower percentages in nursing and other health care costs.
- As of June 30, 2024, one hundred and forty-two (142) participants have received more than \$1 million in benefit payments, with seventy-seven (77) of these participants receiving more than \$2 million in benefit payments to date. Based on current annual severities by individual member, we expect twenty (20) more members to cross the \$1 million threshold in the next twelve months. These benefit payments do not include prescription amounts handled in bulk by vendors or refund amounts; see Exhibit 7, Page 11 for total prescription drug payments handled in bulk and the total refund amount.
- Of the seventy-seven (77) participants having received more than \$2 million in benefit payments as of June 30, 2024, sixty (60) fall in the injury categories of encephalopathy, cerebral palsy or spastic quadriplegia. Seventy-three percent (73%) of total fund payments and forty-nine percent (49%) of total fund participants fall within these three (3) injury categories. Refer to Exhibit 1, Page 2 for more detail on fund payments by injury category.
- In response to the COVID-19 pandemic, two changes were made to Fund benefits payments. Benefits were temporarily expanded to include cleaning and disinfectant products in certain cases. In addition, timely filing requirements were temporarily waived. The expanded Fund benefits were offered through June 24, 2021. Timely filing requirements were reinstated on February 9, 2021.
- In the first quarter of the 2024-25 fiscal year, the Fund received refund payments totaling \$7,915. As assigning the refunds to historical quarters is not possible due to lack of information

regarding the original payments, we have incorporated the refund into the current quarter and reduced the current quarter benefit payments by the total refund amount.

## BACKGROUND

“The Medical Indemnity Fund was established in 2011 to provide a funding source for future health care costs associated with birth-related neurological injuries. Enrollees of the Fund are plaintiffs in medical malpractice actions who have received either court-approved settlements or judgments deeming the plaintiffs' neurological impairments to be birth-related.”<sup>1</sup> More specifically, a “birth-related neurological injury” is “an injury to the brain or spinal cord...that occurred in the course of labor, delivery or resuscitation, or by the provision or non-provision of other medical services during the delivery admission.”<sup>2</sup> These injuries must result in a physical impairment, a developmental disability, or both. Any party to a medical professional liability claim can request for the judgment to reflect eligibility for participation in the Fund. Upon this judgment, the participant is eligible to receive covered benefits from the Fund. The Fund currently is financed through a budget allocation from the state of New York.

Benefits provided by the Fund include:

- Medical, Dental, Surgical and Hospital Care
- Nursing and Respite Care
- Prescription and Non-Prescription Drugs
- Rehabilitation Services
- Durable Medical Equipment and Assistive Technology
- Certain Home and Vehicle Modifications
- Other Health Care Costs for Medical Services and Supplies for Participants

The NYS DOH serves as the administrator of the Fund. Beginning on October 1, 2019 the New York State Department of Health (NYS DOH) replaced the NYS DFS as the Fund’s administrator. For the first year of the MIF’s operations, Sedgwick CMS served as the Fund’s third-party administrator (TPA). For the second year of operations, they were replaced by Alicare. As of September 1, 2017, PCG took over the claims handling while Alicare continued to work with Fund enrollment and case management until September 1, 2018. PCG now handles case management and enrollment services as well as claims.

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<sup>1</sup> Provided by NYS DFS

<sup>2</sup> [https://www.health.ny.gov/regulations/medical\\_indemnity\\_fund/faqs.htm](https://www.health.ny.gov/regulations/medical_indemnity_fund/faqs.htm)

Pinnacle serves as the actuarial advisors to the Fund as well as the only other two state-run birth injury funds in the U.S., the Virginia Birth Related Neurological Injury Compensation Fund and the Florida Neurological Injury Compensation Association.

## DATA, METHODS & ASSUMPTIONS

Given that the Fund has been in operation for about twelve years, several sources of information are still in the formative stages. Pinnacle has worked with Alicare and is working with the DOH and PCG to ensure that their claims databases are sufficient to support these ongoing quarterly reports and to enhance the ongoing management of the Fund.

Early in the Fund's operations, some health care benefits that should have been paid by the Fund were erroneously paid by New York Medicaid. Pinnacle was provided detailed benefit payment information on these costs by the NYS DOH and they are reflected in the exhibits.

Some of the long-term forecasts and industry benchmarks used in the analysis are based on data for the birth injury funds in Virginia and Florida, as well as medical professional liability insurers in the state of New York. These have been significantly modified based on data from the Fund as it becomes more credible.

Assumptions that we are currently monitoring include:

- Benefit payment patterns
- The lag between a participant's birth and joining the Fund
- Participant mortality rates
- The rate of medical inflation in the state of New York
- Appropriate rates for discounting benefit payments
- Projected administrative expenses over a participant's lifetime

One significant area of ongoing review of assumptions relates to the expected number of claims per 10,000 live births. Initially, 1.10 participants per 10,000 births were assumed based on data from Virginia and Florida. After the first year, the frequency rate was increased to 2.90 participants per 10,000 births. In the first quarter 2014 report, the expected number of eligible Fund participants was increased from 2.90 per 10,000 live births to 3.48 to be more consistent with the first two full fiscal years of experience and present more realistic financial projections for the next five years. In late 2016, we increased the assumption to 4.50 participants per 10,000 births to better reflect ongoing frequency data. It should be recognized that this is over four times the number of participants per 10,000 live births experienced by the birth funds in Florida and Virginia. Starting with the March 31, 2018 analysis, we reduced this assumption to 4.00 participants per 10,000 births. Changes in the Fund structure since



2018 and the admittance of participants with less severe diagnoses such as ADHD and autism have introduced additional volatility to the frequency assumption. We continue to monitor this assumption for appropriateness against the Fund’s admitted participant counts over time.

As we are accumulating more credible amounts of benefit payments data, several differences are emerging from Virginia’s birth fund experience. To illustrate, we show the annual benefit payments during calendar years 2021, 2022 and 2023 to Fund participants who were admitted to the program prior to the beginning of each year and were living at the conclusion of the calendar year (i.e., participants that have a full year of benefit payments) on the following graph. We then compare the Fund’s data to data from Virginia (VA). Additional severity information is contained in Exhibit 1, Page 2 and Exhibit 6<sup>3</sup>.

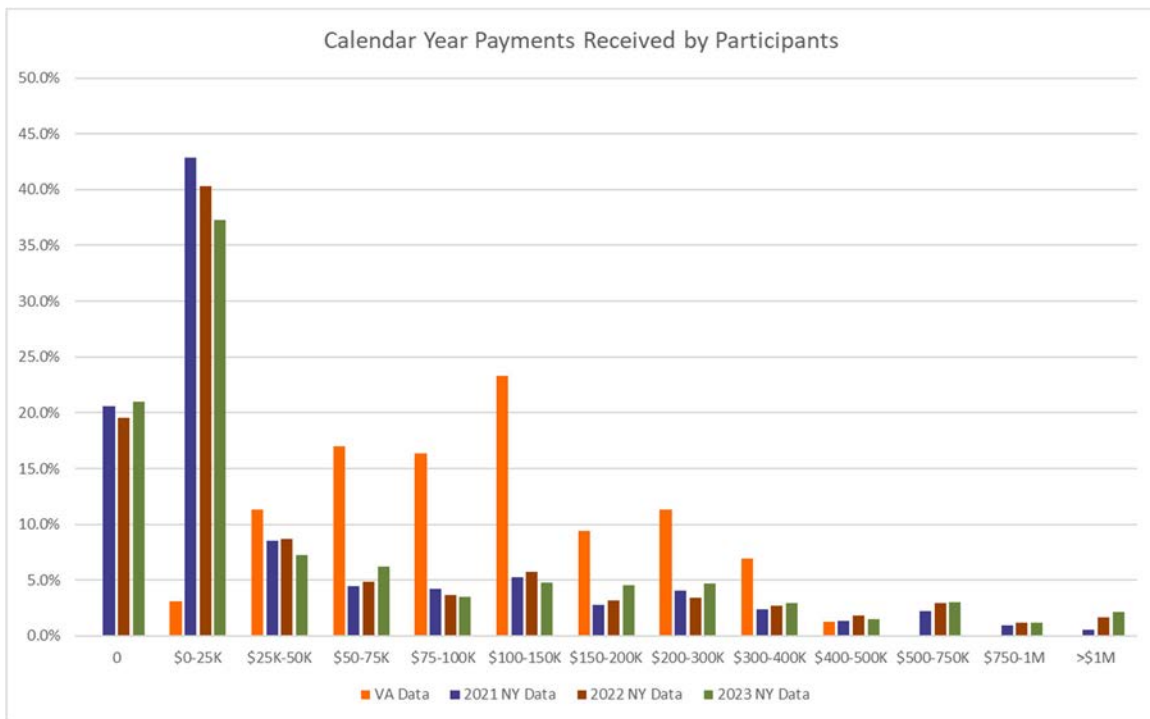


Chart 1: Calendar Year Payments Received by Participants

This comparison continues to raise three key issues. We will pose each issue as a question, then offer more comments below.

- 1) The Fund has significantly more participants with \$0 of benefit payments during the year. Will these participants have benefit payments at some point?

<sup>3</sup> The remaining portion of the *Data, Methods and Assumptions* section has been updated for the MIF 2023 Q4 report. This section is updated annually as another calendar year of data emerges.

- 2) The Fund has substantially more participants with less than \$25,000 in annual benefit payments. Is there something about the Fund’s enabling legislation that is causing this or will their costs increase over time?
- 3) The Fund had thirty-eight (38) participants in 2021, sixty-four (64) participants in 2022, and seventy-three (73) participants in 2023 with annual benefit payments totaling over \$400,000. Virginia’s birth fund had only two participants in their latest calendar year that breached this threshold. Admittedly, there are sample size issues, but will this phenomenon continue to persist?

**Participants with \$0 in Benefit Payments**

To address the first issue, we analyzed the participants that had been in the Fund for more than one year as of December 31, 2023. We found that of these participants, 7.3% showed \$0 in benefit payments as of December 31, 2023. Approximately 1.5% of participants showed only prescription drug payments through vendors based on schedules provided by PCG. We also grouped participants based on number of years in the Fund and found that these percentages are similar to those in our prior year-end analyses for participants in the Fund for 3 years or longer:

<u>Time in Fund</u>	<u>Number of Participants</u>	<u>Number of Participants With Payments</u>	<u>Percentage of Participants With Payments</u>
5 years or longer	592	564	95.3%
3 years or longer	803	756	94.1%
Longer than 1 year	941	872	92.7%

Table 1: Participants with Payments (in the Fund longer than 1 year) as of December 31, 2023

Based on the data collected so far and assuming no significant changes in health insurance, we believe it is reasonable to assume that approximately 5% of Fund participants will not receive any benefit payments over their lifetimes. Hence while 21.0% of the participants in Chart 1 on the previous page showed \$0 in payments for calendar year 2023, Table 1 above illustrates how over the long run we expect about 5% of participants will receive \$0 in benefit payments.

**Participants with Less than \$25,000 in Annual Benefit Payments**

The second issue, a higher number of participants with less than \$25K in annual payments, may be related to the difference in the definition of “birth-related injury” between the Fund and Virginia. In Virginia, participants must be “permanently motorically disabled and developmentally disabled or cognitively disabled (emphasis added)” as well as “need assistance with all daily living activities.”<sup>4</sup> The New York Fund requires either a physical or mental disability (emphasis added); both types are not

<sup>4</sup> From vabirthinjury.com/eligibility-benefits-claims

required. Several of the Fund’s patients have injury diagnoses that tend to be physical-only injuries, particularly Brachial Plexus and Erb’s Palsy. These injury types show significantly lower severities than other types (see Exhibit 1, Page 2); while 14.8% of Fund participants have one of these diagnoses as of December 31, 2023, they have accounted for approximately 1.1% of the Fund’s total payments. However, physical-only or mental-only disabilities classified within other injury categories may also be contributing to the low severities. We do not have the detailed diagnosis information to further explore this hypothesis.

Over the long term, we show that over 60% of participants will receive more than \$25K in benefit payments:

<u>Time in Fund</u>	<u>Number of Participants</u>	<u>Number of Participants With &gt;\$25K Paid</u>	<u>Percentage of Participants With &gt;\$25K Paid</u>
5 years or longer	592	414	69.9%
3 years or longer	803	537	66.9%
Longer than 1 year	941	607	64.5%

Table 2: Participants with At Least \$25K Paid (in the Fund longer than 1 year) as of December 31, 2023

Previously, long-term benefit payments shown in this table did not include prescription/non-prescription drug payments currently handled in bulk by Fund vendors. This exclusion made a significant difference as approximately 90% of prescription/non-prescription drug costs are now handled in bulk (compare current quarter vendor payments at the bottom of Exhibit 7 to total prescription payments on Exhibit 1, Page 1). We are now regularly provided with vendor schedules by PCG which allows us to approximate prescription drug payments by member. We therefore include these payments when reviewing Fund utilization by member, but for accuracy we do not include these values when calculating average severities or calendar year payments by member.

**Participants with More than \$400,000 in Annual Benefit Payments**

The phenomenon mentioned in the third issue, participants with very large annual payments, has continued to grow since 2016. In the below chart, we note the number of participants receiving more than \$400K and \$1M respectively in annual benefit payments:

Calendar Year	Over \$400K	Over \$1M
2019	26	3
2020	41	4
2021	38	4
2022	64	14
2023	73	20

Table 3: Number of Participants Receiving over \$400K in Benefit Payments

A significant increase occurred in calendar year 2020, where forty-one (41) participants received more than \$400K in benefits payments and four (4) participants received over \$1M in benefit payments. Another significant increase occurred in calendar year 2022, where sixty-four (64) participants received more than \$400K in benefit payments and fourteen (14) participants received over \$1M in benefit payments. This increasing pattern continued in calendar year 2023. These numbers are also prior to any allocation of prescription/non-prescription drug payments processed in bulk by Fund vendors. We reviewed payments by category (other than prescription/non-prescription drugs) for the 73 participants in 2023. Similar to prior years, we found that the majority (about 52%) of payments in 2023 for these members were due to nursing costs or hospital-based care. Since nursing costs are expected to result in regular, ongoing benefits (and quarterly payments), as opposed to one-time expenses, it is likely that these high payment levels will continue to increase for these participants and others in the future. Taking a long-term view, fifty-two (52) participants show an average annual benefit cost of over \$400K per year of membership in the Fund (see Exhibit 7).

We are continuing to monitor these phenomena and will continue to add additional analysis as appropriate and as more information emerges.

As frequency and severity patterns were observed over time, changes to the assumptions regarding the expected frequency and severity of claims were made to the fourth quarter 2014 analysis and again in the second quarter of 2016 due to observed frequencies and severities differing from original assumptions. These assumptions are detailed above in this report. Furthermore, we expect to continue monitoring participation frequency and re-visit our selections regularly.

## DISCUSSION AND ANALYSIS

### Number of Qualifying Participants

Based on the data provided by Sedgwick CMS, Alicare, PCG and DOH valued as of June 30, 2024, there are one thousand and sixty (1,060) participants who have qualified for the Program as of this date. This information is summarized in Exhibit 6, Page 2. One thousand and thirty-four (1,034) participants were still living as of June 30, 2024.

There were twenty-four (24) new participants to the Fund in the first quarter of fiscal year 2024-25, approximately two (2.4) less than expected for the quarter. Instead of assuming uniform admittance throughout the year, we incorporate the apparent pattern of a higher admittance rate near the beginning of a fiscal year. This change was first introduced in the June 30, 2019 analysis.

In 2019, legislation passed as part of the New York State budget included procedural amendments for the Fund. One particular change removes the Fund administrator's role in determining if a plaintiff is a "qualified plaintiff" and therefore eligible for the Fund. Since this change became effective on October

1, 2019, four hundred and twenty-one (421) participants have been admitted into the Fund, or approximately 40% of the Fund’s current membership.

The number of Fund participants and the distribution of participants by age warrants continued monitoring. The average age of a Fund participant at the time of admission is about 9.0 years which is approximately four years older than the age of a Virginia Birth Fund participant at admission. Since the 2016-17 fiscal year, average age of admittance is higher at 9.1 years. Average admittance age for the most recent quarter is 8.6 years.

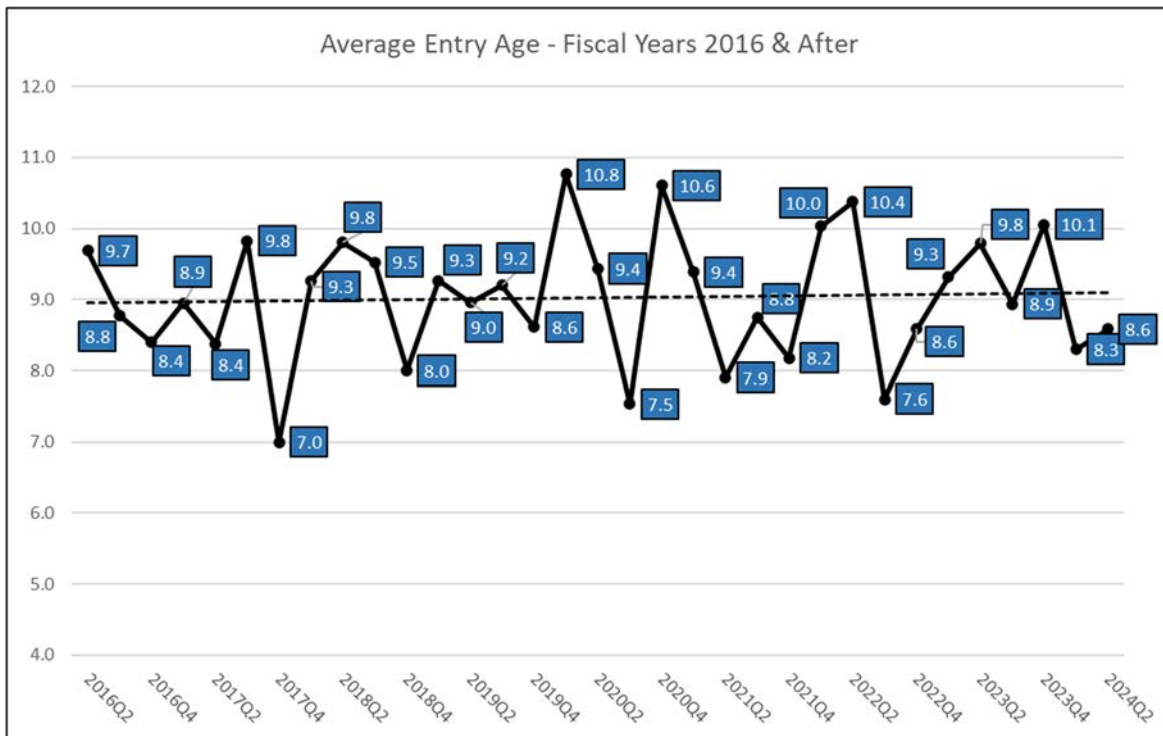


Chart 2: Average Entry Age of Fund Participants Since 2016-17 Fiscal Year

Mortality Experience/Life Expectancy

It is reasonable to expect that average life expectancies for Fund participants will average in the high twenties as a group based on the Virginia and Florida birth fund experience, unless the different admission standards materially change life expectancies relative to the Virginia and Florida birth funds. The current life expectancies of the Virginia birth fund are 28.4 years from birth and 29.1 years for participants that reach the age of three (3). As of June 30, 2024, the Fund has experienced the death of twenty-six (26) of its participants. Furthermore, only twenty-one (21) Fund participants were admitted prior to the age of three (3). The following graph shows the distribution of current Fund participants by current age.

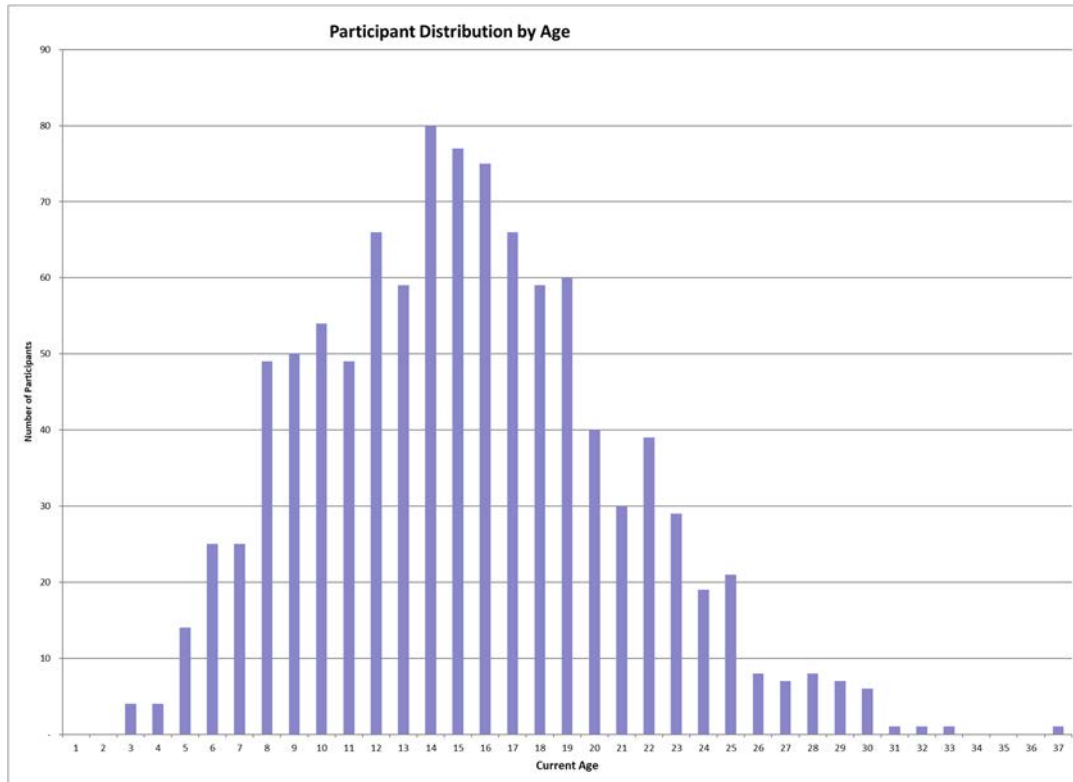


Chart 3: Age Distribution of Fund Participants

Due to the low number of Fund participant deaths (2.5% of admitted participants are deceased), we still do not yet have enough credible data to compare Fund participant life expectancies with Virginia life expectancies. However, we have revised initial mortality assumptions to reflect lower than expected mortality thus far. We hypothesize that the inclusion of physical-only and mental-only injuries may lead to higher Fund life expectancies than Virginia life expectancies, but we require more data to support or refute this hypothesis. We have not incorporated information from the 2020 life tables produced by the Centers for Disease Control and Prevention (CDC) at this time. The impact of the COVID-19 pandemic was to reduce overall life expectancies, which does not align with our analysis of lower than expected mortality rates for participants in the Fund.

Actuarial Calculation of Estimated Fund Liabilities

We have been asked to project expected fund liabilities for the next ten fiscal years of the MIF. To do this, we have estimated the ultimate benefit payments for the participants admitted to the Fund each quarter on both a nominal and discounted basis. Three methods were used as a reasonability check for estimating ultimate benefit payments by the year in which a participant was accepted to the Fund. A loss development method was used in which actual benefit payments to date were divided by the expected percentage of ultimate benefits as of each participant-quarter’s maturity. These percentages were developed based on information for the Virginia Birth Fund and modified to reflect the older average age of the Fund participants upon admittance and the Fund’s actual payments. An expected loss method was also used in which expected ultimate benefit payments by quarter were also

estimated using a weighted average of expected average ultimate benefit payments per Fund participant overall and by quarter of eligibility. Finally, a Bornhuetter-Ferguson (B-F) technique estimates ultimate losses using a combination of expected losses and loss development techniques. See Exhibit 6, Page 1 for the application of these three techniques. The resulting selected severities are shown on Exhibit 6, Page 2.

On December 31, 2016, legislation was signed expanding eligibility for the Fund to non-hospital births and significantly raising reimbursement rates for the period from July 1, 2017 through December 31, 2019. This period was extended in recent New York State budget legislation. For this analysis, we have been asked to continue to assume that the increased rates will continue in perpetuity, similar to our prior analysis. We prepared an extensive costing study in March 2017 estimating the impact of this change on participant severities based on the expected increased participation and reimbursement rates. Since that time, we have relied primarily on these severities, modifying them as actual experience emerges for living participants and using the other three methods as a reasonability check. The current selected severities can be seen in Exhibit 6, Page 2.

At each fiscal year-end analysis starting with March 31, 2018, we adjust the severity assumptions for participants already admitted into the Fund based on Fund experience. These severities vary based on the participant's admittance year to the Fund. The timing of the payments used in our severity estimates also reflects the amount of time a participant is expected to live, so that these severities take participant mortality into account. See Exhibit 6, Page 2 for more detail on these numbers.

Based on this approach and the current legislation, we estimate that the 1,034 living admitted Fund participants will ultimately receive benefit payments on the order of \$7.382 billion (including the \$552.7 million in benefits already paid and \$6.830 billion in expected future payments). Adjusting for the time value of money at a 1.0% discount rate results in a present value for these benefits of \$5.490 billion. See Exhibit 5, Pages 4 and 8 for more detail on these numbers.

Actual benefit payments in the first quarter of the 2024-25 fiscal year were \$34.764 million. After incorporating \$7,915 of refund amounts, net paid benefits for the current quarter were \$34.756 million. This amount is \$9.633 million higher than expected at the prior quarterly analysis. Based on modeled severities and an expected 61.61 additional participants, expected benefit payments in the remaining three quarters of the 2024-25 fiscal year are \$79.703. Estimated total benefit payments for the 2024-25 fiscal year (4/1/24 – 3/31/25) are therefore \$114.460 million. See Exhibit 3 for more detail regarding these numbers. It is important to recognize that these amounts can significantly vary each quarter. We are continuing to monitor our estimation methodology closely as it is quite sensitive to several key assumptions.

### Amount of Benefit Paid

Based on payment data provided by PCG, \$34.764 million was paid to Fund participants during the first quarter of the 2024-25 fiscal year (4/1/24 – 6/30/24). Refund amounts of \$7,915 were also received. In total, net payments of \$34.756 million for the first quarter of the 2024-2025 fiscal year are \$9.633 million higher than the expected benefit payments as of the March 31, 2024 analysis. See Exhibit 3 for more detail.

We have investigated to see if there are material differences in the types of injuries experienced by participants in the New York Fund versus those in Virginia and Florida that may explain some of the differences we are seeing between actual and expected payments. As noted previously, the Virginia program requires both a physical and developmental/cognitive disability and the participant must “need assistance with all daily living activities”<sup>5</sup> to qualify for admittance. This standard for Virginia is therefore stricter than for the Fund, which requires either a physical or mental disability but not necessarily both. This difference appears to be contributing to the Fund’s higher frequency of participants per live births as well as a higher frequency of participants with less than \$25,000 in payments per year. For example, the Center for Disease Control and Prevention considers cerebral palsy a motor disability<sup>6</sup>. While children with cerebral palsy often have a co-occurring physical or developmental disability, cerebral palsy can exist separately from intellectual disability. As participants with cerebral palsy account for 18% of the Fund’s participants and 27% of the Fund’s payments (see Exhibit 1, Page 2), this distinction could be impacting the Fund’s divergence from Virginia’s experience. In addition, we recognize that certain diagnoses tend to be “physical-only” (i.e. Brachial Plexus and Erb’s Palsy). However, we do not have detailed diagnosis data nor the medical expertise that could inform further investigation.

### Patterns of Utilization

In light of lifetime benefit payments to participants, it is too early in the life of the Fund to provide any credible conclusions regarding patterns of lifetime utilization, particularly as the legislative changes may have impacted Fund utilization. Pinnacle continues to believe additional data will be needed to perform this type of analysis in the future. To date, we have developed and maintain detailed benefit payment information by participant, diagnosis, Fund fiscal year and benefit type. The benefit types being captured are intended to reflect the benefits provided by the Fund’s legislation and follow form with existing databases in Florida and Virginia.

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<sup>5</sup> From [vabirthinjury.com/eligibility-benefits-claims](http://vabirthinjury.com/eligibility-benefits-claims)

<sup>6</sup> <https://www.cdc.gov/ncbddd/cp/data.html#references>



Exhibit 1 shows payment detail (provided through 6/30/24) grouped into the following categories:

- Medical Treatment
- Hospital Based Care
- Surgical Care
- Nursing Care
- Dental Care
- Rehabilitation Care
- Respite Care
- Durable Medical Equipment
- Home Modifications
- Vehicle Modifications
- Prescription and Non-Prescriptive Drugs
- Other Health Care Costs
- Assistive Technology
- Other Payments

Our analysis suggests benefit payment patterns that differ from the Virginia data. To date, the Fund has a substantially higher percentage of overall costs in medical and hospital costs, medical equipment and prescription drug costs, and lower percentages in nursing costs. To improve our understanding of the prescription drug costs, PCG now provides vendor payment data that allow us to explore prescription drug costs on a by-member basis (although these summaries do not directly map to the quarterly payment summaries and prescription drugs must still be handled in bulk for our overall analysis). This data is summarized in Exhibit 1, Page 1 and shown graphically on the next page. Exhibit 1, Page 1 also compares New York data to benefit payments in Virginia. Nursing costs are the majority of total payments in both states.

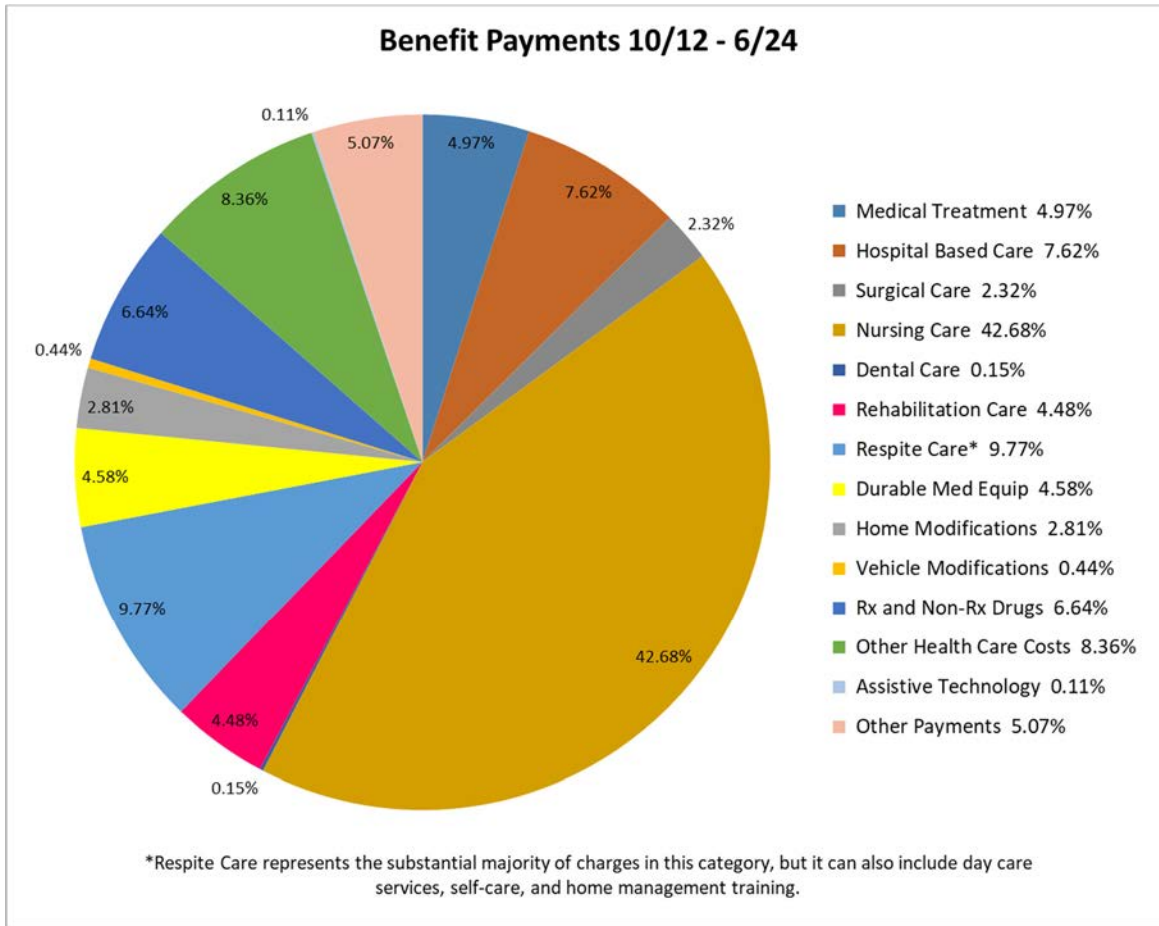


Chart 4: Benefit Payments by Category

In 2017, two significant changes occurred – the legislation signed in December 31, 2016 to increase reimbursement rates went into effect, and claims handling for the Fund’s benefit payments was switched from Alicare to PCG. The Payments Per Participant Summary is provided to illustrate the impact of these changes, comparing the 2016-17 fiscal year (the year prior to these changes) to payments in the most recent four quarters of the Fund. While the overall increase in average payments of 153.0% is due primarily to the increased reimbursement rates, the distribution of payments between categories may have been affected by the change from Alicare to PCG. The Other Health Costs category in particular now includes medical supplies, hearing screenings, and other assessments not separately identified in the Alicare data but provided in a more granular way in the PCG data. This category may be reflecting payments that would previously have been assigned to another category of payments. The Assistive Technology category saw an increase in costs in the 2018-19 fiscal year but these costs have remained relatively stable since this time. While this increase may be due to the change to PCG, most of the new payments are related to speech generating devices, which may simply be a technology that was not often utilized by participants in the past.

Another key aspect of the database needed to evaluate patterns of utilization is differences in the medical and mental condition of the Fund's participants. To facilitate this dimension of our future analysis, Pinnacle worked with Alicare to track several characteristics for each Fund participant, including:

- Current Age
- Gender
- Injury Description
- Other Insurance (i.e. whether participant holds other insurance)
- Ambulatory Status
- Use of a gastric feeding tube (G-Tube)
- Ability to lift head from the prone position
- Use of a ventilator
- Use of a tracheostomy tube (trach tube).

Most of these characteristics are still available through the data PCG now provides, although we have not been provided with the participant limitations (such as the use of a gastric feeding tube) that have been found to be valuable in the Virginia analysis. In Virginia, several of these characteristics have been shown to influence life expectancies and average annual benefit payments. While we do not have the data yet to evaluate life expectancies by diagnosis, we are continuing to compile average annual benefit payment information for all members with over one (1) year of participation in the Fund and are tracking current patterns to inform future analyses.

### Benefit Payments and Injury Type

For nearly all Fund participants, the nature of the injury and primary diagnosis permitting entrance into the Fund has been provided to Pinnacle as part of the quarterly enrollment data. Although strict standardization of participant injury types is not provided, sufficiently detailed descriptions of the nature of the injury have allowed us to judgmentally categorize participants into standardized injury type groups. As with the benefit type categorization, injury type categorization can aid in identifying differences in injury types that are relevant to the management of the Fund.

We have categorized the primary diagnosis for each Fund participant into one of the following injury types:

- Brachial Plexus
- Cerebral Palsy
- Developmental Delays
- Encephalopathy
- Erb's Palsy

- Hemiplegia
- Mental Retardation
- Neurological Disabilities
- Quadriplegia
- Spastic Diplegia
- Spastic Paraplegia
- Spastic Quadriplegia
- Other
- Not Available

The following is a graph of the distribution of participants by injury type group above. Spastic quadriplegia, cerebral palsy, and encephalopathy combine to make up about 49% of total participants and 73% of total benefit payments.

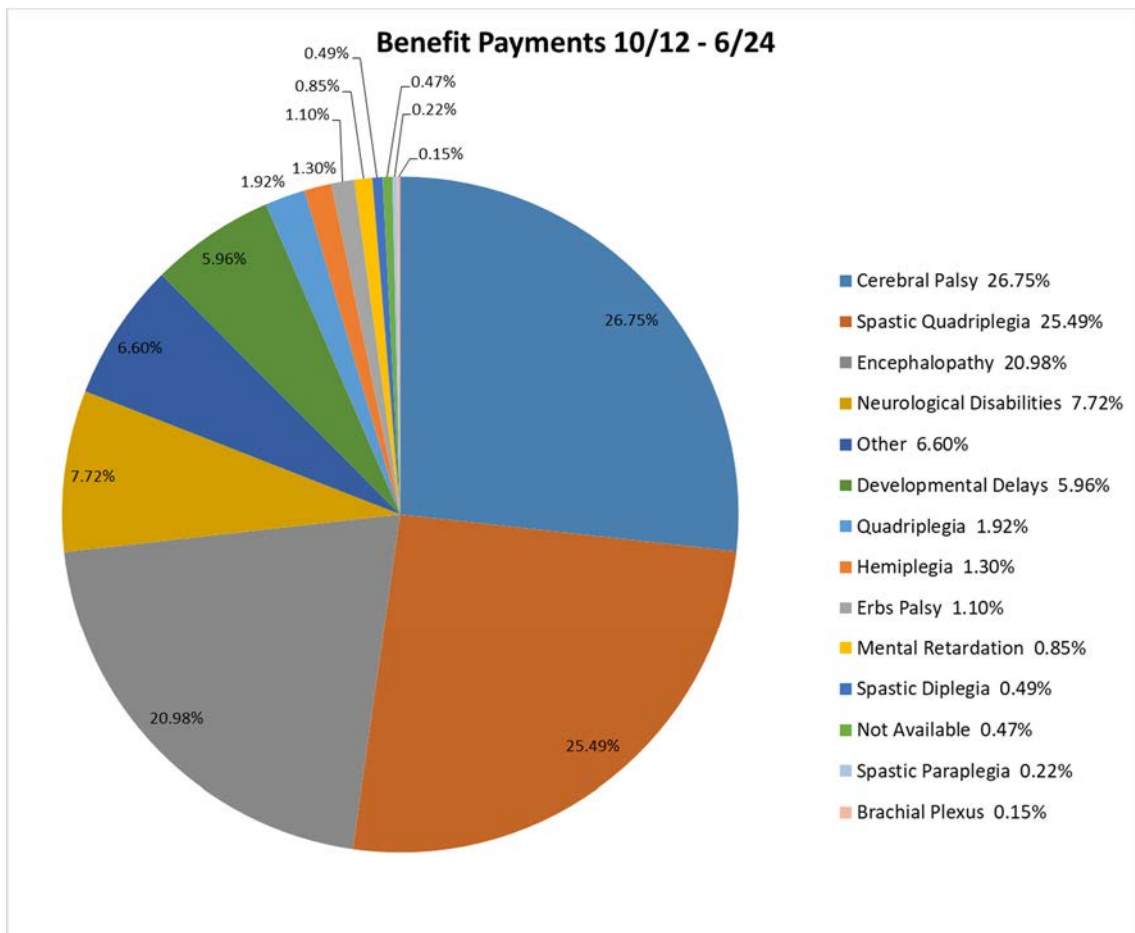


Chart 5: Benefit Payments by Injury Type

It is clear from the graph that the Fund’s participant composition by injury type is varied, but also concentrated in a handful of categories. The following graph illustrates the number of participants and average payment by injury type through June 30, 2024.

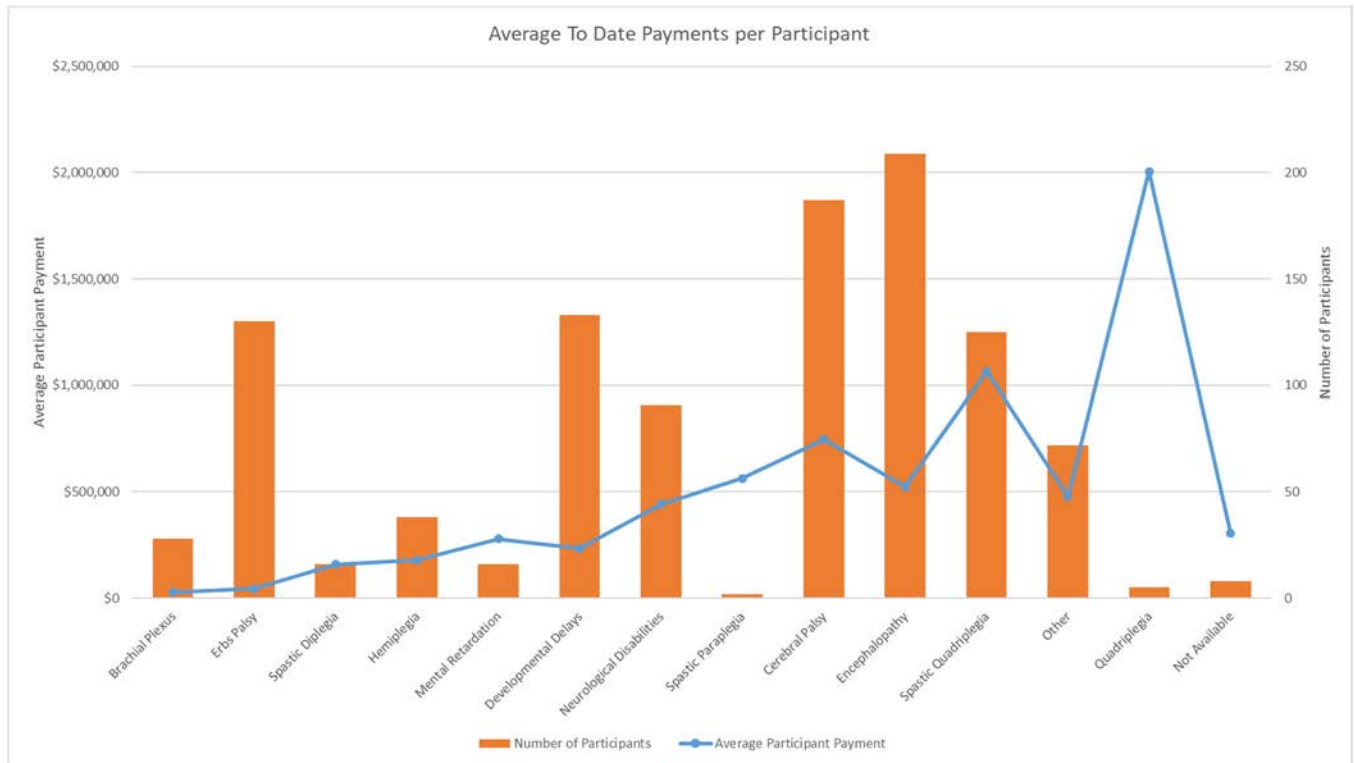


Chart 6: Average To Date Payments per Participant

Participants with injury types of cerebral palsy, encephalopathy or spastic quadriplegia comprise approximately 49% of the total participants, but account for approximately 73% of total payments, resulting in relatively large average payments. Average severity per participant is highest for members with quadriplegia, in part due to the low number of participants with this injury type. Conversely, participants with injury types of brachial plexus, Erb’s palsy, spastic diplegia, hemiplegia, mental retardation, or developmental delays have relatively low average payments, accounting for only 10% of total payments while comprising approximately 34% of the total participants.

**Inflationary Patterns of Types of Services**

It is far too early in the life of the Fund to provide any credible conclusions regarding inflationary patterns based on Fund payments alone. However, data from the Bureau of Labor Statistics provides a helpful look at the impact of inflation on medical costs in the state of New York through the end of calendar year 2023:

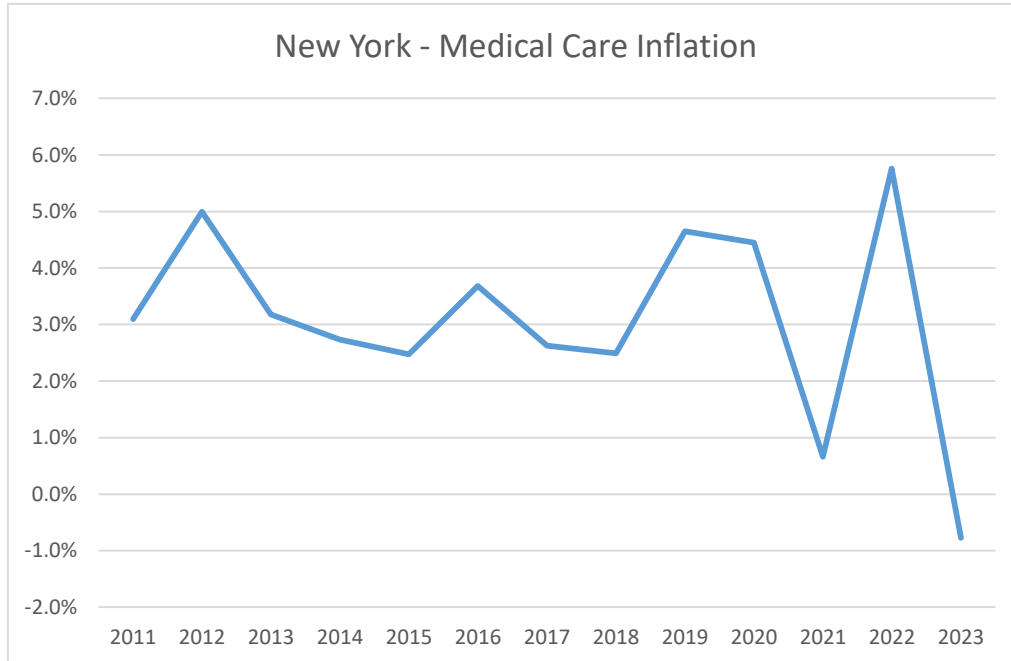


Chart 7: Medical Care Inflation in the State of New York

Average inflation over the past five years is 2.9%. The low value for the 2021 year is due to index values in the first half of 2021 actually decreasing from index values in the second half of 2020. The index values in the 2023 year have steadily decreased since the second half of 2022, indicating a negative inflation rate. In the March 31, 2019 analysis, we reviewed these inflationary trends and adjusted our assumptions to contemplate a 3.0% inflation rate for the Fund’s benefit payments, reduced from the 3.5% inflationary rate used in prior analyses. Sensitivity tests for the impact of the inflation rate on the current estimated unfunded liability are shown in the following table:

Inflation Rate Sensitivity Test (\$ in thousands, on a present value basis)			
	<u>Inflation Rate</u>	<u>Surplus/ (Unfunded Liability)</u>	<u>Difference From Baseline</u>
Baseline	2.5%	(4,612,641.3)	684,802.6
	3.0%	(5,297,443.9)	-
	3.5%	(6,124,199.1)	(826,755.3)
At 1.5% discount	3.5%	(5,288,667.2)	8,776.6

Table 11: Sensitivity of Results to Inflation Rate

### Prospective Annual Funding

Prior to the September 30, 2022 quarterly analysis, it was expected that the fund would receive \$52 million in annual funding amounts at the beginning of each fiscal year. Beginning in the September 30, 2022 analysis, Exhibit 2 now illustrates an upward trend in prospective annual funding amounts which is based on our examination of the 10-year rolling average of the year-end countrywide medical care cost component of the Consumer Price Index, as published by the United States Department of Labor, Bureau of Labor Statistics in accordance with the following law:

The Laws of New York, Chapter 45 Article 29-d, Title 4 (New York State Medical Indemnity Fund) Section 2999-i (5 through 7) require: "Beginning April first, two thousand fourteen and annually thereafter, the superintendent of financial services or the commissioner, whoever is administering the fund for the applicable period shall cause to be deposited into the fund, subject to available appropriations, an amount equal to the difference between the amount appropriated to the fund in the preceding fiscal year, as increased by the adjustment factor defined in subdivision seven of this section... For purposes of this section, the adjustment factor referenced in this section shall be the ten-year rolling average medical component of the consumer price index as published by the United States Department of Labor, Bureau of Labor Statistics, for the preceding ten years."

The 10-year rolling average utilized as of December 31, 2023 is 2.63% as shown on Exhibit 9.

### Administrative Expenses

Pinnacle was provided information in early 2017 on administrative expenses charged by Alicare to the Fund for claims administration and enrollment services. As of September 1, 2017, the claims administration was taken over by PCG while Alicare continued to service enrollment to the Fund. One year later, on September 1, 2018, PCG began providing enrollment services as well in place of Alicare.

Prior to these changes in claims administration, Alicare was charging the Fund \$809 per Fund participant per month. Under the current payment structure, the total administrative costs were initially estimated at approximately \$585 per Fund participant per month for the 6th year after 9/1/2017. This cost is set to increase to \$664 as of 7/1/2024 as part of a new contract and cost structure agreement with PCG (see Exhibit 8 for current cost estimates). We were also provided with current and projected administrative expenses for the Department that are allocated to the Fund. Estimated future administrative expenses (including expenses attributable to the Department) comprise approximately 10% of expected future benefit payments on a nominal basis; this is expected to remain relatively stable over the next ten years. In Virginia, future expenses are close to 5% of future benefit payments. As more participants join the Fund, we expect the per participant administrative costs to decrease under the current contract.

At the beginning of the fiscal year (April 1, 2024, we estimated \$8.515 million in total administrative expenses during the upcoming 2024-2025 fiscal year (see Exhibit 2, Page 1 of our report for 2024 Q1). This number was based on expected, not actual, participant counts. We annually compare expected administrative expenses to actual administrative expenses as a check on our estimates. Going forward, we will continue to project estimated future expenses due to the DOH.

Impact of Available Health Insurance

It is also far too early in the life of the Fund to provide any credible conclusions regarding the impact of available health insurance. However, the detailed benefit payment database described earlier and summarized in Exhibit 1 will prove invaluable once more payment experience has been accumulated. One item of note is the number of participants with no private health insurance has been consistently tracking at more than half of the Fund’s participants. Currently about 61% of all Fund participants would be reliant on Medicaid. As shown below, average annual payments relative to time in the Fund appear to differ somewhat between members with and without insurance. As shown below, average annual payments relative to time in the Fund appear to differ somewhat between members with and without insurance. Please note, the Fund does not have the ability to require reporting of other insurance from its participants. The Table below is based solely on voluntary self-reporting from the Fund’s participants.

	<u>Participant Years</u>	<u>Paid Benefits</u>	<u>Total Severity</u>
With Insurance	2,593.25	167,250,425	64,495
Without Insurance	4,144.25	355,662,047	85,821

Table 4: Participant Years of Participation and Paid Benefits, with and without Insurance

Investment Earnings

The Fund earned \$336,390 of investment income during the period from 4/1/23 through 3/31/24. Over that period, we estimate the Fund’s average balance to be \$158,812,701, indicating a 0.2% investment return on the Fund balance. During the prior period (from 4/1/22 through 3/31/23), we estimated an average 0.2% investment return on the Fund’s investments (see our report as of 3/31/2023). During the prior period (from 4/1/21 through 3/31/22), we estimated an average 0.1% investment return on the Fund’s investments (see our report as of 3/31/2022). This is in comparison to the 1.0% discount rate used in our current analysis. We have tested the sensitivity of our analysis to changes in the discount rate. The results of this testing are shown in the following table.



Discount Rate Sensitivity Test (\$ in thousands, on a present value basis)			
	<u>Discount Rate</u>	<u>Surplus/ (Unfunded Liability)</u>	<u>Difference From Baseline</u>
Baseline	0.5%	(6,168,888.0)	(871,444.1)
	1.0%	(5,297,443.9)	-
	1.5%	(4,615,615.3)	681,828.5
At 3.5% inflation	1.5%	(5,288,667.2)	8,776.6

Table 5: Sensitivity of Results to Discount Rate

We have not been provided further information regarding the Fund’s investment returns on the Fund’s invested assets at this time. It appears that the Fund’s investment performance is not tracked separately from other assets of the state of New York. Building up investment income on the Fund’s balance will be essential to the Fund’s ongoing financial strength as participants continue to enter the Fund and calendar year benefit payments continue to grow as the Fund moves toward a steady state over the next twenty or more years.

## DISTRIBUTION & USE

This report has been prepared for the intended use of the NYS DOH. Further distribution of this report is controlled by Pinnacle’s contract with the NYS DOH. Third parties reviewing the report should recognize that the furnishing of this report is not a substitute for their own due diligence and should place no reliance on this report or the data contained herein that would result in the creation of any duty or liability by Pinnacle to the third party.

Pinnacle consents to reference by the Department to Pinnacle’s reports, opinions, advice, and firm name in documents released by or at the direction of the Department concerning such financial examination findings. In any instances other than the Department’s final examination report regarding the review of reserves and solvency analysis of the Fund in which Pinnacle is identified as the source of a paraphrase, quotation or partial quotation, the Department shall notify Pinnacle prior to such publication, so that Pinnacle may review said reference(s).

The exhibits attached in support of our findings are an integral part of this report. These sections have been prepared so that our actuarial assumptions and judgments are documented. Judgments about the conclusions drawn in this report should be made only after considering the report in its entirety.

We remain available to answer any questions that may arise regarding this report. We assume that the user of this report will seek such an explanation on any matter in question.

Our conclusions are predicated on several assumptions as to future conditions and events. Those assumptions, which are documented in subsequent sections of this report, must be understood in order to place our conclusions in their appropriate context. In addition, our work is subject to inherent limitations, which are also discussed in this report.

“Any and all Department communications, records, documents, written, oral or electronic communication or other information of any kind are confidential. [Pinnacle] shall not copy, transmit, deliver, or communicate in any way to any other person or entity any such communications and/or information without the prior written consent of the Department.”

“All information and materials received hereunder by [Pinnacle] from Department are and shall remain the sole and exclusive property of Department, and [Pinnacle] shall have no right, title or interest in or to any such information or materials by virtue of their use or possession hereunder by [Pinnacle].”

## RELIANCES & LIMITATIONS

We have prepared this report in conformity with its intended use by persons technically competent in the areas addressed and for the stated purposes only. We are not accountants; our estimates in Exhibit 2 regarding balance sheet and income statement items are for illustrative purposes only and not intended as a strict interpretation of statutory or GAAP accounting.

Throughout our analysis we have, without audit or verification, relied on historical data and qualitative information provided by NYS DOH related agencies and MIF’s service providers. The accuracy of our results is dependent upon the accuracy and completeness of this underlying data. Therefore, any material discrepancies discovered in this data or other information provided by NYS DOH, its related agencies or MIF’s other service providers should be reported to us, and this report amended accordingly.

This report includes graphs summarizing the Fund’s raw data received for this and prior reports, including information from the prior fiscal year-end report as of March 31, 2024, and summary information from similar funds in other states. In addition, we also reference the Fund’s analysis as of March 31, 2017 reflecting the estimates based on the legislation signed into law on December 31, 2016. Review of these prior reports may provide further clarification of our comments and conclusions.

There is a limitation upon the accuracy of these estimates in that there is inherent uncertainty in any estimate of unpaid claims obligations and benefits. This is due to the fact that the ultimate liability for claims is subject to the outcome of events yet to occur, e.g., future program participant life expectancies, medical cost inflationary trends, etc. We have employed generally accepted actuarial techniques and assumptions that we believe are reasonable and appropriate. Further, the conclusions presented herein are reasonable and appropriate and supported by our analysis, given the information currently available. However, it should be recognized that future loss emergence will likely deviate, perhaps materially, from our estimates.

Additional uncertainty arises from lack of historical data and use of industry benchmarks. Our projections of future loss emergence and benefit payments are based primarily on aggregate insurance industry loss development patterns. It is possible that these patterns may not be indicative of future loss development for MIF.

Estimates discounted for the time value of money can be more uncertain than those on an undiscounted basis. In addition to the usual uncertainty in projecting unpaid claims obligations and benefits, discounted estimates are also influenced by:

- Variations in the timing of actual benefit payments versus the rate of payment assumed in discounting estimates to present value.
- Variation in the actual investment yield on the assets underlying the liabilities versus the assumed interest rate used in discounting.

While an explicit risk margin may be applied to account for this additional uncertainty, we have not incorporated an explicit risk margin in our analysis. Sudden unforeseen events such as the COVID-19 pandemic can have significant impact on investment yields, the timing of benefit payments and the Fund's financial results. The inherent risks of discounting are increased at this time.

The findings in this report are materially influenced by the discount rate of 1.0%. This is based on discount rates for other medical professional liability insurance programs in New York and the Fund's own investment experience and we believe that it is reasonable.

## Index of Exhibits

<b>EXHIBIT</b>	<b>DESCRIPTION</b>
1	Fund Payments by Benefit and Injury Categories
2	Future Fund Balances by Fiscal Year (000s) as of June 30, 2024
3	Actual vs. Expected Participant Counts & Benefit Payments
4	Average Payments per Participant by Admittance Quarter
5	Projected Incremental Payments by Admittance Quarter – Nominal and Discounted
6	Estimated Fund Payments by Admittance Year and Admittance Quarter
7	Participant Profile
8	Administrative Expense Summary – PCG
9	Consumer Price Index
10	Benefit Payments Per Living Participant by Quarter

**New York State Department of Health**  
**Quarterly Analysis of New York Medical Indemnity Fund**  
**As of June 30, 2024**  
**Fund Payments by Benefit Category**

Benefit Category	2024Q2	FY 23/24	FY 22/23	FY 21/22	FY 20/21	FY 19/20	FY 18/19	FY 17/18	FY 16/17	FY 15/16	FY 14/15	FY 13/14	FY 12/13	Total	Percent of Total	Virginia Birth Fund	
																Benefit Category	Percent of Total
Medical Treatment	1,563,663	5,486,609	5,487,389	2,704,735	2,921,174	2,713,732	2,080,094	1,723,663	1,111,413	868,110	573,589	263,209	35,184	27,532,565	4.97%		
Hospital Based Care	5,589,309	8,506,467	9,704,647	4,647,564	2,141,091	1,538,233	1,536,112	2,612,112	1,885,043	2,092,358	1,673,039	300,325	42,922	42,269,222	7.62%	Hospital/Physician	1.38%
Surgical Care	781,856	3,491,576	3,807,020	1,562,385	1,415,795	702,101	467,854	244,859	113,032	146,685	101,149	18,896	2,190	12,855,399	2.32%		
Nursing Care	11,513,295	38,496,507	35,256,740	23,563,095	38,232,946	26,034,310	20,018,097	15,456,991	10,627,012	8,153,130	6,438,280	2,345,151	552,120	236,687,676	42.68%	Nursing	66.09%
Dental Care	72,614	208,632	125,346	65,345	81,542	55,534	53,254	65,950	43,620	43,956	28,510	8,619	586	853,509	0.15%		
Rehabilitation Care	1,951,691	6,209,973	5,629,040	3,049,985	1,483,972	1,484,865	1,095,576	1,032,868	1,135,719	995,410	630,482	62,821	60,191	24,822,592	4.48%	Physical Therapy	2.58%
Respite Care*	3,437,700	12,376,429	10,703,447	8,191,545	8,142,592	4,515,716	2,980,583	2,143,798	1,131,480	485,434	69,581	9,248	-	54,187,552	9.77%		
Durable Med Equip	1,296,307	4,270,306	4,766,710	2,334,675	3,343,217	2,499,628	2,255,354	1,788,009	945,751	880,138	533,009	416,785	42,169	25,372,057	4.58%	Medical Equipment	1.73%
Home Modifications	111,934	2,316,469	1,462,470	722,136	2,022,942	2,238,494	2,090,972	1,743,688	1,208,614	674,666	700,673	292,218	6,110	15,591,386	2.81%	Housing	9.61%
Vehicle Modifications	170	370,514	347,891	265,829	272,913	109,925	111,415	334,887	249,284	153,585	180,606	37,247	-	2,434,265	0.44%	Vans	4.73%
Prescription and Non-Prescriptive Drugs	1,626,054	5,589,922	5,061,562	4,757,269	4,205,375	4,367,122	2,901,653	2,900,007	2,537,792	1,669,450	872,352	281,662	65,176	36,835,398	6.64%	Prescription Drugs	1.41%
Other Health Care Costs	4,630,200	14,019,498	15,342,223	4,651,237	3,234,472	1,985,409	1,662,641	693,265	46,590	38,122	43,311	12,976	360	46,360,306	8.36%	All Other	12.48%
Assistive Technology	53,628	196,568	154,591	25,497	60,785	44,567	76,132	616	500	1,244	-	-	-	614,129	0.11%		
Other Payments	2,135,702	14,050,773	7,303,244	3,261,440	641,612	372,140	173,062	83,211	64,014	14,022	7,404	(4)	8	28,106,628	5.07%		
<b>Total</b>	<b>34,764,122</b>	<b>115,590,244</b>	<b>105,152,322</b>	<b>59,802,738</b>	<b>68,200,430</b>	<b>48,661,777</b>	<b>37,502,799</b>	<b>30,823,926</b>	<b>21,099,865</b>	<b>16,216,310</b>	<b>11,851,988</b>	<b>4,049,151</b>	<b>807,015</b>	<b>554,522,687</b>	<b>100.00%</b>		

**Notes**

Fiscal years begin on April 1st; quarters shown are labeled by calendar year

FY 12/13 includes only 4th quarter 2012 and 1st quarter 2013; FY 12/13 does not include payments when Sedgwick was TPA

\*Respite Care represents the substantial majority of charges in this category, but it can also include day care services, self-care, and home management training.

**New York State Department of Health**  
**Quarterly Analysis of New York Medical Indemnity Fund**  
**As of June 30, 2024**  
**Fund Payments by Injury Category**

Exhibit 1  
Page 2

Injury Category	2024Q2	FY 23/24	FY 22/23	FY 21/22	FY 20/21	FY 19/20	FY 18/19	FY 17/18	FY 16/17	FY 15/16	FY 14/15	FY 13/14	FY 12/13	Total Payments	Percent of Total Payments	Number of Participants	Percent of Total Participants	Total Injury Category Severity	Number of Participant Quarters	Total Injury Category Annualized Severity
Brachial Plexus	31,543	90,319	146,761	94,560	202,212	88,797	50,167	43,110	10,549	11,927	8,466	2,687	-	781,097	0.15%	28	2.64%	27,896	934	3,345
Erbs Palsy	672,011	1,759,540	1,536,135	561,447	598,788	242,763	172,564	95,773	32,885	34,007	25,640	3,617	-	5,735,169	1.10%	130	12.26%	44,117	2,415	9,499
Spastic Diplegia	269,009	702,093	483,530	237,273	309,863	138,269	112,766	113,869	58,214	65,865	53,702	-	-	2,544,454	0.49%	16	1.51%	159,028	421	24,175
Hemiplegia	479,700	2,256,822	2,095,412	907,671	426,205	196,484	148,477	67,331	86,939	18,250	52,271	53,464	4,331	6,793,354	1.30%	38	3.58%	178,772	894	30,395
Mental Retardation	146,606	589,518	574,179	285,926	399,557	401,450	312,398	576,004	433,236	514,888	176,580	32,714	14,964	4,458,021	0.85%	16	1.51%	278,626	602	29,621
Developmental Delays	3,566,165	5,372,861	5,513,687	3,300,078	3,818,887	2,546,704	1,887,943	1,507,988	1,251,998	1,265,010	949,237	152,790	389	31,133,737	5.96%	133	12.55%	234,088	3,349	37,186
Neurological Disabilities	2,963,865	7,702,293	7,735,431	4,140,645	4,007,030	3,157,064	3,837,485	3,097,854	1,788,924	1,130,909	571,830	169,875	17,260	40,320,465	7.72%	91	8.58%	443,082	2,495	64,642
Spastic Paraplegia	44,941	224,374	151,004	94,102	189,435	107,519	125,554	71,800	21,081	39,287	57,729	-	-	1,126,826	0.22%	2	0.19%	563,413	71	63,483
Cerebral Palsy	7,315,454	26,605,822	25,990,787	15,296,483	17,303,105	14,161,037	10,472,684	8,018,968	5,909,418	4,116,581	3,052,208	1,227,845	212,024	139,682,416	26.75%	187	17.64%	746,965	5,617	99,471
Encephalopathy	7,746,379	23,689,528	19,889,368	9,183,830	11,953,575	10,069,671	8,174,506	6,400,545	4,109,928	3,785,684	3,244,944	1,055,853	209,787	109,513,599	20.98%	209	19.72%	523,989	4,933	88,801
Spastic Quadriplegia	7,693,755	31,134,511	27,569,368	15,064,968	18,301,399	10,235,886	7,496,311	5,917,532	3,839,667	2,999,106	2,096,547	675,214	45,764	133,070,029	25.49%	125	11.79%	1,064,560	3,072	173,268
Other	1,423,539	7,982,039	6,682,540	4,706,110	5,294,860	2,356,342	1,357,326	1,699,827	892,244	640,451	707,892	492,737	233,864	34,469,772	6.60%	72	6.79%	478,747	1,686	81,779
Quadriplegia	919,549	2,100,805	1,964,870	1,438,398	1,189,179	746,728	452,194	493,110	327,236	272,060	127,694	-	-	10,031,824	1.92%	5	0.47%	2,006,365	94	426,886
Not Available	36,276	365,887	248,591	89,813	314,029	150,218	214,621	277,318	351,832	128,354	149,457	46,031	68,632	2,441,059	0.47%	8	0.75%	305,132	367	26,606
<b>Total</b>	<b>33,308,793</b>	<b>110,576,413</b>	<b>100,581,664</b>	<b>55,401,303</b>	<b>64,308,125</b>	<b>44,598,930</b>	<b>34,814,996</b>	<b>28,381,030</b>	<b>19,114,151</b>	<b>15,022,378</b>	<b>11,274,197</b>	<b>3,912,827</b>	<b>807,015</b>	<b>522,101,821</b>		<b>1060</b>	<b>100.00%</b>	<b>492,549</b>	<b>26,950</b>	<b>77,492</b>

**Notes**

Fiscal years begin on April 1st; quarters shown are labeled by calendar year  
FY 12/13 includes only 4th quarter 2012 and 1st quarter 2013; FY 12/13 does not include payments when Sedgwick was TPA  
Vendor invoices for prescriptions are excluded on this summary; hence Total on this page does not match Page 1

Total Injury Category Severity = Total Payments / Number of Participants  
Total Injury Category Annualized Severity = Total Payments / Number of Participant Quarters x 4

**New York State Department of Health**  
**Quarterly Analysis of New York Medical Indemnity Fund**  
**Future Fund Balances by Fiscal Year (000s) as of June 30, 2024**  
**With 1.00% Discount**

Exhibit 2  
Page 1

**BALANCE SHEET**

	Projections as of Fiscal Year-End										
	At 6/30/2024	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34
<b>Assets</b>											
Fund Balance	142,742.4	56,794.7	(7,591.4)	(70,464.8)	(131,391.7)	(190,781.1)	(248,272.7)	(304,156.1)	(358,480.3)	(411,859.4)	(463,740.0)
<b>Liabilities</b>											
Future Benefits for Current Participants	4,937,612.6	5,170,211.6	5,113,932.1	5,057,220.4	5,000,460.3	4,943,196.1	4,885,734.8	4,827,737.4	4,769,098.5	4,709,150.1	4,648,390.3
Future Administrative Expenses - PCG	418,811.4	417,061.0	412,947.2	408,769.8	404,528.3	400,222.5	395,851.6	391,415.0	386,912.0	382,342.0	377,704.4
Future Administrative Expenses - DOH/Treasury	83,762.3	83,412.2	82,589.4	81,754.0	80,905.7	80,044.5	79,170.3	78,283.0	77,382.4	76,468.4	75,540.9
<b>Surplus/(Unfunded Liability)</b>	<b>(5,297,443.9)</b>	<b>(5,613,890.0)</b>	<b>(5,617,060.2)</b>	<b>(5,618,208.9)</b>	<b>(5,617,286.0)</b>	<b>(5,614,244.1)</b>	<b>(5,609,029.5)</b>	<b>(5,601,591.4)</b>	<b>(5,591,873.2)</b>	<b>(5,579,820.0)</b>	<b>(5,565,375.5)</b>

**INCOME STATEMENT**

	At 6/30/2024	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34
Initial Fund Balance	142,742.4	56,794.7	(7,591.4)	(70,464.8)	(131,391.7)	(190,781.1)	(248,272.7)	(304,156.1)	(358,480.3)	(411,859.4)	(463,740.0)
Annual Funding	-	53,365.7	54,767.2	56,205.6	57,681.7	59,196.6	60,751.3	62,346.9	63,984.3	65,664.7	-
Investment Income @ 1.00%	992.7	-	-	-	-	-	-	-	-	-	-
Benefit Payments	79,703.4	107,578.5	107,449.0	106,931.5	106,869.1	106,494.0	106,456.7	106,517.9	107,238.9	107,449.1	-
Administrative Expenses - PCG	6,150.3	8,710.0	8,713.5	8,708.3	8,694.3	8,671.5	8,640.0	8,599.9	8,555.6	8,511.5	-
Administrative Expenses - DOH/Treasury	1,086.7	1,463.4	1,478.0	1,492.8	1,507.7	1,522.8	1,538.0	1,553.4	1,568.9	1,584.6	-
Final Fund Balance	142,742.4	56,794.7	(7,591.4)	(70,464.8)	(131,391.7)	(190,781.1)	(248,272.7)	(304,156.1)	(358,480.3)	(411,859.4)	(463,740.0)
Change in Fund Balance		(85,947.7)	(64,386.2)	(62,873.3)	(60,926.9)	(59,389.4)	(57,491.7)	(55,883.3)	(54,324.3)	(53,379.1)	(51,880.5)
Number of Participants											
Initial	1,034	1,087	1,078	1,067	1,055	1,042	1,029	1,014	999	984	
Expected New	62	-	-	-	-	-	-	-	-	-	
Expected Deceased	8	10	11	12	13	14	14	15	15	15	
Final	1,034	1,087	1,078	1,067	1,055	1,042	1,029	1,014	999	984	969

**Notes**

Balance Sheet - Assets Calculated in Income Statement  
Balance Sheet - Liabilities Future Benefits from Exhibit 5, Pages 5-8 discounted to current evaluation  
Balance Sheet - Surplus = Assets - Liabilities  
Income Statement - Initial Fund Balance = Final Fund Balance of prior period  
Income Statement - Annual Funding Provided by MIF, trended forward by 2.6% based on 10 year rolling average of industry CPI data for Medical Care Costs per Exhibit 9  
Income Statement - Investment Income Calculated based on 1.0% assumed investment return and assuming average date of benefit and expense payments is the middle of the fiscal period  
Income Statement - Benefit Payments From Exhibit 5, Pages 1-4  
Income Statement - Admin Expenses Calculated based on current and projected participant counts and administrative expense contracts provided by MIF  
Income Statement - Final Fund Balance = Initial Fund Balance + Annual Funding + Investment Income - Benefit Payments - Administrative Expenses  
Income Statement - Change in Fund Balance = Final Fund Balance - Initial Fund Balance  
Number of Participants Initial from Exhibit 7  
Expected New from Exhibit 3  
Expected Deceased based on assumed increasing rate of deaths for current participants, up to 1.5%  
Final = Initial + Expected New - Expected Deceased

\* Final Fund Balance at 6/30/2024 includes a funding infusion of \$58.0 million

**New York State Department of Health**  
**Quarterly Analysis of New York Medical Indemnity Fund**  
**Future Fund Balances by Fiscal Year (000s) as of June 30, 2024**  
**Undiscounted**

Exhibit 2  
Page 2

**BALANCE SHEET**

	Projections as of Fiscal Year-End										
	At 6/30/2024	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34
<b>Assets</b>											
Fund Balance	142,742.4	55,802.0	(8,584.2)	(71,457.5)	(132,384.4)	(191,773.8)	(249,265.5)	(305,148.8)	(359,473.1)	(412,852.2)	(464,732.7)
<b>Liabilities</b>											
Future Benefits for Current Participants	6,829,832.7	7,139,596.2	7,032,017.7	6,924,568.7	6,817,637.2	6,710,768.1	6,604,274.1	6,497,817.4	6,391,299.6	6,284,060.7	6,176,611.6
Future Administrative Expenses - PCG	577,141.3	572,743.6	564,520.8	556,275.6	548,008.4	539,719.4	531,408.6	523,075.8	514,721.3	506,344.9	497,946.8
Future Administrative Expenses - DOH/Treasury	115,428.3	114,548.7	112,904.2	111,255.1	109,601.7	107,943.9	106,281.7	104,615.2	102,944.3	101,269.0	99,589.4
Surplus/(Unfunded Liability)	(7,379,659.8)	(7,771,086.5)	(7,718,026.8)	(7,663,557.0)	(7,607,631.8)	(7,550,205.2)	(7,491,229.8)	(7,430,657.2)	(7,368,438.19)	(7,304,526.78)	(7,238,880.43)

**INCOME STATEMENT**

	At 6/30/2024	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34
Initial Fund Balance	142,742.4	142,742.4	55,802.0	(8,584.2)	(71,457.5)	(132,384.4)	(191,773.8)	(249,265.5)	(305,148.8)	(359,473.1)	(412,852.2)
Annual Funding	-	-	53,365.7	54,767.2	56,205.6	57,681.7	59,196.6	60,751.3	62,346.9	63,984.3	65,664.7
Benefit Payments	-	79,703.4	107,578.5	107,449.0	106,931.5	106,869.1	106,494.0	106,456.7	106,517.9	107,238.9	107,449.1
Administrative Expenses - PCG	-	6,150.3	8,710.0	8,713.5	8,708.3	8,694.3	8,671.5	8,640.0	8,599.9	8,555.6	8,511.5
Administrative Expenses - DOH/Treasury	-	1,086.7	1,463.4	1,478.0	1,492.8	1,507.7	1,522.8	1,538.0	1,553.4	1,568.9	1,584.6
Final Fund Balance	142,742.4	55,802.0	(8,584.2)	(71,457.5)	(132,384.4)	(191,773.8)	(249,265.5)	(305,148.8)	(359,473.1)	(412,852.2)	(464,732.7)
Change in Fund Balance	-	(86,940.4)	(64,386.2)	(62,873.3)	(60,926.9)	(59,389.4)	(57,491.7)	(55,883.3)	(54,324.3)	(53,379.1)	(51,880.5)
<b>Number of Participants</b>											
Initial	1,034	1,034	1,087	1,078	1,067	1,055	1,042	1,029	1,014	999	984
Expected New	-	62	-	-	-	-	-	-	-	-	-
Expected Deceased	-	8	10	11	12	13	14	14	15	15	15
Final	1,034	1,087	1,078	1,067	1,055	1,042	1,029	1,014	999	984	969

**Notes**

Balance Sheet - Assets	Calculated in Income Statement
Balance Sheet - Liabilities	Future Benefits from Exhibit 5, Pages 1-4
	Future Expenses based on current administrative costs
Balance Sheet - Surplus	= Assets - Liabilities
Income Statement - Initial Fund Balance	= Final Fund Balance of prior period
Income Statement - Annual Funding	Provided by MIF, trended forward by 2.6% based on 10 year rolling average of industry CPI data for Medical Care Costs per Exhibit 9
Income Statement - Benefit Payments	From Exhibit 5, Pages 1-4
Income Statement - Admin Expenses	Calculated based on current and projected participant counts and administrative expense contracts provided by MIF
Income Statement - Final Fund Balance	= Initial Fund Balance + Annual Funding - Benefit Payments - Administrative Expenses
Income Statement - Change in Fund Balance	= Final Fund Balance - Initial Fund Balance
Number of Participants	Initial from Exhibit 7
	Expected New from Exhibit 3
	Expected Deceased based on assumed increasing rate of deaths for current participants, up to 1.5%
	Final = Initial + Expected New - Expected Deceased
	* Final Fund Balance at 6/30/2024 includes a funding infusion of \$58.0 million



**New York State Department of Health**  
**Quarterly Analysis of New York Medical Indemnity Fund**  
**Actual vs. Expected Participant Counts & Benefit Payments**  
**As of June 30, 2024**

Exhibit 3

Fiscal Period (1)	New Participants			Total Participants			Incremental Benefit Payments			
	Actual (2a)	Expected (2b)	Difference (2c)	Actual (3a)	Expected (3b)	Difference (3c)	Actual (4a)	Revised Expected (4b)	Prior Expected (4c)	Difference (4d)
Fiscal 2011-12 Total	22.00	22.00	-	22.00	22.00	-	3,146	3,146	3,146	0
Fiscal 2012-13 Total	86.00	86.00	-	108.00	108.00	-	1,317,450	1,317,450	1,317,450	0
Fiscal 2013-14 Total	84.00	84.00	-	192.00	192.00	-	4,049,151	4,049,151	4,049,151	0
Fiscal 2014-15 Total	91.00	91.00	-	283.00	283.00	-	11,851,988	11,851,988	11,851,988	0
Fiscal 2015-16 Total	85.00	85.00	-	368.00	368.00	-	16,216,310	16,216,310	16,216,310	0
Fiscal 2016-17 Total	91.00	91.00	-	459.00	459.00	-	21,099,865	21,099,865	21,099,865	0
Fiscal 2017-18 Total	72.00	72.00	-	531.00	531.00	-	30,823,926	30,823,926	30,823,926	0
Fiscal 2018-19 Total	73.00	73.00	-	604.00	604.00	-	37,502,799	37,502,799	37,502,799	0
Fiscal 2019-20 Total	106.00	106.00	-	710.00	710.00	-	48,661,777	48,661,777	48,661,777	0
Fiscal 2020-21 Total	100.00	100.00	-	810.00	810.00	-	68,200,430	68,200,430	68,200,430	0
Fiscal 2021-22 Total	74.00	74.00	-	884.00	884.00	-	59,802,738	59,802,738	59,802,738	0
Fiscal 2022-23 Total	79.00	79.00	-	963.00	963.00	-	105,152,322	105,152,322	105,152,322	0
Fiscal 2023-24 Total	73.00	73.00	-	1,036.00	1,036.00	-	115,590,244	115,590,244	115,590,244	0
FY 1st Qtr 2024	24.00	26.40	2.40	1,060.00	1,060.00	-	34,764,122	34,756,207	25,123,137	9,633,070
FY 2nd Qtr 2024		19.36	-	-	1,079.36	-	0	26,114,000	25,139,560	974,440
FY 3rd Qtr 2024		22.00	-	-	1,101.37	-	0	26,600,235	25,130,868	1,469,367
FY 4th Qtr 2024		20.24	-	-	1,121.61	-	0	26,989,189	25,062,423	1,926,765
Fiscal 2024-25 Total to Date	24.00	26.40	2.40	1,060.00	1,060.00	-	34,764,122	34,756,207	25,123,137	9,633,070
Fiscal 2024-25 Estimated Total		88.02			1,121.61			114,459,631	100,455,988	14,003,642
Fiscal 2025-26 Total		-	-	-	1,121.61	-				
Fiscal 2026-27 Total		-	-	-	1,121.61	-				
Fiscal 2027-28 Total		-	-	-	1,121.61	-				
Fiscal 2028-29 Total		-	-	-	1,121.61	-				
Fiscal 2029-30 Total		-	-	-	1,121.61	-				
Fiscal 2030-31 Total		-	-	-	1,121.61	-				
Fiscal 2031-32 Total		-	-	-	1,121.61	-				
Fiscal 2032-33 Total		-	-	-	1,121.61	-				
Fiscal 2033-34 Total		-	-	-	1,121.61	-				

**Notes**

- (1), (2a), (3a), (4a) Provided by Fund
- (2b), (3b) Based on Pinnacle estimates of future Fund participation rates
- (2c), (3c) Part (b) - Part (a) for both sections respectively
- (4b) Expected future benefit payments as of the current analysis
- (4c) Expected future benefit payments as of the prior analysis
- (4d) (4b) - (4c)

**New York State Department of Health**  
**Quarterly Analysis of New York Medical Indemnity Fund**  
**Average Payments per Participant by Admittance Quarter**  
**As of June 30, 2024**

Admittance Quarter	Living Participants	Incremental Severity per Participant by Participation Quarter																
		Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12	Q13	Q14	Q15	Q16	Q17
2011Q4	11	-	286	8,569	13,107	2,539	3,833	2,065	9,226	6,332	2,670	2,621	4,983	4,330	2,506	4,435	9,878	4,680
2012Q1	11	-	1,083	2,565	1,404	346	843	2,267	2,670	4,095	5,922	3,055	3,532	2,065	1,604	1,728	4,323	732
2012Q2	14	51	15,281	15,905	15,433	15,769	15,672	20,318	20,509	25,774	24,110	22,184	20,321	23,485	26,410	25,387	23,070	27,723
2012Q3	25	689	2,356	4,779	4,710	6,430	5,920	8,449	12,018	17,357	11,480	13,978	10,705	12,099	9,180	9,068	10,248	12,872
2012Q4	37	10	2,043	3,955	11,671	16,863	14,078	28,251	31,906	31,505	31,049	32,944	24,175	26,440	25,077	36,608	31,736	24,501
2013Q1	5	-	156	2,171	7,343	7,418	17,277	35,542	32,511	26,405	27,378	23,864	23,499	17,529	24,984	29,815	22,185	26,411
2013Q2	30	-	1,380	2,257	2,615	3,646	5,367	7,258	6,056	3,874	4,505	6,573	8,547	5,567	9,125	7,187	6,376	9,517
2013Q3	25	-	376	3,587	7,058	13,935	14,651	16,294	17,251	14,475	14,657	12,470	10,828	13,619	12,133	11,264	13,030	5,200
2013Q4	8	8	1,973	2,805	6,501	6,885	4,744	19,051	5,278	5,161	8,548	15,033	13,236	5,734	9,212	12,455	9,399	11,548
2014Q1	17	35	2,325	5,898	9,823	8,440	15,862	16,623	21,908	13,381	23,766	19,518	21,438	21,409	32,354	25,694	24,963	27,121
2014Q2	22	1,407	6,032	9,338	10,468	15,263	10,108	15,926	12,743	12,380	14,865	11,576	12,061	21,174	10,947	9,363	16,725	10,172
2014Q3	19	1,287	5,561	33,918	20,657	14,888	16,066	15,619	13,141	19,894	13,924	18,509	22,482	24,230	19,492	41,219	9,193	20,484
2014Q4	19	85	3,861	5,473	9,093	10,454	8,379	10,208	13,406	13,903	17,699	18,721	17,596	19,088	17,776	12,856	18,281	24,343
2015Q1	26	150	4,576	5,271	7,082	7,514	8,872	11,081	8,182	13,644	13,039	8,441	24,330	14,022	9,568	14,247	15,669	11,417
2015Q2	29	4,726	13,887	15,008	12,172	14,147	18,050	13,163	22,824	21,316	15,861	15,731	28,463	18,943	27,269	37,395	28,082	24,058
2015Q3	16	-	1,885	6,469	5,035	4,362	5,735	4,299	13,939	10,981	18,601	16,212	15,286	23,839	12,059	15,086	27,850	20,086
2015Q4	19	202	5,373	4,799	9,054	16,912	11,111	13,282	9,511	7,676	14,857	16,684	16,148	25,200	17,934	10,439	16,174	21,567
2016Q1	17	12	986	10,904	9,680	10,393	13,067	15,590	8,917	14,774	7,947	14,172	18,328	9,834	13,256	15,650	16,672	22,717
2016Q2	35	290	2,039	4,599	7,550	5,772	11,891	7,051	15,321	23,381	19,189	22,872	23,165	15,596	11,413	23,218	33,883	13,514
2016Q3	22	-	4,303	9,321	8,150	9,762	7,706	8,976	7,065	9,392	7,546	4,865	9,971	9,386	9,252	9,098	8,331	10,790
2016Q4	14	-	11,232	11,240	18,161	12,826	23,382	11,326	27,431	12,930	25,701	16,436	14,768	17,266	20,672	19,503	21,889	39,067
2017Q1	19	-	6,444	9,167	24,862	12,653	17,038	10,317	12,334	7,910	12,886	12,185	13,175	19,722	25,905	19,212	28,025	20,715
2017Q2	28	340	5,987	6,603	13,511	11,404	15,585	10,178	12,831	12,465	13,189	13,957	12,754	12,859	10,904	27,123	13,047	16,761
2017Q3	16	47	1,934	5,513	11,121	11,327	15,243	16,178	37,760	19,493	29,385	29,953	13,863	12,926	23,124	17,787	11,282	13,273
2017Q4	11	83	1,217	24,666	21,320	3,655	72,019	22,907	6,483	15,885	18,603	44,915	16,958	50,303	20,639	14,402	7,444	12,485
2018Q1	15	-	114	5,951	11,837	12,153	7,283	27,057	27,999	20,090	9,729	15,231	33,760	42,010	22,049	14,754	16,656	21,019
2018Q2	14	-	1,894	6,158	8,423	13,208	26,117	18,522	26,149	12,044	12,307	19,321	17,021	14,289	11,024	10,941	49,036	19,151
2018Q3	17	-	3,287	2,425	13,570	7,480	18,289	9,389	8,972	8,772	12,387	9,696	8,308	12,731	30,918	8,613	12,605	25,384
2018Q4	20	-	358	12,740	18,775	21,730	42,739	15,231	26,599	23,712	30,646	20,959	17,029	21,760	25,197	35,501	36,820	40,457
2019Q1	19	2	651	7,727	19,151	31,562	20,779	25,742	30,257	25,912	19,320	16,434	32,460	3,174	37,035	31,812	25,162	33,305
2019Q2	24	-	1,279	8,994	8,516	30,320	15,029	30,984	15,478	16,946	17,657	13,320	6,586	31,554	17,658	27,585	28,246	19,984
2019Q3	10	-	3,903	9,446	5,747	6,700	18,287	12,251	7,036	8,026	6,903	3,916	8,860	7,625	9,261	25,503	7,383	8,699
2019Q4	41	171	8,362	12,315	26,403	49,709	29,162	22,706	19,278	27,113	28,847	43,677	31,023	31,125	52,765	33,015	58,150	32,528
2020Q1	30	139	1,576	4,992	15,034	23,997	10,584	13,026	16,010	12,235	31,395	37,902	45,289	28,532	22,874	32,225	40,542	37,838
2020Q2	23	-	9,524	18,246	21,819	20,149	17,004	32,271	10,204	42,692	29,226	26,846	25,415	36,429	31,957	34,447	36,855	31,170
2020Q3	13	14	838	9,348	16,106	18,934	17,826	21,139	49,404	38,325	32,494	33,990	39,846	27,596	41,463	54,694	39,834	
2020Q4	33	7	6,396	7,576	7,778	11,611	5,598	20,640	13,782	11,327	43,774	13,338	13,466	16,816	24,727	29,501		
2021Q1	30	-	633	2,673	11,255	4,664	17,314	18,525	16,351	15,415	16,102	36,035	20,590	45,189	58,426			
2021Q2	10	-	1,136	20,685	13,397	47,519	45,111	24,289	23,225	28,693	42,209	32,411	23,829	33,827				
2021Q3	12	-	4,849	3,406	31,398	30,639	28,373	40,866	29,923	27,327	49,307	34,517						
2021Q4	23	40	3,941	19,147	22,930	20,186	16,353	16,374	16,475	21,141	20,938	18,782						
2022Q1	29	-	28,180	27,302	29,322	34,743	37,118	35,075	45,958	39,109	61,581							
2022Q2	16	-	859	7,256	7,346	5,144	7,997	8,655	11,127	17,667								
2022Q3	20	440	20,282	34,042	28,343	43,062	32,906	49,419	60,786									
2022Q4	24	1,393	7,253	16,989	15,856	25,761	27,601	25,697										
2023Q1	19	-	6,385	8,733	8,587	11,420	13,539											
2023Q2	19	279	11,385	15,528	42,804	24,456												
2023Q3	15	1,697	15,628	39,839	41,307													
2023Q4	19	6	18,806	37,966														
2024Q1	20	939	31,085															
2024Q2	24	247																
Total	1034																	

Note: 3rd Qtr 2017 diagonal data adjusted to account for no payments made in September

**New York State Department of Health**  
**Quarterly Analysis of New York Medical Indemnity Fund**  
**Average Payments per Participant by Admittance Quarter**  
**As of June 30, 2024**

Admittance Quarter	Living Participants	Incremental Severity per Participant by Participation Quarter																
		Q18	Q19	Q20	Q21	Q22	Q23	Q24	Q25	Q26	Q27	Q28	Q29	Q30	Q31	Q32	Q33	Q34
2011Q4	11	2,614	4,516	4,553	5,070	5,433	6,349	5,433	5,168	13,122	9,719	8,937	11,009	16,633	13,186	15,755	11,691	10,597
2012Q1	11	753	1,306	3,692	5,932	9,553	12,852	2,766	14,592	55,240	3,844	3,278	10,385	2,014	3,162	3,392	4,164	3,893
2012Q2	14	24,950	24,068	26,856	31,450	30,496	24,918	50,980	36,906	31,090	45,210	29,067	29,752	34,090	45,830	39,234	34,875	53,814
2012Q3	25	12,306	9,536	12,574	15,561	10,479	20,311	16,598	13,262	12,371	8,958	16,050	15,423	18,300	12,993	10,302	7,601	16,458
2012Q4	37	28,054	48,091	41,241	20,632	41,639	20,987	46,988	52,103	36,285	52,821	37,751	52,216	41,951	47,010	42,206	64,227	62,150
2013Q1	5	31,833	35,052	26,082	32,230	44,378	20,788	36,876	43,227	56,146	37,003	43,935	33,745	38,591	38,479	41,328	49,006	41,734
2013Q2	30	8,214	4,678	12,809	8,178	9,627	6,925	17,208	16,538	21,244	29,727	31,855	19,302	28,884	29,912	41,482	23,840	16,005
2013Q3	25	9,348	5,673	4,671	6,495	13,148	5,601	8,686	6,670	6,708	8,254	6,264	7,016	10,018	6,070	6,326	7,470	7,820
2013Q4	8	11,407	13,560	6,748	15,107	7,601	10,755	12,051	14,876	22,398	65,497	13,102	21,881	25,001	25,502	51,403	27,392	19,157
2014Q1	17	16,497	25,539	44,600	19,930	14,739	29,049	22,389	25,496	16,386	17,997	19,333	20,171	14,937	19,968	25,837	22,711	44,798
2014Q2	22	14,233	19,385	19,243	18,166	15,879	20,755	10,045	9,113	18,398	22,572	10,903	8,827	8,216	13,380	8,473	11,763	9,743
2014Q3	19	24,570	26,117	24,172	26,225	28,156	32,472	25,450	56,779	49,089	69,689	66,155	81,322	43,721	53,286	64,208	30,937	25,743
2014Q4	19	13,139	15,768	24,100	23,237	24,247	18,724	22,017	28,772	23,554	27,647	24,629	16,820	21,676	38,093	25,576	18,661	21,999
2015Q1	26	14,305	17,001	21,162	16,697	19,957	13,729	23,277	17,625	16,069	12,816	16,871	13,819	27,818	26,134	23,913	25,807	19,338
2015Q2	29	27,683	22,563	23,622	31,839	22,270	44,919	29,856	40,136	16,284	12,478	8,885	20,377	16,189	18,079	20,352	19,906	26,540
2015Q3	16	16,124	17,035	14,880	14,727	27,130	23,006	27,370	16,032	17,208	13,117	18,824	24,351	17,404	16,640	44,904	14,315	15,898
2015Q4	19	27,916	40,502	31,162	22,106	26,800	16,515	11,732	16,211	16,922	38,540	19,471	25,007	18,207	15,161	26,340	21,329	24,547
2016Q1	17	15,816	10,544	25,524	13,731	16,423	14,870	23,641	13,340	32,393	23,891	26,777	32,029	31,752	23,243	46,652	36,944	40,565
2016Q2	35	27,744	29,881	18,511	21,460	16,112	20,140	18,762	29,513	63,180	28,172	39,883	31,490	28,793	33,378	38,084	29,328	
2016Q3	22	38,179	8,601	28,369	4,720	15,150	5,572	13,772	13,400	13,488	10,822	10,803	39,334	9,202	33,442	11,226		
2016Q4	14	47,622	25,994	25,070	30,262	28,456	80,548	26,139	27,321	30,550	32,939	22,793	44,868	24,204	26,933			
2017Q1	19	16,880	15,425	16,027	13,270	28,447	36,294	27,292	49,871	35,463	34,322	29,633	35,856	28,834				
2017Q2	28	6,186	12,098	11,388	18,686	21,044	24,044	24,876	41,188	49,256	23,600	48,731	24,943					
2017Q3	16	14,074	14,390	27,245	42,044	38,836	37,488	23,470	17,864	25,818	19,536	57,367						
2017Q4	11	8,181	14,360	15,259	20,812	21,247	24,413	15,161	34,363	27,112	15,928							
2018Q1	15	38,288	37,610	53,983	46,030	46,202	57,224	40,760	47,115	62,918								
2018Q2	14	53,704	19,632	29,530	45,569	12,832	19,956	21,617	23,869									
2018Q3	17	12,823	11,373	18,481	26,595	25,127	16,675											
2018Q4	20	25,467	36,764	25,626	26,379	33,028	31,796											
2019Q1	19	24,926	59,283	27,767	64,252	30,540												
2019Q2	24	26,720	26,045	26,149	19,116													
2019Q3	10	7,803	9,958	10,020														
2019Q4	41	44,654	38,008															
2020Q1	30	36,019																
2020Q2	23																	
2020Q3	13																	
2020Q4	33																	
2021Q1	30																	
2021Q2	10																	
2021Q3	12																	
2021Q4	23																	
2022Q1	29																	
2022Q2	16																	
2022Q3	20																	
2022Q4	24																	
2023Q1	19																	
2023Q2	19																	
2023Q3	15																	
2023Q4	19																	
2024Q1	20																	
2024Q2	24																	
Total	1034																	

Note: 3rd Qtr 2017 diagonal data adjusted to account for no payments made in September

**New York State Department of Health**  
**Quarterly Analysis of New York Medical Indemnity Fund**  
**Average Payments per Participant by Admittance Quarter**  
**As of June 30, 2024**

Admittance Quarter	Living Participants	Incremental Severity per Participant by Participation Quarter																
		Q35	Q36	Q37	Q38	Q39	Q40	Q41	Q42	Q43	Q44	Q45	Q46	Q47	Q48	Q49	Q50	Q51
2011Q4	11	9,346	9,697	15,117	9,901	10,011	10,953	8,851	8,756	16,177	16,709	30,818	22,900	16,424	24,471	22,722	27,684	36,760
2012Q1	11	4,372	6,542	3,811	5,258	3,065	5,055	3,287	3,015	3,584	4,338	4,354	3,500	2,852	3,309	12,745	4,614	
2012Q2	14	79,234	110,514	35,145	42,266	67,587	50,601	98,314	61,296	62,295	52,501	40,007	84,775	43,542	72,310	38,933		
2012Q3	25	13,140	16,600	10,739	11,432	8,098	12,556	13,823	13,350	22,664	16,737	21,555	21,816	16,719	18,568			
2012Q4	37	38,569	34,003	43,454	40,118	72,186	66,876	55,288	67,260	49,937	48,745	75,168	63,203	66,354				
2013Q1	5	51,689	45,835	22,374	68,377	69,625	51,463	48,328	74,680	47,530	89,232	92,026	45,341					
2013Q2	30	17,492	14,756	26,923	27,197	32,606	46,520	22,649	26,449	31,572	31,756	101,290						
2013Q3	25	15,043	11,635	13,957	7,698	9,812	8,030	12,192	16,992	16,488	11,931							
2013Q4	8	42,944	42,546	28,113	36,891	106,704	42,999	38,222	94,033	84,922								
2014Q1	17	70,014	48,600	50,247	39,311	47,657	38,447	78,965	55,430									
2014Q2	22	12,060	10,381	9,242	8,926	12,625	13,027	11,325										
2014Q3	19	23,736	16,838	21,715	14,805	10,116	14,005											
2014Q4	19	27,824	24,361	38,189	40,594	29,575												
2015Q1	26	23,621	25,651	29,088	26,507													
2015Q2	29	16,132	21,203	17,556														
2015Q3	16	24,081	15,514															
2015Q4	19	39,218																
2016Q1	17																	
2016Q2	35																	
2016Q3	22																	
2016Q4	14																	
2017Q1	19																	
2017Q2	28																	
2017Q3	16																	
2017Q4	11																	
2018Q1	15																	
2018Q2	14																	
2018Q3	17																	
2018Q4	20																	
2019Q1	19																	
2019Q2	24																	
2019Q3	10																	
2019Q4	41																	
2020Q1	30																	
2020Q2	23																	
2020Q3	13																	
2020Q4	33																	
2021Q1	30																	
2021Q2	10																	
2021Q3	12																	
2021Q4	23																	
2022Q1	29																	
2022Q2	16																	
2022Q3	20																	
2022Q4	24																	
2023Q1	19																	
2023Q2	19																	
2023Q3	15																	
2023Q4	19																	
2024Q1	20																	
2024Q2	24																	
Total	1034																	

Note: 3rd Qtr 2017 diagonal data adjusted to account for no payments made in September

**New York State Department of Health**  
**Quarterly Analysis of New York Medical Indemnity Fund**  
**Average Payments per Participant by Admittance Quarter**  
**As of June 30, 2024**

Admittance Quarter	Living Participants	Cumulative Severity by Fund Participation Quarter																
		Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12	Q13	Q14	Q15	Q16	Q17
2011Q4	11	-	286	8,855	21,962	24,500	28,334	30,399	39,625	45,957	48,628	51,248	56,231	60,561	63,067	67,501	77,380	82,060
2012Q1	11	-	1,083	3,648	5,052	5,397	6,240	8,508	11,177	15,273	21,195	24,251	27,783	29,848	31,451	33,179	37,502	38,234
2012Q2	14	51	15,333	31,238	46,671	62,440	78,111	98,429	118,938	144,712	168,822	191,006	211,328	234,813	261,223	286,609	309,679	337,402
2012Q3	25	689	3,045	7,823	12,534	18,964	24,884	33,333	45,351	62,708	74,188	88,166	98,871	110,970	120,150	129,218	139,466	152,339
2012Q4	37	10	2,053	6,008	17,678	34,542	48,620	76,871	108,776	140,281	171,330	204,274	228,449	254,889	279,966	316,575	348,310	372,811
2013Q1	5	-	156	2,327	9,670	17,088	34,365	69,907	102,417	128,822	156,200	180,064	203,563	221,092	246,076	275,891	298,075	324,486
2013Q2	30	-	1,380	3,637	6,252	9,897	15,265	22,523	28,579	32,452	36,957	43,531	52,078	57,645	66,770	73,957	80,334	89,851
2013Q3	25	-	376	3,962	11,021	24,956	39,607	55,901	73,152	87,627	102,284	114,755	125,582	139,202	151,335	162,599	175,629	180,829
2013Q4	8	8	1,981	4,786	11,287	18,173	22,917	41,967	47,246	52,406	60,955	75,988	89,224	94,958	104,169	116,624	126,024	137,572
2014Q1	17	35	2,361	8,258	18,081	26,521	42,383	59,006	80,914	94,295	118,062	137,580	159,018	180,427	212,781	238,475	263,437	290,558
2014Q2	22	1,407	7,439	16,777	27,245	42,508	52,616	68,543	81,286	93,665	108,530	120,106	132,167	153,341	164,288	173,651	190,375	200,547
2014Q3	19	1,287	6,848	40,767	61,424	76,311	92,377	107,996	121,137	141,031	154,955	173,464	195,946	220,176	239,668	280,887	290,080	310,564
2014Q4	19	85	3,945	9,418	18,511	28,965	37,344	47,552	60,958	74,861	92,560	111,281	128,877	147,965	165,741	178,597	196,878	221,221
2015Q1	26	150	4,726	9,997	17,079	24,593	33,465	44,546	52,728	66,372	79,412	87,853	112,183	126,205	135,772	150,019	165,688	177,105
2015Q2	29	4,726	18,613	33,621	45,793	59,940	77,990	91,152	113,976	135,292	151,153	166,884	195,348	214,291	241,560	278,955	307,037	331,095
2015Q3	16	-	1,885	8,354	13,389	17,751	23,486	27,785	41,724	52,705	71,305	87,517	102,803	126,643	138,702	153,788	181,638	201,724
2015Q4	19	202	5,575	10,374	19,427	36,340	47,451	60,732	70,243	77,919	92,776	109,460	150,808	168,743	179,182	195,356	216,923	200,547
2016Q1	17	12	998	11,901	21,581	31,974	45,041	60,630	69,548	84,321	92,269	106,441	124,769	134,603	147,859	163,509	180,181	202,898
2016Q2	35	290	2,329	6,928	14,477	20,249	32,140	39,191	54,512	77,893	97,081	119,953	143,118	158,714	170,128	193,346	227,229	240,743
2016Q3	22	-	4,303	13,624	21,774	31,536	39,242	48,218	55,283	64,676	72,221	77,086	87,058	96,443	105,695	114,793	123,124	133,914
2016Q4	14	-	11,232	22,473	40,633	53,460	76,841	88,167	115,599	128,528	154,229	170,666	185,434	202,700	223,371	242,874	264,763	303,830
2017Q1	19	-	6,444	15,611	40,473	53,126	70,164	80,481	92,815	100,724	113,610	125,796	138,970	158,692	184,598	203,810	231,835	252,550
2017Q2	28	340	6,326	12,929	26,440	37,843	53,429	63,607	76,438	88,903	102,093	116,050	128,803	141,662	152,567	179,690	192,737	209,498
2017Q3	16	47	1,981	7,494	18,615	29,942	45,185	61,363	99,123	118,616	148,001	177,954	191,817	204,742	227,866	245,653	256,935	270,209
2017Q4	11	83	1,299	25,965	47,285	50,941	122,960	145,867	152,349	168,235	186,838	231,753	248,711	299,014	319,653	334,055	341,498	353,984
2018Q1	15	-	114	6,065	17,902	30,055	37,338	64,395	92,393	112,484	122,213	137,444	171,204	213,214	235,263	250,017	266,673	287,692
2018Q2	14	-	1,894	8,053	16,476	29,683	55,800	74,323	100,472	112,516	124,823	144,144	161,165	175,453	186,478	197,419	246,455	265,606
2018Q3	17	-	3,287	5,712	19,282	26,763	45,052	54,441	63,412	72,184	84,572	94,268	102,576	115,307	146,224	154,837	167,443	192,827
2018Q4	20	-	358	13,097	31,872	53,602	96,341	111,572	138,171	161,883	192,528	213,487	230,516	252,276	277,473	312,975	349,795	390,251
2019Q1	19	2	653	8,380	27,531	59,094	79,873	105,615	135,872	161,784	181,104	197,538	229,998	233,172	270,207	302,019	327,181	360,486
2019Q2	24	-	1,279	10,273	18,789	49,108	64,138	95,121	110,599	127,545	145,202	158,522	165,107	196,661	214,319	241,904	270,150	290,134
2019Q3	10	-	3,903	13,349	19,096	25,796	44,083	56,334	63,370	71,395	78,298	82,214	91,074	98,699	107,960	133,463	140,846	149,545
2019Q4	41	171	8,532	20,848	47,251	96,960	126,122	148,828	168,105	195,218	224,065	267,742	298,766	329,891	382,655	415,670	473,820	506,349
2020Q1	30	139	1,716	6,708	21,742	45,739	56,323	69,349	85,359	97,594	128,989	166,891	212,180	240,712	263,586	295,811	336,353	374,191
2020Q2	23	-	9,524	27,770	49,589	69,738	86,742	119,013	129,217	171,909	201,135	227,981	253,396	289,825	321,781	356,229	393,083	424,253
2020Q3	13	14	853	10,200	26,306	45,240	63,065	84,204	133,245	171,570	204,064	238,054	277,900	305,497	346,959	401,654	441,487	
2020Q4	33	7	6,403	13,979	21,757	33,368	38,966	59,607	73,389	84,715	128,489	141,827	155,294	172,110	196,837	226,338		
2021Q1	30	-	633	3,306	14,561	19,224	36,538	55,063	71,414	86,829	102,932	138,967	159,557	204,746	263,171			
2021Q2	10	-	1,136	21,822	35,219	82,738	127,848	152,137	175,362	204,055	246,264	278,675	302,504	336,331				
2021Q3	12	-	4,849	8,255	39,653	70,292	98,665	139,531	169,454	196,781	246,088	280,605	312,922					
2021Q4	23	40	3,981	23,128	46,058	66,244	82,597	98,971	115,446	136,587	157,525	176,307						
2022Q1	29	-	28,180	55,482	84,805	119,547	156,665	191,740	237,698	276,806	338,388							
2022Q2	16	-	859	8,116	15,462	20,606	28,603	37,258	48,385	66,052								
2022Q3	20	440	20,722	54,764	83,107	126,170	159,075	208,494	269,280									
2022Q4	24	1,393	8,647	25,636	41,492	67,253	94,853	120,550										
2023Q1	19	-	6,385	15,118	23,705	35,125	48,663											
2023Q2	19	279	11,665	27,193	69,996	94,452												
2023Q3	15	1,697	17,325	57,165	98,471													
2023Q4	19	6	18,812	56,777														
2024Q1	20	939	32,024															
2024Q2	24	247																
Total	1034																	

Note: 3rd Qtr 2017 diagonal data adjusted to account for no payments made in September

**New York State Department of Health**  
**Quarterly Analysis of New York Medical Indemnity Fund**  
**Average Payments per Participant by Admittance Quarter**  
**As of June 30, 2024**

Admittance Quarter	Living Participants	Cumulative Severity by Fund Participation Quarter																
		Q18	Q19	Q20	Q21	Q22	Q23	Q24	Q25	Q26	Q27	Q28	Q29	Q30	Q31	Q32	Q33	Q34
2011Q4	11	84,674	89,190	93,743	98,814	104,246	110,595	116,028	121,196	134,317	144,037	152,974	163,983	180,616	193,802	209,557	221,249	231,846
2012Q1	11	38,987	40,293	43,985	49,917	59,470	72,322	75,087	89,679	144,919	148,763	152,042	162,426	164,440	167,601	170,994	175,158	179,051
2012Q2	14	362,352	386,420	413,276	444,726	475,222	500,139	551,119	588,025	619,115	664,325	693,392	723,143	757,233	803,063	842,297	877,173	930,987
2012Q3	25	164,644	174,180	186,754	202,315	212,794	233,104	249,702	262,964	275,335	284,293	300,343	315,765	334,065	347,058	357,361	364,962	381,419
2012Q4	37	400,865	448,956	490,197	510,830	552,468	573,455	620,443	672,546	708,831	761,652	799,402	851,618	893,569	940,580	982,786	1,047,013	1,109,163
2013Q1	5	356,319	391,371	417,453	449,684	494,062	514,849	551,726	594,953	651,099	688,102	732,036	765,781	804,372	842,851	884,179	933,185	974,919
2013Q2	30	98,064	102,742	115,552	123,729	133,356	140,280	157,488	174,026	195,269	224,996	256,851	276,153	305,037	334,949	376,431	400,271	416,276
2013Q3	25	190,177	195,850	200,521	207,017	220,164	225,765	234,451	241,121	247,829	256,083	262,347	269,363	279,381	286,407	292,733	300,203	308,023
2013Q4	8	148,979	162,539	169,287	184,394	191,995	202,749	214,800	229,676	252,075	317,572	330,674	352,555	377,556	403,058	454,461	481,853	501,010
2014Q1	17	307,055	332,594	377,194	397,124	411,863	440,912	463,301	488,797	505,183	523,180	542,514	562,684	577,622	597,590	623,428	646,138	690,936
2014Q2	22	214,780	234,164	253,407	271,573	287,453	308,208	318,253	327,366	345,764	368,336	379,239	388,066	396,283	409,662	418,135	429,898	439,641
2014Q3	19	335,134	361,252	385,423	411,649	439,805	472,277	497,727	554,506	603,594	673,284	739,439	820,761	864,482	917,768	981,975	1,012,912	1,038,655
2014Q4	19	234,360	250,128	274,228	297,465	321,712	340,437	362,453	391,225	414,779	442,426	467,056	483,875	505,551	543,644	569,220	587,881	609,880
2015Q1	26	191,410	208,411	229,573	246,270	266,227	279,955	303,232	320,857	336,925	349,742	366,612	380,431	408,249	434,384	458,296	484,103	503,441
2015Q2	29	358,777	381,340	404,962	436,801	459,070	503,989	533,846	573,982	590,266	602,744	611,629	632,006	648,195	666,274	686,625	706,532	733,072
2015Q3	16	217,848	234,883	249,763	264,490	291,619	314,625	341,996	358,028	375,236	388,353	407,177	431,528	448,932	465,572	510,476	524,790	540,689
2015Q4	19	244,840	285,342	316,504	338,610	365,410	381,924	393,657	409,867	426,789	465,329	484,800	509,807	528,014	543,174	569,514	590,843	615,391
2016Q1	17	218,714	229,258	254,782	268,512	284,936	299,806	323,447	336,786	369,180	393,071	419,848	451,877	483,629	506,871	553,523	590,467	631,032
2016Q2	35	268,488	298,368	316,879	338,339	354,450	374,591	393,353	422,866	486,047	514,219	554,102	585,592	614,385	647,763	685,847	715,175	
2016Q3	22	172,093	180,693	209,063	213,782	228,932	234,505	248,276	261,676	275,164	285,986	296,789	336,123	345,325	378,766	389,992		
2016Q4	14	351,452	377,446	402,516	432,778	461,235	541,783	567,922	595,242	625,793	658,731	681,524	726,392	750,597	777,529			
2017Q1	19	269,430	284,854	300,881	314,151	342,598	378,893	406,184	456,056	491,518	525,841	555,474	591,330	620,163				
2017Q2	28	215,684	227,783	239,171	257,857	278,901	302,945	327,820	369,008	418,265	441,865	490,596	515,539					
2017Q3	16	284,282	298,672	325,917	367,961	406,796	444,285	467,755	485,618	511,437	530,973	588,340						
2017Q4	11	362,165	376,525	391,783	412,595	433,842	458,255	473,416	507,779	534,891	550,819							
2018Q1	15	325,980	363,590	417,574	463,604	509,806	567,030	607,790	654,905	717,823								
2018Q2	14	319,310	338,942	368,472	414,041	426,873	446,829	468,445	492,315									
2018Q3	17	205,650	217,022	235,503	262,097	287,225	303,900	321,575										
2018Q4	20	415,719	452,483	478,108	504,488	537,516	569,312											
2019Q1	19	385,412	444,695	472,462	536,713	567,254												
2019Q2	24	316,854	342,899	369,048	388,164													
2019Q3	10	157,348	167,305	177,325														
2019Q4	41	551,003	589,011															
2020Q1	30	410,210																
2020Q2	23																	
2020Q3	13																	
2020Q4	33																	
2021Q1	30																	
2021Q2	10																	
2021Q3	12																	
2021Q4	23																	
2022Q1	29																	
2022Q2	16																	
2022Q3	20																	
2022Q4	24																	
2023Q1	19																	
2023Q2	19																	
2023Q3	15																	
2023Q4	19																	
2024Q1	20																	
2024Q2	24																	
Total	1034																	

Note: 3rd Qtr 2017 diagonal data adjusted to account for no payments made in September

**New York State Department of Health**  
**Quarterly Analysis of New York Medical Indemnity Fund**  
**Average Payments per Participant by Admittance Quarter**  
**As of June 30, 2024**

Admittance Quarter	Living Participants	Cumulative Severity by Fund Participation Quarter																
		Q35	Q36	Q37	Q38	Q39	Q40	Q41	Q42	Q43	Q44	Q45	Q46	Q47	Q48	Q49	Q50	Q51
2011Q4	11	241,191	250,888	266,005	275,906	285,917	296,870	305,720	314,476	330,654	347,363	378,181	401,081	417,505	441,976	464,698	492,382	529,142
2012Q1	11	183,423	189,965	193,776	199,034	202,099	207,154	210,440	213,455	217,039	221,378	225,732	229,232	232,084	235,393	248,138	252,752	
2012Q2	14	1,010,221	1,120,735	1,155,880	1,198,146	1,265,732	1,316,333	1,414,647	1,475,943	1,538,237	1,590,738	1,630,745	1,715,520	1,759,062	1,831,372	1,870,305		
2012Q3	25	394,560	411,160	421,899	433,331	441,429	453,984	467,807	481,157	503,821	520,558	542,113	563,930	580,649	599,216			
2012Q4	37	1,147,732	1,181,734	1,225,188	1,265,306	1,337,492	1,404,368	1,459,656	1,526,916	1,576,853	1,625,599	1,700,766	1,763,970	1,830,324				
2013Q1	5	1,026,607	1,072,442	1,094,816	1,163,193	1,232,818	1,284,280	1,332,608	1,407,288	1,454,818	1,544,050	1,636,076	1,681,417					
2013Q2	30	433,768	448,523	475,447	502,644	535,250	581,770	604,419	630,868	662,440	694,196	795,486						
2013Q3	25	323,066	334,701	348,659	356,357	366,169	374,198	386,390	403,383	419,871	431,802							
2013Q4	8	543,953	586,500	614,613	651,504	758,207	801,206	839,429	933,462	1,018,384								
2014Q1	17	760,950	809,550	859,797	899,108	946,766	985,212	1,064,178	1,119,608									
2014Q2	22	451,701	462,082	471,324	480,250	492,875	505,902	517,227										
2014Q3	19	1,062,391	1,079,229	1,100,944	1,115,749	1,125,865	1,139,870											
2014Q4	19	637,704	662,066	700,254	740,848	770,424												
2015Q1	26	527,063	552,714	581,802	608,309													
2015Q2	29	749,204	770,407	787,964														
2015Q3	16	564,770	580,284															
2015Q4	19	654,609																
2016Q1	17																	
2016Q2	35																	
2016Q3	22																	
2016Q4	14																	
2017Q1	19																	
2017Q2	28																	
2017Q3	16																	
2017Q4	11																	
2018Q1	15																	
2018Q2	14																	
2018Q3	17																	
2018Q4	20																	
2019Q1	19																	
2019Q2	24																	
2019Q3	10																	
2019Q4	41																	
2020Q1	30																	
2020Q2	23																	
2020Q3	13																	
2020Q4	33																	
2021Q1	30																	
2021Q2	10																	
2021Q3	12																	
2021Q4	23																	
2022Q1	29																	
2022Q2	16																	
2022Q3	20																	
2022Q4	24																	
2023Q1	19																	
2023Q2	19																	
2023Q3	15																	
2023Q4	19																	
2024Q1	20																	
2024Q2	24																	
Total	1034																	

Note: 3rd Qtr 2017 diagonal data adjusted to account for no payments made in September





**New York State Department of Health**  
**Quarterly Analysis of New York Medical Indemnity Fund**  
**Benefit Payments by Admittance Quarter**  
**As of June 30, 2024**

Admittance Quarter	Living Participants	Incremental Benefits Paid by Fund Participation Quarter																
		Q18	Q19	Q20	Q21	Q22	Q23	Q24	Q25	Q26	Q27	Q28	Q29	Q30	Q31	Q32	Q33	Q34
2011Q4	11	28,752	49,678	50,087	55,775	59,762	69,834	59,758	56,849	144,337	106,913	98,308	121,098	182,965	145,051	173,303	128,606	116,570
2012Q1	11	8,287	14,368	40,610	65,249	105,081	141,372	30,423	160,512	607,638	42,285	36,061	114,231	22,149	34,779	37,316	45,809	42,822
2012Q2	14	349,296	336,954	375,984	440,301	426,941	348,845	713,715	516,684	435,265	632,934	406,936	416,523	477,262	641,614	549,281	488,256	753,403
2012Q3	25	307,643	238,399	314,347	389,016	261,971	507,772	414,951	331,539	309,276	223,944	401,243	385,568	457,496	324,832	257,553	190,033	411,439
2012Q4	37	1,038,009	1,779,355	1,525,926	763,402	1,540,636	776,503	1,738,563	1,927,812	1,342,537	1,954,365	1,396,773	1,931,997	1,552,175	1,739,388	1,561,621	2,376,410	2,299,549
2013Q1	5	159,165	175,258	130,412	161,152	221,890	103,938	184,382	216,135	280,731	185,013	219,674	168,724	192,955	192,394	206,641	245,028	208,669
2013Q2	30	246,411	140,344	384,275	245,332	288,796	207,737	516,227	496,133	637,311	891,812	955,645	579,065	866,508	897,368	1,244,458	715,186	480,148
2013Q3	25	233,702	141,831	116,773	162,384	328,688	140,031	217,140	166,754	167,698	206,360	156,590	175,392	250,455	175,649	158,155	186,748	195,506
2013Q4	8	91,257	108,478	53,984	120,859	60,805	86,037	96,409	119,008	179,187	523,978	104,815	175,052	200,006	204,015	411,228	219,133	153,252
2014Q1	17	280,450	434,155	758,208	338,804	250,559	493,832	380,612	433,439	278,562	305,956	328,667	342,901	253,936	339,463	439,237	386,082	761,559
2014Q2	22	313,120	426,463	423,346	399,652	349,347	456,615	220,993	200,477	404,766	496,582	239,873	194,196	180,758	294,351	186,404	258,781	214,338
2014Q3	19	466,826	496,231	459,264	498,283	534,967	616,974	483,546	1,078,794	932,685	1,324,100	1,256,948	1,545,115	830,695	1,012,435	1,219,947	587,801	489,111
2014Q4	19	249,641	299,587	457,909	441,494	460,699	355,764	418,314	546,666	447,534	525,292	467,959	319,574	411,838	723,766	485,945	354,553	417,987
2015Q1	26	371,925	442,027	550,201	434,119	518,889	356,943	605,197	458,241	417,782	333,219	438,633	359,297	723,274	679,491	621,727	670,970	502,799
2015Q2	29	802,793	654,317	685,037	923,324	645,819	1,302,651	865,836	1,163,944	472,250	361,849	257,661	590,938	469,476	524,286	590,199	577,287	769,665
2015Q3	16	257,980	272,563	238,079	235,634	434,073	368,098	437,927	256,516	275,327	209,865	301,187	389,620	278,459	266,240	718,461	229,037	254,376
2015Q4	19	530,408	769,545	592,069	420,013	509,203	313,778	222,915	308,002	321,517	732,264	369,940	475,133	345,931	288,051	500,452	405,257	466,396
2016Q1	17	268,874	179,249	433,906	233,420	279,199	252,797	401,890	226,776	550,687	406,148	455,215	544,487	539,779	395,128	793,084	628,049	689,597
2016Q2	35	971,052	1,045,824	647,869	751,093	563,912	704,908	656,678	1,032,972	2,211,306	986,036	1,395,921	1,102,150	1,007,743	1,168,238	1,332,932	1,026,493	
2016Q3	22	839,939	189,215	624,122	103,833	333,298	122,591	302,976	294,789	296,734	238,095	237,661	865,352	202,435	735,721	246,969		
2016Q4	14	666,711	363,915	350,984	423,667	398,388	1,127,673	365,947	382,490	427,703	461,139	319,103	628,155	338,857	377,062			
2017Q1	19	320,718	293,068	304,511	252,136	540,494	689,589	518,545	947,554	673,791	652,120	563,030	681,261	547,844				
2017Q2	28	173,222	338,758	318,872	523,201	589,235	673,227	696,515	1,153,265	1,379,179	660,812	1,364,458	698,397					
2017Q3	16	225,181	230,236	435,916	672,700	621,372	599,815	375,515	285,818	413,093	312,581	917,879						
2017Q4	11	89,988	157,962	167,847	228,928	233,717	268,543	166,773	377,992	298,231	175,204							
2018Q1	15	574,321	564,153	809,750	690,453	693,029	858,361	611,400	706,723	943,777								
2018Q2	14	751,853	274,849	413,422	637,969	179,643	279,378	302,634	334,170									
2018Q3	17	217,991	193,335	314,171	452,107	427,164	283,479	300,482										
2018Q4	20	509,346	735,284	512,511	527,588	660,557	635,927											
2019Q1	19	473,596	1,126,372	527,569	1,220,782	580,269												
2019Q2	24	641,281	625,079	627,568	458,795													
2019Q3	10	78,029	99,578	100,201														
2019Q4	41	1,830,822	1,558,331															
2020Q1	30	1,080,580																
2020Q2	23																	
2020Q3	13																	
2020Q4	33																	
2021Q1	30																	
2021Q2	10																	
2021Q3	12																	
2021Q4	23																	
2022Q1	29																	
2022Q2	16																	
2022Q3	20																	
2022Q4	24																	
2023Q1	19																	
2023Q2	19																	
2023Q3	15																	
2023Q4	19																	
2024Q1	20																	
2024Q2	24																	
Total	1034																	

Note: 3rd Qtr 2017 diagonal data adjusted to account for no payments made in September

**New York State Department of Health**  
**Quarterly Analysis of New York Medical Indemnity Fund**  
**Benefit Payments by Admittance Quarter**  
**As of June 30, 2024**

Admittance Quarter	Living Participants	Incremental Benefits Paid by Fund Participation Quarter														Total			
		Q35	Q36	Q37	Q38	Q39	Q40	Q41	Q42	Q43	Q44	Q45	Q46	Q47	Q48		Q49	Q50	Q51
2011Q4	11	102,802	106,664	166,283	108,914	110,122	120,478	97,357	96,317	177,951	183,799	339,001	251,900	180,660	269,183	249,942	304,524	404,364	5,820,566
2012Q1	11	48,093	71,961	41,919	57,838	33,711	55,606	36,153	33,164	39,424	47,722	47,897	38,496	31,373	36,399	140,197	50,752		2,780,269
2012Q2	14	1,109,272	1,547,197	492,030	591,717	946,214	708,408	1,376,396	858,144	872,125	735,013	560,092	1,186,846	609,586	1,012,342	545,068			26,184,273
2012Q3	25	328,509	415,001	268,473	285,810	202,438	313,891	345,575	333,746	566,595	418,429	538,881	545,411	417,978	464,189				14,980,412
2012Q4	37	1,427,044	1,258,104	1,607,788	1,484,356	2,670,869	2,474,423	2,045,657	2,488,631	1,847,679	1,803,574	2,781,205	2,338,522	2,455,111					67,721,989
2013Q1	5	258,443	229,173	111,869	341,886	348,125	257,313	241,639	373,399	237,651	446,158	460,132	226,706						8,407,087
2013Q2	30	524,762	442,668	807,696	815,912	978,189	1,395,608	679,468	793,474	947,153	952,682	3,038,689							23,864,571
2013Q3	25	376,075	290,880	348,936	192,447	245,301	200,741	304,796	424,810	412,201	298,276								10,795,042
2013Q4	8	343,551	340,369	224,905	295,129	853,630	343,991	305,779	752,264	679,378									8,147,072
2014Q1	17	1,190,239	826,207	854,192	668,293	810,174	653,597	1,342,413	942,308										19,033,333
2014Q2	22	265,323	228,388	203,319	196,372	277,751	286,594	249,155											11,378,995
2014Q3	19	450,985	319,928	412,578	281,287	192,213	266,098												21,657,533
2014Q4	19	528,657	462,867	725,582	771,286	561,934													14,638,049
2015Q1	26	614,153	666,925	756,299	689,194														15,816,045
2015Q2	29	467,835	614,896	509,133															22,850,948
2015Q3	16	385,302	248,218																9,284,543
2015Q4	19	745,142																	12,437,562
2016Q1	17																		10,727,545
2016Q2	35																		25,031,142
2016Q3	22																		8,579,830
2016Q4	14																		10,885,413
2017Q1	19																		11,783,105
2017Q2	28																		14,435,080
2017Q3	16																		9,413,444
2017Q4	11																		6,059,006
2018Q1	15																		10,767,346
2018Q2	14																		6,892,404
2018Q3	17																		5,466,781
2018Q4	20																		11,386,238
2019Q1	19																		10,777,822
2019Q2	24																		9,315,946
2019Q3	10																		1,773,254
2019Q4	41																		24,149,444
2020Q1	30																		12,306,314
2020Q2	23																		9,757,815
2020Q3	13																		5,739,334
2020Q4	33																		7,469,139
2021Q1	30																		7,895,145
2021Q2	10																		3,363,306
2021Q3	12																		3,755,063
2021Q4	23																		4,055,051
2022Q1	29																		9,813,238
2022Q2	16																		1,056,836
2022Q3	20																		5,385,603
2022Q4	24																		2,893,202
2023Q1	19																		924,604
2023Q2	19																		1,794,584
2023Q3	15																		1,477,072
2023Q4	19																		1,078,769
2024Q1	20																		640,470
2024Q2	24																		5,926
Total	1034																		552,653,560

Note: 3rd Qtr 2017 diagonal data adjusted to account for no payments made in September

New York State Department of Health
Quarterly Analysis of New York Medical Indemnity Fund
Benefit Payments by Admittance Quarter
As of June 30, 2024

Table with columns: Admittance Quarter, Living Participants, Q1-Q17, and Cumulative Benefits by Fund Participation Quarter. The table contains 24 rows of quarterly data from 2011Q4 to 2024Q2, plus a total row. Each row lists the number of living participants and the amount of benefit payments in each quarter from Q1 to Q17.

Note: 3rd Qtr 2017 diagonal data adjusted to account for no payments made in September



**New York State Department of Health**  
**Quarterly Analysis of New York Medical Indemnity Fund**  
**Benefit Payments by Admittance Quarter**  
**As of June 30, 2024**

Admittance Quarter	Living Participants	Cumulative Benefits by Fund Participation Quarter																Total	
		Q35	Q36	Q37	Q38	Q39	Q40	Q41	Q42	Q43	Q44	Q45	Q46	Q47	Q48	Q49	Q50		Q51
2011Q4	11	2,653,106	2,759,770	2,926,053	3,034,967	3,145,088	3,265,566	3,362,923	3,459,241	3,637,192	3,820,991	4,159,991	4,411,892	4,592,552	4,861,735	5,111,678	5,416,201	5,820,566	5,820,566
2012Q1	11	2,017,656	2,089,618	2,131,537	2,189,375	2,223,086	2,278,692	2,314,844	2,348,009	2,387,432	2,435,155	2,483,052	2,521,548	2,552,921	2,589,320	2,729,517	2,780,269		2,780,269
2012Q2	14	14,143,094	15,690,291	16,182,320	16,774,038	17,720,252	18,428,660	19,805,056	20,663,200	21,535,325	22,270,338	22,830,430	24,017,276	24,626,862	25,639,205	26,184,273			26,184,273
2012Q3	25	9,863,995	10,278,995	10,547,468	10,833,278	11,035,716	11,349,608	11,695,182	12,028,928	12,595,523	13,013,952	13,552,834	14,098,245	14,516,222	14,980,412				14,980,412
2012Q4	37	42,466,070	43,724,174	45,331,962	46,816,318	49,487,187	51,961,611	54,007,267	56,495,898	58,343,578	60,147,152	62,928,356	65,266,878	67,721,989					67,721,989
2013Q1	5	5,133,036	5,362,209	5,474,079	5,815,964	6,164,089	6,421,402	6,663,041	7,036,440	7,274,091	7,720,249	8,180,381	8,407,087						8,407,087
2013Q2	30	13,013,033	13,455,701	14,263,397	15,079,309	16,057,498	17,453,106	18,132,573	18,926,047	19,873,200	20,825,882	23,864,571							23,864,571
2013Q3	25	8,076,654	8,367,534	8,716,470	8,908,916	9,154,218	9,354,959	9,659,756	10,084,566	10,496,766	10,795,042								10,795,042
2013Q4	8	4,351,628	4,691,996	4,916,901	5,212,030	6,065,660	6,409,650	6,715,430	7,467,693	8,147,072									8,147,072
2014Q1	17	12,936,149	13,762,356	14,616,548	15,284,841	16,095,015	16,748,612	18,091,025	19,033,333										19,033,333
2014Q2	22	9,937,416	10,165,804	10,369,123	10,565,495	10,843,246	11,129,840	11,378,995											11,378,995
2014Q3	19	20,185,430	20,505,357	20,917,936	21,199,222	21,391,435	21,657,533												21,657,533
2014Q4	19	12,116,380	12,579,246	13,304,829	14,076,115	14,638,049													14,638,049
2015Q1	26	13,703,627	14,370,552	15,126,851	15,816,045														15,816,045
2015Q2	29	21,726,919	22,341,815	22,850,948															22,850,948
2015Q3	16	9,036,325	9,284,543																9,284,543
2015Q4	19	12,437,562																	12,437,562
2016Q1	17																		10,727,545
2016Q2	35																		25,031,142
2016Q3	22																		8,579,830
2016Q4	14																		10,885,413
2017Q1	19																		11,783,105
2017Q2	28																		14,435,080
2017Q3	16																		9,413,444
2017Q4	11																		6,059,006
2018Q1	15																		10,767,346
2018Q2	14																		6,892,404
2018Q3	17																		5,466,781
2018Q4	20																		11,386,238
2019Q1	19																		10,777,822
2019Q2	24																		9,315,946
2019Q3	10																		1,773,254
2019Q4	41																		24,149,444
2020Q1	30																		12,306,314
2020Q2	23																		9,757,815
2020Q3	13																		5,739,334
2020Q4	33																		7,469,139
2021Q1	30																		7,895,145
2021Q2	10																		3,363,306
2021Q3	12																		3,755,063
2021Q4	23																		4,055,051
2022Q1	29																		9,813,238
2022Q2	16																		1,056,836
2022Q3	20																		5,385,603
2022Q4	24																		2,893,202
2023Q1	19																		924,604
2023Q2	19																		1,794,584
2023Q3	15																		1,477,072
2023Q4	19																		1,078,769
2024Q1	20																		640,470
2024Q2	24																		5,926
Total	1034																		552,653,560

Note: 3rd Qtr 2017 diagonal data adjusted to account for no payments made in September















New York State Department of Health  
Quarterly Analysis of New York Medical Indemnity Fund  
Projected Incremental Discounted Payments per Participant by Admittance Quarter  
As of June 30, 2024

Table with columns: Admittance Quarter, Participants, Q51 through Q75. Rows list quarters from 2011Q4 to 2024Q2, plus a Total row. Each row contains 25 numerical values representing discounted payments per participant.

Sources:

NY MIF for Fund data; calculated diagonals based on Exhibit 6, Indicated Ultimate Severity and a discount factor of 1.0%  
Note: 3rd Qtr 2017 diagonal data adjusted to account for no payments made in September



**New York State Department of Health**  
**Quarterly Analysis of New York Medical Indemnity Fund**  
**Expected Fund Payments by Admittance Year - All Participants**  
**As of June 30, 2024**

Fiscal Year (1)	Live Births (2)	Admitted Participants (3)	Cumulative Benefit Payments (4)	Expected Benefit Payments (5)	Expected % of Benefits Paid (6)	Development of Current Payments (7)	B-F Indicated Benefit Payments (8)	Selected Ultimate Payments (9)	Indicated Ultimate Severity (10)
2011	239,608	22	8,760,554	47,121,845	15.56%	56,289,712	48,548,670	52,419,191	2,382,691
2012	238,237	86	117,017,613	692,698,786	14.36%	814,755,619	710,228,949	762,492,284	8,866,189
2013	235,956	84	61,694,117	317,068,738	13.20%	467,476,455	336,918,446	402,197,451	4,788,065
2014	237,491	91	63,066,105	464,895,629	12.02%	524,754,917	472,089,639	498,422,278	5,477,168
2015	235,139	85	55,006,719	382,614,993	10.87%	505,923,440	396,021,751	450,972,596	5,305,560
2016	231,623	91	56,254,621	451,186,161	9.71%	579,147,082	463,615,462	521,381,272	5,729,465
2017	227,666	72	40,756,117	367,020,610	8.58%	474,940,914	376,281,578	425,611,246	5,911,267
2018	224,006	73	34,832,097	348,196,908	7.45%	467,629,527	357,093,028	412,361,278	5,648,785
2019	217,300	106	48,748,974	527,712,954	6.30%	774,251,463	543,235,687	658,743,575	6,214,562
2020	208,179	100	31,488,394	424,202,414	5.09%	618,629,853	434,098,813	526,364,333	5,263,643
2021	220,360	74	21,652,744	289,477,426	3.90%	554,946,288	299,835,418	427,390,853	5,775,552
2022	218,616	79	11,054,116	380,330,364	2.69%	411,080,131	381,157,238	396,118,684	5,014,161
2023	216,872	73	5,139,790	373,606,099	1.49%	345,341,322	373,185,428	373,185,428	5,112,129
2024	215,127	24	6,032	130,036,034	0.30%	2,027,208	129,655,163	129,655,163	5,402,298
<b>Total</b>		<b>1,060</b>	<b>555,477,992</b>	<b>5,196,168,959</b>		<b>6,597,193,931</b>	<b>5,321,965,270</b>	<b>6,037,315,631</b>	<b>5,695,581</b>

Sources:

- (2) Vital Statistics of New York State; adjusted to MIF fiscal year
- (3) Provided by MIF; includes all living and deceased participants admitted through 06/30/2024
- (4) Provided by MIF; includes 6.2% load for prescription drugs
- (5), (6) Pinnacle estimate of expected payments and payment distributions based on admittance year and 3.0% inflation rate
- (7) Col (4) / Col (6)
- (8) Col (4) + {Col (5) x [1 - Col (6)]}
- (9) Selected based on Cols (7) and (8)
- (10) Col (9) / Col (3)

**New York State Department of Health**  
**Quarterly Analysis of New York Medical Indemnity Fund**  
**Average Payments per Participant by Admittance Quarter**  
**As of June 30, 2024**

Calendar Year Admittance Quarter (1)	Living Participants (2)	Deceased Participants (3)	Paid For Deceased (4)	% Paid (5)	Estimated Ultimate Severity (6)	Estimated Ultimate Benefits (7)	Indicated Ultimate Severity (8)	Indicated Ultimate Payments (9)	Prior Quarter Selected Severity (10)	Selected Severity (11)	Selected Ultimate Benefits (12)
2011Q4	11	0	-	15.0%	3,536,760	38,904,355	3,203,792	35,241,709	3,879,169	3,915,933	43,075,258
2012Q1	11	0	-	14.7%	1,723,884	18,962,727	1,561,589	17,177,483	2,185,418	2,190,034	24,090,371
2012Q2	14	2	5,184,669	14.4%	10,443,816	151,398,093	10,272,987	149,006,491	12,632,066	12,671,009	182,578,798
2012Q3	25	0	-	14.1%	4,260,993	106,524,835	4,193,683	104,842,086	5,580,597	5,599,909	139,997,723
2012Q4	37	3	5,940,514	13.8%	12,122,345	454,467,264	11,928,314	447,288,145	14,476,260	14,544,524	544,087,904
2013Q1	5	0	-	13.5%	12,468,068	62,340,339	12,271,112	61,355,562	14,580,987	14,628,241	73,141,207
2013Q2	30	0	-	13.2%	6,027,655	180,829,639	5,244,239	157,327,174	5,623,245	5,725,260	171,757,789
2013Q3	25	2	2,148,287	12.9%	2,679,348	69,131,985	2,319,944	60,146,887	3,789,407	3,801,460	97,184,783
2013Q4	8	0	-	12.6%	8,074,788	64,598,305	7,025,306	56,202,450	7,721,735	7,806,895	62,455,158
2014Q1	17	2	959,711	12.3%	8,632,967	147,720,158	7,503,602	128,520,939	9,718,693	9,774,427	167,124,966
2014Q2	22	3	2,156,952	12.0%	3,487,908	78,890,918	3,494,137	79,027,977	4,934,162	4,945,645	110,961,134
2014Q3	19	1	4,583,832	11.7%	7,666,484	150,247,038	7,680,223	150,508,064	9,368,136	9,383,998	182,879,785
2014Q4	19	0	-	11.4%	6,735,405	127,972,703	6,747,107	128,195,032	7,708,362	7,739,457	147,049,676
2015Q1	26	1	167,134	11.2%	5,395,387	140,447,204	5,404,772	140,691,205	6,020,418	6,048,108	157,417,940
2015Q2	29	2	8,694,551	10.9%	4,489,767	138,897,790	4,670,386	144,135,744	6,107,819	6,126,460	186,361,882
2015Q3	16	0	-	10.6%	5,479,753	87,676,052	5,686,399	90,982,391	5,800,593	5,816,608	93,065,721
2015Q4	19	1	1,081,327	10.3%	5,804,278	111,362,609	6,025,309	115,562,189	6,292,032	6,331,796	121,385,457
2016Q1	17	1	1,175,103	10.0%	5,616,030	96,647,607	5,830,422	100,292,271	6,010,000	6,051,086	104,043,564
2016Q2	35	0	-	9.7%	7,362,805	257,698,176	6,395,854	223,854,884	7,473,291	7,503,262	262,614,170
2016Q3	22	0	-	9.4%	4,139,485	91,068,670	3,595,850	79,108,695	5,084,063	5,096,470	112,122,341
2016Q4	14	1	61,720	9.1%	8,457,465	118,466,227	7,346,174	102,908,153	8,909,480	8,938,456	125,200,100
2017Q1	19	0	-	8.9%	6,998,565	132,972,741	6,079,449	115,509,539	7,364,475	7,394,997	140,504,952
2017Q2	28	1	4,649	8.6%	6,005,761	168,165,951	5,663,454	158,581,371	6,401,715	6,428,126	179,992,175
2017Q3	16	1	4,077,875	8.3%	4,017,113	68,351,686	3,773,633	64,455,998	4,329,276	4,359,622	73,831,834
2017Q4	11	0	-	8.0%	6,870,555	75,576,109	6,478,970	71,268,666	7,974,086	7,991,445	87,905,900
2018Q1	15	0	-	7.7%	9,282,749	139,241,234	8,753,681	131,305,212	8,580,653	8,645,092	129,676,376
2018Q2	14	1	1,178,386	7.4%	5,479,436	77,890,495	4,724,471	67,320,982	5,899,946	5,924,869	84,126,549
2018Q3	17	2	491,216	7.2%	4,085,185	69,939,361	3,526,916	60,448,794	4,913,306	4,931,559	84,327,721
2018Q4	20	0	-	6.9%	8,280,846	165,616,914	7,157,159	143,143,183	8,560,366	8,593,159	171,863,177
2019Q1	19	0	-	6.6%	8,613,471	163,655,953	7,444,648	141,448,318	8,624,360	8,655,901	164,462,122
2019Q2	24	1	1,286,793	6.3%	5,313,431	128,809,126	4,311,268	104,757,233	6,093,696	6,109,829	147,922,689
2019Q3	10	0	-	6.0%	2,952,036	29,520,361	2,400,817	24,008,170	4,377,880	4,387,556	43,875,565
2019Q4	41	0	-	5.7%	10,331,233	423,580,560	8,402,133	344,487,450	9,997,138	10,034,377	411,409,453
2020Q1	30	0	-	5.4%	7,602,625	228,078,742	6,183,024	185,490,723	7,590,922	7,626,357	228,790,699
2020Q2	23	0	-	5.1%	8,334,991	191,704,782	6,589,398	151,556,144	8,337,662	8,368,190	192,468,361
2020Q3	13	0	-	4.8%	9,227,638	119,959,298	7,295,099	94,836,282	8,696,506	8,736,852	113,579,074
2020Q4	33	0	-	4.5%	5,040,710	166,343,438	3,985,037	131,506,214	5,600,966	5,630,799	185,816,366
2021Q1	30	1	15,942	4.2%	6,259,323	187,795,639	4,948,325	148,465,692	5,768,543	5,827,310	174,835,239
2021Q2	10	0	-	3.9%	8,619,943	86,199,428	5,749,671	57,496,706	8,287,582	8,321,897	83,218,966
2021Q3	12	0	-	3.6%	8,674,051	104,088,616	5,785,762	69,429,144	8,252,538	8,284,164	99,409,964
2021Q4	23	0	-	3.3%	5,340,375	122,828,621	3,562,135	81,929,094	5,993,251	6,011,528	138,265,138
2022Q1	29	0	-	3.0%	11,297,601	327,630,429	7,535,721	218,535,909	9,469,912	9,530,701	276,390,338
2022Q2	16	0	-	2.7%	2,456,349	39,301,583	2,134,469	34,151,512	4,172,668	4,189,981	67,039,701
2022Q3	20	0	-	2.4%	11,300,675	226,013,510	9,819,837	196,396,744	9,142,220	9,203,114	184,062,280
2022Q4	24	0	-	2.1%	5,782,650	138,783,612	5,024,893	120,597,435	6,195,751	6,221,522	149,316,518
2023Q1	19	0	-	1.8%	2,723,945	51,754,953	2,367,000	44,972,994	4,400,617	4,414,209	83,869,964
2023Q2	19	0	-	1.5%	6,346,196	120,577,717	6,052,190	114,991,609	5,987,471	6,011,997	114,227,949
2023Q3	15	0	-	1.2%	5,180,115	77,701,727	4,940,131	74,101,972	6,428,132	6,469,565	97,043,475
2023Q4	19	0	-	0.9%	4,961,744	94,273,139	4,731,877	89,905,666	5,741,052	5,779,131	109,803,484
2024Q1	20	0	-	0.6%	4,938,080	98,761,595	4,709,309	94,186,181	6,664,324	6,658,338	113,166,769
2024Q2	24	0	-	0.3%	4,540,610	108,974,632	5,402,298	129,655,163		5,945,322	142,687,720
<b>Total</b>	<b>1034</b>	<b>26</b>	<b>39,208,662</b>			<b>6,828,344,648</b>		<b>6,037,315,631</b>			<b>7,382,486,245</b>

Sources:

- (1) - (4) Provided by MIF
- (5) Based on Virginia Birth Fund patterns
- (6) [Exhibit 4, Page 9 Total - Col (4)] / Col (5) / Col (2); most recent 4 quarters are based on judgmental selection
- (7) [Col (6) x Col (2)] + Col (4)
- (8) [Col (9) - Col (4)] / Col (2)
- (9) From Exhibit 6, Page 1, Col (9); allocated based on Col (7)
- (10) From Pinnacle analysis as of 3/31/2024
- (11) Selected severity for currently living participants (based on Col (6), Col (8) and prior selected severity)
- (12) [Col (11) x Col (2)] + Col (4)

New York State Department of Health  
Quarterly Analysis of New York Medical Indemnity Fund  
Participant Profile  
As of June 30, 2024

Row	Paid Benefits Current Quarter	Cumulative To Date	Medicaid	Incurred to Date	Current Annual Paid	Estimate of Cumulative Incurred in 12 Months
1	16,848	353,341	-	353,341	29,445	382,786
2	1,422	138,350	35,221	173,570	13,613	187,184
3	38,796	1,145,588	-	1,145,588	93,517	1,239,105
4	-	276,796	1,631	278,416	123,741	278,416
5	-	1,303,627	-	1,303,627	104,290	1,407,917
6	22,321	706,877	-	706,877	57,704	764,581
7	1,825	12,388	-	12,388	1,032	13,420
8	178,565	8,264,664	-	8,264,664	674,666	8,939,330
9	-	6,920	8,946	15,866	1,244	17,110
10	-	21,110	-	21,110	1,723	22,834
11	160,074	841,549	7,885	849,434	66,622	916,056
12	5,634	45,877	-	45,877	3,745	49,622
13	-	44,463	11,723	56,187	4,587	60,774
14	2,847	334,283	-	334,283	27,288	361,571
15	351	54,416	1,853	56,269	4,502	60,771
16	35,015	292,479	10,875	303,354	23,792	327,146
17	-	125,408	-	125,408	10,033	135,441
18	17,605	355,139	-	355,139	27,854	382,993
19	49,646	2,265,522	-	2,265,522	188,793	2,454,315
20	3,126	325,770	-	325,770	27,147	352,917
21	5,368	662,924	25,289	688,213	56,181	744,393
22	-	2,893	8,025	10,917	873	11,791
23	-	-	-	-	-	-
24	200	50,440	10,565	61,006	4,980	65,986
25	400	376,765	-	376,765	31,397	408,163
26	-	-	6,530	6,530	522	7,053
27	42,065	362,083	-	362,083	30,174	392,257
28	-	17,546	-	17,546	1,432	18,978
29	77,088	4,734,568	3,057	4,737,625	386,745	5,124,370
30	2,542	65,510	-	65,510	5,459	70,969
31	-	12,307	-	12,307	1,026	13,332
32	332	70,101	-	70,101	5,842	75,943
33	-	-	147	147	12	159
34	26,000	333,518	9,231	342,750	26,882	369,632
35	25,679	1,007,949	-	1,007,949	83,996	1,091,945
36	5,203	187,779	-	187,779	15,022	202,801
37	-	12,767	-	12,767	1,064	13,831
38	-	4,907,883	65,793	4,973,676	423,292	4,973,676
39	-	147,699	-	147,699	12,308	160,007
40	25,519	837,673	-	837,673	69,806	907,479
41	12,231	287,724	-	287,724	22,567	310,291
42	-	30,863	-	30,863	2,572	33,435
43	6,376	80,822	-	80,822	6,735	87,557
44	-	118,948	-	118,948	9,516	128,464
45	17,330	122,615	-	122,615	9,809	132,424
46	662	152,598	4,130	156,728	12,292	169,020
47	362	8,560	-	8,560	685	9,244
48	25,382	555,879	-	555,879	44,470	600,350
49	2,443	205,683	-	205,683	17,140	222,823
50	4,050	419,932	-	419,932	34,994	454,927
51	39,091	1,179,702	-	1,179,702	98,308	1,278,010
52	105,141	1,376,568	50,146	1,426,714	111,899	1,538,613
53	-	107,358	-	107,358	8,589	115,947
54	440	151,754	-	151,754	12,646	164,400
55	29,288	1,665,170	22,702	1,687,872	132,382	1,820,254
56	-	43,914	-	43,914	3,444	47,359
57	191,432	3,397,301	38,552	3,435,853	280,478	3,716,331
58	-	1,544	-	1,544	126	1,670
59	-	291	-	291	24	316
60	178,158	5,156,765	-	5,156,765	429,730	5,586,495
61	-	1,702,879	-	1,702,879	144,926	1,847,805
62	439,278	7,085,433	-	7,085,433	603,016	7,688,449
63	-	1,000	-	1,000	85	1,085
64	-	23,746	-	23,746	1,979	25,725
65	60,238	722,869	-	722,869	61,521	784,390
66	67,600	1,101,175	-	1,101,175	93,717	1,194,892
67	9,080	97,636	-	97,636	8,309	105,945
68	-	322,022	-	322,022	107,341	322,022
69	153,651	4,300,895	-	4,300,895	366,034	4,666,928
70	274,325	5,529,272	-	5,529,272	470,576	5,999,848
71	86,648	2,588,752	-	2,588,752	220,319	2,809,072
72	82,052	2,699,244	-	2,699,244	229,723	2,928,967
73	475	114,509	-	114,509	9,542	124,052
74	45,742	821,664	-	821,664	68,472	890,136
75	-	1,060,878	-	1,060,878	212,176	1,060,878
76	-	17,104	-	17,104	1,456	18,560
77	7,800	362,399	-	362,399	30,843	393,242
78	-	37,356	-	37,356	3,179	40,535
79	228	188,437	-	188,437	16,037	204,474
80	240,630	3,773,395	-	3,773,395	321,140	4,094,535
81	33,992	847,773	-	847,773	72,151	919,924
82	23,880	3,778,816	-	3,778,816	321,601	4,100,417
83	29,280	1,381,577	-	1,381,577	117,581	1,499,158
84	40,320	1,188,397	-	1,188,397	101,140	1,289,538
85	253,781	9,783,676	-	9,783,676	832,653	10,616,329
86	15,671	976,798	-	976,798	83,132	1,059,929
87	-	4,557,615	-	4,557,615	434,059	4,557,615
88	810	19,090	-	19,090	1,625	20,715
89	5,891	422,173	-	422,173	35,930	458,103
90	1,480	34,427	-	34,427	2,930	37,357
91	5,769	366,965	-	366,965	31,231	398,196
92	-	6,635	-	6,635	565	7,200
93	16,065	172,338	-	172,338	14,667	187,005
94	-	100,963	-	100,963	8,593	109,556
95	281,332	3,760,331	-	3,760,331	320,028	4,080,359
96	6,776	177,159	-	177,159	15,077	192,236
97	21,912	518,811	-	518,811	44,154	562,965
98	21,753	645,981	-	645,981	54,977	700,958
99	31,980	410,392	-	410,392	34,927	445,320
100	-	14,747	-	14,747	1,255	16,002



New York State Department of Health  
 Quarterly Analysis of New York Medical Indemnity Fund  
 Participant Profile  
 As of June 30, 2024

Row	Paid Benefits Current Quarter	Cumulative To Date	Medicaid	Incurred to Date	Current Annual Paid	Estimate of Cumulative Incurred in 12 Months
101	3,750	40,276	-	40,276	3,428	43,704
102	98,050	1,868,530	-	1,868,530	159,024	2,027,554
103	38,312	813,740	-	813,740	69,254	882,995
104	104,991	3,580,202	-	3,580,202	311,322	3,891,524
105	-	2,045	-	-	178	2,222
106	69,793	2,486,057	-	2,486,057	216,179	2,702,236
107	32,808	1,290,545	-	1,290,545	112,221	1,402,767
108	9,624	516,297	-	516,297	44,895	561,192
109	-	37,475	-	37,475	3,331	40,806
110	4,577	79,340	-	79,340	7,052	86,392
111	118,402	3,294,841	-	3,294,841	292,875	3,587,716
112	1,233	40,585	-	40,585	3,608	44,193
113	1,366	151,588	-	151,588	13,474	165,062
114	-	93,596	-	93,596	8,320	101,915
115	5,805	212,644	-	212,644	18,902	231,546
116	678	76,293	-	76,293	6,782	83,075
117	14,424	130,382	-	130,382	11,590	141,972
118	-	5,610	-	5,610	499	6,108
119	1,538	15,429	-	15,429	1,371	16,801
120	19,512	970,069	-	970,069	86,228	1,056,298
121	-	-	-	-	-	-
122	-	30,041	-	30,041	2,670	32,711
123	-	116,533	-	116,533	10,358	126,891
124	225	1,557	-	1,557	138	1,695
125	-	200	-	-	18	218
126	-	33,785	-	33,785	3,003	36,788
127	78,759	1,946,216	-	1,946,216	172,997	2,119,213
128	220,173	2,906,400	-	2,906,400	258,347	3,164,746
129	338,601	6,155,031	-	6,155,031	547,114	6,702,145
130	-	-	-	-	-	-
131	490	36,975	-	36,975	3,287	40,262
132	-	1,679	-	1,679	149	1,828
133	2,004	45,177	-	45,177	4,016	49,193
134	2,114	69,120	-	69,120	6,144	75,264
135	-	1,938	-	1,938	172	2,111
136	2,100,940	5,717,669	-	5,717,669	508,237	6,225,907
137	200	288,902	-	288,902	25,680	314,582
138	441	801	-	801	71	872
139	19,038	252,357	-	252,357	23,942	275,298
140	12,478	432,365	-	432,365	39,306	471,671
141	2,421	27,675	-	27,675	2,516	30,191
142	275	188,782	-	188,782	17,162	205,944
143	-	10,043	-	10,043	913	10,956
144	-	3,926	-	3,926	357	4,283
145	2,240	142,817	-	142,817	12,983	155,800
146	16,725	998,760	-	998,760	90,796	1,089,556
147	-	140,172	-	140,172	12,743	152,915
148	-	3,857	-	3,857	351	4,208
149	-	21,035	-	21,035	2,003	21,035
150	-	-	-	-	-	-
151	16,750	510,306	-	510,306	46,391	556,697
152	45,898	555,885	-	555,885	50,535	606,420
153	-	1,510	-	1,510	137	1,647
154	29,122	971,108	-	971,108	88,283	1,059,390
155	7,520	208,951	-	208,951	18,996	227,946
156	28,044	273,894	-	273,894	24,899	298,794
157	1,829	364,533	-	364,533	33,139	397,672
158	58,952	443,160	-	443,160	40,287	483,447
159	-	2,127,253	-	2,127,253	567,267	2,127,253
160	41,667	2,223,073	-	2,223,073	202,098	2,425,171
161	50	5,196	-	5,196	472	5,668
162	2,781	88,771	-	88,771	8,070	96,841
163	-	34,928	-	34,928	3,175	38,103
164	-	42,943	-	42,943	3,904	46,847
165	-	9,033	-	9,033	821	9,855
166	34,865	1,280,124	-	1,280,124	119,081	1,399,205
167	-	29,397	-	29,397	2,735	32,131
168	660	40,809	-	40,809	3,796	44,605
169	848	38,344	-	38,344	3,567	41,910
170	612,528	6,190,545	-	6,190,545	575,865	6,766,409
171	436	17,647	-	17,647	1,642	19,288
172	-	1,104	-	1,104	103	1,207
173	1,600	69,916	-	69,916	6,504	76,420
174	-	904,976	-	904,976	190,521	904,976
175	-	54,735	-	54,735	27,367	54,735
176	130,384	3,490,407	-	3,490,407	332,420	3,822,827
177	600	13,579	-	13,579	1,293	14,872
178	-	2,726	-	2,726	260	2,986
179	238,811	2,315,622	-	2,315,622	220,535	2,536,157
180	2,407	9,369	-	9,369	892	10,261
181	20,175	628,480	-	628,480	59,855	688,335
182	550	41,945	-	41,945	3,995	45,940
183	13,172	178,704	-	178,704	17,019	195,724
184	-	1,690	-	1,690	161	1,851
185	-	-	-	-	-	-
186	373,666	7,705,055	-	7,705,055	733,815	8,438,870
187	12,803	563,209	-	563,209	53,639	616,848
188	774	141,777	-	141,777	13,503	155,280
189	76,716	942,880	-	942,880	89,798	1,032,678
190	6,244	73,667	-	73,667	7,016	80,683
191	26,556	794,720	-	794,720	75,688	870,408
192	-	3,597	-	3,597	343	3,939
193	-	3,336	-	3,336	326	3,662
194	17,033	760,135	-	760,135	74,159	834,294
195	-	-	-	-	-	-
196	395	13,582	-	13,582	1,325	14,907
197	-	1,553,019	-	1,553,019	310,604	1,553,019
198	-	105	-	105	10	115
199	981	6,177	-	6,177	603	6,780
200	5,256	71,262	-	71,262	6,952	78,214

New York State Department of Health  
 Quarterly Analysis of New York Medical Indemnity Fund  
 Participant Profile  
 As of June 30, 2024

Row	Paid Benefits Current Quarter	Cumulative To Date	Medicaid	Incurred to Date	Current Annual Paid	Estimate of Cumulative Incurred in 12 Months
201	-	34,772	-	34,772	3,392	38,164
202	-	323,751	-	323,751	44,655	323,751
203	-	30,603	-	30,603	2,986	33,589
204	5,202	696,598	-	696,598	67,961	764,559
205	2,895	54,504	-	54,504	5,318	59,822
206	1,283	291,214	-	291,214	28,411	319,625
207	-	2,501	-	2,501	244	2,745
208	43,109	906,456	-	906,456	88,435	994,891
209	-	37,295	-	37,295	3,639	40,933
210	905	134,403	-	134,403	13,113	147,516
211	28,632	1,227,713	-	1,227,713	119,777	1,347,490
212	6,198	541,798	-	541,798	52,858	594,656
213	44,941	1,126,826	-	1,126,826	109,934	1,236,760
214	-	280,182	-	280,182	37,358	280,182
215	305	8,316	-	8,316	811	9,127
216	81,590	1,769,892	-	1,769,892	172,672	1,942,565
217	-	735,593	-	735,593	71,765	807,358
218	634	11,407	-	11,407	1,141	12,548
219	46,118	1,343,100	-	1,343,100	134,310	1,477,410
220	-	16,209	-	16,209	1,621	17,829
221	-	4,583,832	-	4,583,832	591,462	4,583,832
222	5,506	506,906	-	506,906	50,691	557,596
223	14	10,956	-	10,956	1,096	12,052
224	14,070	28,947	-	28,947	2,895	31,841
225	6,525	45,342	-	45,342	4,534	49,876
226	131,913	4,294,629	-	4,294,629	429,463	4,724,091
227	-	10,223	-	10,223	1,022	11,246
228	547	99,736	-	99,736	9,974	109,710
229	14,749	661,256	-	661,256	66,126	727,382
230	54	37,065	-	37,065	3,707	40,772
231	-	14,116	-	14,116	1,412	15,528
232	20,664	171,486	-	171,486	17,149	188,634
233	-	-	-	-	-	-
234	2,576	164,736	-	164,736	16,474	181,209
235	11,587	405,959	-	405,959	40,596	446,555
236	-	221	-	221	22	243
237	-	7,821,299	-	7,821,299	782,130	8,603,429
238	-	-	-	-	-	-
239	-	17,350	-	17,350	1,779	19,129
240	-	10,444	-	10,444	1,071	11,516
241	9,013	312,012	-	312,012	32,001	344,014
242	91,316	3,091,690	-	3,091,690	317,096	3,408,786
243	24,589	1,141,527	-	1,141,527	117,080	1,258,607
244	8,148	530,104	-	530,104	54,370	584,474
245	78,163	1,885,932	-	1,885,932	193,429	2,079,360
246	-	3,496	-	3,496	359	3,855
247	-	194,292	-	194,292	19,927	214,219
248	-	5,832	-	5,832	598	6,431
249	52	33,742	-	33,742	3,461	37,202
250	189,900	3,438,190	-	3,438,190	352,635	3,790,825
251	55,475	1,280,257	-	1,280,257	131,308	1,411,565
252	44,457	1,033,878	-	1,033,878	106,039	1,139,917
253	12,467	138,335	-	138,335	14,188	152,523
254	-	14,973	-	14,973	1,536	16,508
255	24,829	576,997	-	576,997	59,179	636,177
256	-	-	-	-	-	-
257	-	167,134	-	167,134	51,426	167,134
258	-	91,569	-	91,569	9,639	101,207
259	97,791	1,195,315	-	1,195,315	125,823	1,321,138
260	3,063	4,662	-	4,662	491	5,153
261	82,947	1,058,650	-	1,058,650	111,437	1,170,087
262	-	6,000	-	6,000	632	6,632
263	14,850	121,397	-	121,397	12,779	134,176
264	-	2,708	-	2,708	285	2,994
265	15,764	60,719	-	60,719	6,391	67,110
266	-	4,184	-	4,184	440	4,624
267	1,325	16,019	-	16,019	1,686	17,705
268	14,635	340,175	-	340,175	35,808	375,983
269	1,430	54,005	-	54,005	5,685	59,689
270	5,076	55,046	-	55,046	5,794	60,840
271	149,967	3,376,710	-	3,376,710	355,443	3,732,153
272	28,807	2,243,043	-	2,243,043	236,110	2,479,153
273	41,898	558,655	-	558,655	58,806	617,461
274	17,555	397,268	-	397,268	41,818	439,086
275	52,644	914,629	-	914,629	96,277	1,010,905
276	28,323	1,356,312	-	1,356,312	142,770	1,499,081
277	27,676	1,102,176	-	1,102,176	116,019	1,218,194
278	10,752	269,649	-	269,649	28,384	298,033
279	650	825	-	825	87	912
280	591	7,400	-	7,400	779	8,179
281	41,141	603,996	-	603,996	63,579	667,575
282	23,457	592,225	-	592,225	62,339	654,565
283	-	221,802	-	221,802	23,348	245,150
284	37,610	1,265,926	-	1,265,926	136,857	1,402,783
285	-	103,473	-	103,473	11,186	114,660
286	-	-	-	-	-	-
287	-	5,921	-	5,921	640	6,561
288	-	23,310	-	23,310	2,520	25,830
289	1,942	141,413	-	141,413	15,288	156,701
290	1,084	10,956	-	10,956	1,184	12,141
291	140,376	5,615,060	-	5,615,060	607,033	6,222,093
292	-	6,555	-	6,555	709	7,263
293	20,007	676,804	-	676,804	73,168	749,972
294	1,177	41,209	-	41,209	4,455	45,664
295	-	6,677,457	-	6,677,457	1,068,393	6,677,457
296	3,928	2,017,094	-	2,017,094	224,122	2,017,094
297	9,523	439,540	-	439,540	47,518	487,058
298	11,833	251,057	-	251,057	27,141	278,198
299	107,959	739,123	-	739,123	79,905	819,028
300	-	-	-	-	-	-

New York State Department of Health  
 Quarterly Analysis of New York Medical Indemnity Fund  
 Participant Profile  
 As of June 30, 2024

Row	Paid Benefits Current Quarter	Cumulative To Date	Medicaid	Incurred to Date	Current Annual Paid	Estimate of Cumulative Incurred in 12 Months
301	42,645	982,369	-	982,369	106,202	1,088,571
302	-	247	-	247	27	274
303	8	40,560	-	40,560	4,385	44,945
304	-	122	-	122	13	135
305	-	-	-	-	-	-
306	-	8,895	-	8,895	962	9,857
307	-	1,436	-	1,436	155	1,591
308	1,015	12,220	-	12,220	1,321	13,541
309	43,110	778,407	-	778,407	84,152	862,559
310	1,896	236,198	-	236,198	25,535	261,733
311	-	2,653	-	2,653	287	2,940
312	5,673	75,021	-	75,021	8,110	83,131
313	57,368	1,145,343	-	1,145,343	123,821	1,269,163
314	663	44,928	-	44,928	4,857	49,785
315	4,300	501,666	-	501,666	55,741	557,407
316	26,810	550,140	-	550,140	61,127	611,267
317	16,180	688,189	-	688,189	76,465	764,654
318	-	10,183	-	10,183	1,131	11,314
319	5,715	142,375	-	142,375	15,819	158,195
320	15,531	411,284	-	411,284	45,698	456,982
321	130,970	4,421,714	-	4,421,714	491,302	4,913,016
322	19,201	640,963	-	640,963	71,218	712,181
323	2,400	87,166	-	87,166	9,685	96,851
324	-	1,923	-	1,923	214	2,136
325	-	28,781	-	28,781	3,198	31,979
326	12,242	645,703	-	645,703	71,745	717,448
327	1,898	22,448	-	22,448	2,494	24,943
328	-	448,696	-	448,696	49,855	498,551
329	-	-	-	-	-	-
330	2,581	98,874	-	98,874	10,986	109,860
331	-	38,207	-	38,207	4,367	42,574
332	22,992	254,925	-	254,925	29,134	284,059
333	1,957	34,116	-	34,116	3,899	38,015
334	124,031	2,142,416	-	2,142,416	244,848	2,387,264
335	8,104	70,168	-	70,168	8,019	78,187
336	43,704	1,103,867	-	1,103,867	126,156	1,230,024
337	2,891	323,557	-	323,557	36,978	360,535
338	-	3,357	-	3,357	384	3,741
339	-	42,938	-	42,938	4,907	47,846
340	282	79,316	-	79,316	9,065	88,381
341	-	2,755	-	2,755	315	3,070
342	1,843	19,722	-	19,722	2,254	21,975
343	-	6,315	-	6,315	722	7,037
344	-	1,081,327	-	1,081,327	227,648	1,081,327
345	365	18,071	-	18,071	2,065	20,136
346	-	124,363	-	124,363	14,213	138,576
347	433,463	2,747,611	-	2,747,611	314,013	3,061,624
348	1,057	62,220	-	62,220	7,111	69,331
349	8,704	291,014	-	291,014	33,259	324,273
350	64,555	3,208,645	-	3,208,645	366,702	3,575,347
351	6,525	423,888	-	423,888	49,869	473,758
352	-	-	-	-	-	-
353	11,945	107,389	-	107,389	12,634	120,023
354	-	1,175,103	-	1,175,103	156,680	1,175,103
355	894	26,703	-	26,703	3,142	29,845
356	478	7,866	-	7,866	925	8,791
357	70,125	1,357,027	-	1,357,027	159,650	1,516,677
358	-	221,103	-	221,103	26,012	247,115
359	28,002	1,358,149	-	1,358,149	159,782	1,517,931
360	-	903	-	903	106	1,009
361	486	3,328	-	3,328	392	3,720
362	20,817	394,782	-	394,782	46,445	441,227
363	5,940	158,002	-	158,002	18,588	176,590
364	61,796	1,111,376	-	1,111,376	130,750	1,242,126
365	18,479	206,018	-	206,018	24,237	230,256
366	35,466	498,725	-	498,725	58,674	557,398
367	319,987	2,089,819	-	2,089,819	245,861	2,335,681
368	79,789	943,392	-	943,392	110,987	1,054,380
369	-	-	-	-	-	-
370	2,495	61,636	-	61,636	7,471	69,107
371	5,865	7,999	-	7,999	970	8,968
372	1,690	4,860	-	4,860	589	5,449
373	19,288	31,462	-	31,462	3,814	35,276
374	422	82,792	-	82,792	10,035	92,827
375	-	5,905	-	5,905	716	6,621
376	1,875	131,432	-	131,432	15,931	147,363
377	1,224	255,905	-	255,905	31,019	286,924
378	423	21,037	-	21,037	2,550	23,587
379	-	1,245	-	1,245	151	1,395
380	5,623	81,817	-	81,817	9,917	91,734
381	9,167	64,434	-	64,434	7,810	72,245
382	3,399	49,386	-	49,386	5,986	55,372
383	13,643	3,797,119	-	3,797,119	460,257	4,257,376
384	2,592	299,238	-	299,238	36,271	335,510
385	-	232,779	-	232,779	28,216	260,994
386	44,071	1,643,409	-	1,643,409	199,201	1,842,610
387	22,756	177,899	-	177,899	21,564	199,463
388	5,823	36,885	-	36,885	4,471	41,356
389	27,995	681,701	-	681,701	82,630	764,331
390	30,049	318,265	-	318,265	38,578	356,842
391	-	-	-	-	-	-
392	20,783	116,012	-	116,012	14,062	130,074
393	39,779	2,208,945	-	2,208,945	267,751	2,476,696
394	416,268	5,514,540	-	5,514,540	668,429	6,182,969
395	108,131	2,569,645	-	2,569,645	311,472	2,881,117
396	-	58,800	-	58,800	7,127	65,928
397	1,510	42,881	-	42,881	5,198	48,079
398	1,453	21,098	-	21,098	2,557	23,656
399	11,752	389,129	-	389,129	47,167	436,296
400	-	187	-	187	23	210

New York State Department of Health  
 Quarterly Analysis of New York Medical Indemnity Fund  
 Participant Profile  
 As of June 30, 2024

Row	Paid Benefits Current Quarter	Cumulative To Date	Medicaid	Incurred to Date	Current Annual Paid	Estimate of Cumulative Incurred in 12 Months
401	180,676	4,396,593	-	4,396,593	532,920	4,929,513
402	4,770	231,205	-	231,205	28,025	259,230
403	-	8,555	-	8,555	1,037	9,592
404	-	40,440	-	40,440	5,055	45,496
405	-	20	-	20	3	23
406	-	22,110	-	22,110	2,764	24,873
407	-	270,201	-	270,201	33,775	303,976
408	-	-	-	-	-	-
409	4,168	66,775	-	66,775	8,347	75,122
410	1,465	189,217	-	189,217	23,652	212,869
411	13,239	24,003	-	24,003	3,000	27,004
412	660	160,963	-	160,963	20,120	181,083
413	-	5,680	-	5,680	710	6,390
414	1,343	109,621	-	109,621	13,703	123,324
415	2,396	37,261	-	37,261	4,658	41,918
416	-	89	-	89	11	101
417	-	118	-	118	15	133
418	176,743	6,746,584	-	6,746,584	843,323	7,589,907
419	-	10,731	-	10,731	1,341	12,072
420	-	-	-	-	-	-
421	-	2,967	-	2,967	371	3,338
422	-	17,595	-	17,595	2,199	19,794
423	1,217	71,848	-	71,848	8,981	80,829
424	22,972	78,882	-	78,882	9,860	88,743
425	12,426	228,932	-	228,932	28,616	257,548
426	167,572	3,550,489	-	3,550,489	458,128	4,008,616
427	88,877	3,262,477	-	3,262,477	420,965	3,683,442
428	16,657	530,456	-	530,456	68,446	598,902
429	21,500	912,277	-	912,277	117,713	1,029,991
430	-	-	-	-	-	-
431	-	16,770	-	16,770	2,164	18,934
432	-	61,720	-	61,720	61,720	61,720
433	460	80,126	-	80,126	10,339	90,465
434	3,148	82,403	-	82,403	10,633	93,036
435	11,395	480,744	-	480,744	62,032	542,776
436	34,324	867,289	-	867,289	111,908	979,197
437	-	72,264	-	72,264	9,324	81,589
438	5,982	6,235	-	6,235	804	7,039
439	6,670	156,507	-	156,507	20,194	176,702
440	4,690	152,656	-	152,656	19,698	172,354
441	695	461,920	-	461,920	61,589	523,510
442	92,150	1,659,776	-	1,659,776	221,303	1,881,079
443	-	78,361	-	78,361	10,448	88,809
444	-	9,246	-	9,246	1,233	10,479
445	164,550	3,019,498	-	3,019,498	402,600	3,422,097
446	49,159	706,179	-	706,179	94,157	800,336
447	-	71,667	-	71,667	9,556	81,222
448	718	1,653	-	1,653	220	1,873
449	13,066	115,609	-	115,609	15,415	131,024
450	78,865	2,296,589	-	2,296,589	306,212	2,602,801
451	-	23,122	-	23,122	3,083	26,205
452	7,434	491,228	-	491,228	65,497	556,726
453	-	11,375	-	11,375	1,517	12,892
454	-	7,418	-	7,418	989	8,407
455	72,316	1,285,937	-	1,285,937	171,458	1,457,395
456	2,999	68,423	-	68,423	9,123	77,546
457	41,015	618,410	-	618,410	82,455	700,865
458	-	-	-	-	-	-
459	1,943	168,974	-	168,974	22,530	191,504
460	1,413	36,747	-	36,747	5,069	41,816
461	288	3,659	-	3,659	505	4,163
462	150	63,056	-	63,056	8,697	71,753
463	-	3,692	-	3,692	509	4,201
464	176,743	5,432,166	-	5,432,166	749,264	6,181,430
465	279	29,566	-	29,566	4,078	33,644
466	-	4,649	-	4,649	3,720	4,649
467	11,727	546,227	-	546,227	75,342	621,569
468	2,985	169,673	-	169,673	23,403	193,076
469	-	4,970	-	4,970	686	5,656
470	300	22,752	-	22,752	3,138	25,890
471	343,814	4,422,051	-	4,422,051	609,938	5,031,989
472	1,324	138,864	-	138,864	19,154	158,018
473	22,689	599,829	-	599,829	82,735	682,564
474	-	26,562	-	26,562	3,664	30,226
475	68,439	1,144,042	-	1,144,042	157,799	1,301,841
476	1,556	2,858	-	2,858	394	3,252
477	2,367	30,290	-	30,290	4,178	34,468
478	5,623	49,015	-	49,015	6,761	55,776
479	4,560	88,143	-	88,143	12,158	100,301
480	2,626	54,503	-	54,503	7,518	62,021
481	16,880	694,078	-	694,078	95,735	789,813
482	1,532	1,532	-	1,532	211	1,743
483	-	2,028	-	2,028	280	2,308
484	-	1,524	-	1,524	210	1,734
485	-	3,541	-	3,541	488	4,030
486	2,263	16,424	-	16,424	2,265	18,689
487	-	10,209	-	10,209	1,408	11,617
488	1,602	25,477	-	25,477	3,514	28,991
489	-	2,279	-	2,279	326	2,605
490	4,495	249,419	-	249,419	35,631	285,050
491	326,187	2,188,044	-	2,188,044	312,578	2,500,621
492	-	-	-	-	-	-
493	8,411	251,637	-	251,637	35,948	287,585
494	-	-	-	-	-	-
495	-	-	-	-	-	-
496	619	18,823	-	18,823	2,689	21,512
497	9,154	214,372	-	214,372	30,625	244,997
498	444,771	4,077,875	-	4,077,875	709,196	4,777,071
499	47,511	954,453	-	954,453	136,350	1,090,804
500	1,681	50,782	-	50,782	7,255	58,037

New York State Department of Health  
 Quarterly Analysis of New York Medical Indemnity Fund  
 Participant Profile  
 As of June 30, 2024

Row	Paid Benefits Current Quarter	Cumulative To Date	Medicaid	Incurred to Date	Current Annual Paid	Estimate of Cumulative Incurred in 12 Months
501	-	-	-	-	-	-
502	23,702	553,500	-	553,500	79,071	632,572
503	-	-	-	-	-	-
504	-	23,712	-	23,712	3,387	27,100
505	12,924	274,329	-	274,329	39,190	313,519
506	-	11,583	-	11,583	1,716	13,299
507	14,489	1,034,620	-	1,034,620	153,277	1,187,897
508	-	70	-	70	10	80
509	-	6,008	-	6,008	890	6,898
510	36,943	659,560	-	659,560	97,713	757,272
511	1,120	70,949	-	70,949	10,511	81,459
512	2,400	69,555	-	69,555	10,304	79,859
513	97,188	3,363,025	-	3,363,025	498,226	3,861,250
514	1,400	14,470	-	14,470	2,144	16,614
515	1,615	57,099	-	57,099	8,459	65,558
516	12,715	405,214	-	405,214	60,032	465,246
517	3,084	170,304	-	170,304	26,201	196,505
518	-	-	-	-	-	-
519	15,940	472,662	-	472,662	72,717	545,379
520	3,598	97,332	-	97,332	14,974	112,306
521	3,905	137,732	-	137,732	21,190	158,922
522	6,614	194,829	-	194,829	29,974	224,802
523	-	91,641	-	91,641	14,099	105,739
524	134,086	1,960,234	-	1,960,234	301,574	2,261,808
525	40,378	442,445	-	442,445	68,068	510,513
526	-	5,577	-	5,577	858	6,434
527	-	1,904	-	1,904	293	2,197
528	250	17,188	-	17,188	2,644	19,833
529	101,704	2,777,652	-	2,777,652	427,331	3,204,983
530	593,642	3,775,830	-	3,775,830	580,897	4,356,727
531	1,068	41,911	-	41,911	6,448	48,359
532	3,119	81,416	-	81,416	13,027	94,442
533	15,309	860,550	-	860,550	137,688	998,237
534	16,587	383,623	-	383,623	61,380	445,002
535	1,159	41,624	-	41,624	6,660	48,284
536	-	1,055	-	1,055	169	1,224
537	8,625	131,402	-	131,402	21,024	152,426
538	221,575	1,840,376	-	1,840,376	294,460	2,134,836
539	18,308	642,944	-	642,944	102,871	745,815
540	-	1,178,386	-	1,178,386	294,596	1,178,386
541	19,521	850,376	-	850,376	136,060	986,437
542	9,204	404,961	-	404,961	64,794	469,755
543	-	28,729	-	28,729	4,597	33,326
544	-	15,863	-	15,863	2,538	18,401
545	6,775	21,753	-	21,753	3,481	25,234
546	-	7,010	-	7,010	1,122	8,132
547	2,117	8,988	-	8,988	1,498	10,486
548	9,215	324,393	-	324,393	54,065	378,458
549	-	-	-	-	-	-
550	12,107	237,519	-	237,519	39,586	277,105
551	36,956	152,159	-	152,159	25,360	177,519
552	40,598	331,436	-	331,436	55,239	386,675
553	5,776	75,014	-	75,014	12,502	87,516
554	43,605	1,199,243	-	1,199,243	199,874	1,399,117
555	424	19,974	-	19,974	3,329	23,303
556	1,936	42,147	-	42,147	7,025	49,172
557	42,634	769,629	-	769,629	128,272	897,901
558	1,512	4,782	-	4,782	797	5,579
559	1,150	6,780	-	6,780	1,130	7,910
560	-	24,608	-	24,608	4,101	28,710
561	-	491,216	-	491,216	196,486	491,216
562	89,873	1,448,614	-	1,448,614	241,436	1,690,050
563	-	11,289	-	11,289	1,881	13,170
564	-	1,570	-	1,570	262	1,832
565	-	-	-	-	-	-
566	-	3,036	-	3,036	528	3,564
567	-	2,558	-	2,558	445	3,003
568	28,624	37,170	-	37,170	6,464	43,634
569	4,755	49,917	-	49,917	8,681	58,598
570	36,984	283,961	-	283,961	49,385	333,346
571	12,384	303,695	-	303,695	52,817	356,512
572	59,008	1,204,595	-	1,204,595	209,495	1,414,089
573	19,792	122,207	-	122,207	21,253	143,461
574	49,887	1,234,952	-	1,234,952	214,774	1,449,727
575	42,394	714,870	-	714,870	124,325	839,195
576	-	229	-	229	40	269
577	129,529	2,570,747	-	2,570,747	447,086	3,017,833
578	24,966	468,205	-	468,205	81,427	549,632
579	-	-	-	-	-	-
580	19,263	343,844	-	343,844	59,799	403,643
581	5,346	132,815	-	132,815	23,098	155,913
582	764	15,351	-	15,351	2,670	18,020
583	708	12,904	-	12,904	2,244	15,148
584	174,901	3,231,707	-	3,231,707	562,036	3,793,743
585	-	257	-	257	45	302
586	239,215	2,815,841	-	2,815,841	511,971	3,327,812
587	-	-	-	-	-	-
588	248	7,040	-	7,040	1,280	8,320
589	-	335	-	335	61	396
590	397	248,476	-	248,476	45,177	293,654
591	40,327	777,130	-	777,130	141,296	918,427
592	4,562	171,243	-	171,243	31,135	202,378
593	176,743	4,094,646	-	4,094,646	744,481	4,839,127
594	-	-	-	-	-	-
595	-	31,997	-	31,997	5,818	37,815
596	-	4,179	-	4,179	760	4,938
597	15,390	540,180	-	540,180	98,215	638,394
598	23,587	503,101	-	503,101	91,473	594,574
599	6,107	374,993	-	374,993	68,181	443,173
600	30,751	391,292	-	391,292	71,144	462,436

New York State Department of Health  
 Quarterly Analysis of New York Medical Indemnity Fund  
 Participant Profile  
 As of June 30, 2024

Row	Paid Benefits Current Quarter	Cumulative To Date	Medicaid	Incurred to Date	Current Annual Paid	Estimate of Cumulative Incurred in 12 Months
601	15,429	323,737	-	323,737	58,861	382,598
602	1,320	14,271	-	14,271	2,595	16,866
603	1,900	119,116	-	119,116	21,657	140,774
604	-	-	-	-	-	-
605	10,194	36,251	-	36,251	6,905	43,156
606	1,384	46,394	-	46,394	8,837	55,231
607	21,081	354,135	-	354,135	67,454	421,590
608	195	398,781	-	398,781	75,958	474,739
609	128	9,834	-	9,834	1,873	11,708
610	-	464	-	464	88	552
611	645	72,671	-	72,671	13,842	86,514
612	-	-	-	-	-	-
613	88,691	1,286,793	-	1,286,793	257,359	1,286,793
614	15,468	337,169	-	337,169	64,223	401,392
615	13,769	449,190	-	449,190	85,560	534,750
616	-	329,023	-	329,023	62,671	391,695
617	-	13,540	-	13,540	2,579	16,120
618	6,300	70,955	-	70,955	13,515	84,470
619	5,587	476,925	-	476,925	90,843	567,768
620	1,634	53,105	-	53,105	10,115	63,220
621	48,530	1,036,026	-	1,036,026	197,338	1,233,365
622	19,889	201,488	-	201,488	38,379	239,866
623	-	4,929	-	4,929	939	5,868
624	5,718	89,050	-	89,050	16,962	106,012
625	22,911	546,372	-	546,372	104,071	650,443
626	36,950	562,021	-	562,021	107,052	669,072
627	19,197	615,891	-	615,891	117,313	733,204
628	-	20,602	-	20,602	3,924	24,527
629	121,317	1,995,523	-	1,995,523	380,100	2,375,623
630	-	-	-	-	-	-
631	18,154	238,585	-	238,585	47,717	286,302
632	52,736	748,796	-	748,796	149,759	898,556
633	-	1,407	-	1,407	281	1,688
634	-	15,148	-	15,148	3,030	18,177
635	168	244,539	-	244,539	48,908	293,447
636	719	27,495	-	27,495	5,499	32,994
637	15,512	330,898	-	330,898	66,180	397,078
638	1,260	91,292	-	91,292	18,258	109,551
639	7,457	19,648	-	19,648	3,930	23,578
640	-	1,077	-	1,077	227	1,303
641	-	250	-	250	53	303
642	-	139	-	139	29	168
643	-	130	-	130	27	158
644	568	117,376	-	117,376	24,711	142,086
645	18,277	234,987	-	234,987	49,471	284,458
646	-	-	-	-	-	-
647	26,455	502,617	-	502,617	105,814	608,432
648	-	18,175	-	18,175	3,826	22,001
649	-	4,337	-	4,337	913	5,250
650	61,901	680,378	-	680,378	143,238	823,616
651	7,418	52,538	-	52,538	11,061	63,599
652	5,750	57,583	-	57,583	12,123	69,706
653	-	-	-	-	-	-
654	6,844	181,549	-	181,549	38,221	219,769
655	202,657	2,202,966	-	2,202,966	463,782	2,666,748
656	176,743	4,216,122	-	4,216,122	887,605	5,103,727
657	-	-	-	-	-	-
658	89,426	1,065,252	-	1,065,252	224,264	1,289,515
659	180,326	3,444,102	-	3,444,102	725,074	4,169,176
660	-	5,363	-	5,363	1,129	6,491
661	56,688	145,887	-	145,887	30,713	176,600
662	-	-	-	-	-	-
663	-	10,220	-	10,220	2,152	12,371
664	65,504	475,005	-	475,005	100,001	575,006
665	174,990	1,523,503	-	1,523,503	320,737	1,844,240
666	211,808	5,152,654	-	5,152,654	1,084,769	6,237,423
667	233	35,963	-	35,963	7,571	43,534
668	340	4,289	-	4,289	903	5,192
669	372	1,848	-	1,848	389	2,236
670	70,791	948,765	-	948,765	199,740	1,148,506
671	-	90,261	-	90,261	19,002	109,263
672	3,850	205,078	-	205,078	43,174	248,252
673	6,303	273,890	-	273,890	57,661	331,551
674	5,372	364,383	-	364,383	76,712	441,095
675	6,726	21,882	-	21,882	4,607	26,489
676	1,523	4,910	-	4,910	1,034	5,944
677	84,740	883,964	-	883,964	186,098	1,070,062
678	22,501	266,590	-	266,590	56,124	322,715
679	1,681	23,451	-	23,451	4,937	28,388
680	3,307	110,273	-	110,273	23,215	133,488
681	186,086	1,672,074	-	1,672,074	371,572	2,043,646
682	7,578	40,869	-	40,869	9,082	49,951
683	291,229	2,282,529	-	2,282,529	507,229	2,789,758
684	-	12,593	-	12,593	2,798	15,391
685	911	506,620	-	506,620	112,582	619,203
686	-	7,729	-	7,729	1,717	9,446
687	15,826	216,881	-	216,881	48,196	265,077
688	972	16,377	-	16,377	3,639	20,016
689	-	17,851	-	17,851	3,967	21,817
690	400	229,936	-	229,936	51,097	281,033
691	18,111	134,224	-	134,224	29,828	164,052
692	1,414	35,444	-	35,444	7,876	43,320
693	17,485	313,545	-	313,545	69,677	383,222
694	304,751	2,758,446	-	2,758,446	612,988	3,371,434
695	-	23,738	-	23,738	5,275	29,014
696	6,306	68,896	-	68,896	15,310	84,206
697	-	9,369	-	9,369	2,082	11,451
698	27,878	563,131	-	563,131	125,140	688,271
699	-	3,115	-	3,115	692	3,807
700	-	-	-	-	-	-

New York State Department of Health  
 Quarterly Analysis of New York Medical Indemnity Fund  
 Participant Profile  
 As of June 30, 2024

Row	Paid Benefits Current Quarter	Cumulative To Date	Medicaid	Incurred to Date	Current Annual Paid	Estimate of Cumulative Incurred in 12 Months
701	39,180	379,318	-	379,318	84,293	463,611
702	23,365	455,509	-	455,509	101,224	556,734
703	569	8,668	-	8,668	1,926	10,594
704	986	10,215	-	10,215	2,270	12,485
705	40	438	-	438	97	535
706	3,192	713,951	-	713,951	158,656	872,606
707	24,636	594,434	-	594,434	132,096	726,530
708	29,482	460,705	-	460,705	102,379	563,084
709	-	185	-	185	41	226
710	34,946	301,520	-	301,520	67,004	368,525
711	16,957	743,243	-	743,243	174,881	918,123
712	-	424	-	424	100	523
713	44,557	1,172,347	-	1,172,347	275,846	1,448,194
714	1,584	24,687	-	24,687	5,809	30,495
715	103,981	1,779,855	-	1,779,855	418,789	2,198,644
716	6,000	28,279	-	28,279	6,654	34,933
717	1,207	13,249	-	13,249	3,118	16,367
718	10,452	241,761	-	241,761	56,885	298,646
719	-	68,060	-	68,060	16,014	84,074
720	5,870	103,091	-	103,091	24,257	127,348
721	61,570	453,281	-	453,281	106,654	559,936
722	881	6,434	-	6,434	1,514	7,948
723	192,922	2,363,309	-	2,363,309	556,073	2,919,382
724	13,185	82,217	-	82,217	19,345	101,563
725	5,480	92,052	-	92,052	21,659	113,712
726	-	2,919	-	2,919	687	3,606
727	50,542	376,362	-	376,362	88,556	464,918
728	-	-	-	-	-	-
729	18,146	514,526	-	514,526	121,065	635,591
730	3,798	34,053	-	34,053	8,012	42,065
731	-	73,272	-	73,272	17,241	90,513
732	141,361	1,134,263	-	1,134,263	266,885	1,401,148
733	8,400	99,449	-	99,449	23,400	122,849
734	67,983	386,818	-	386,818	96,704	483,522
735	250	6,441	-	6,441	1,610	8,051
736	-	-	-	-	-	-
737	2,755	75,989	-	75,989	18,997	94,986
738	-	250,717	-	250,717	62,679	313,396
739	-	4,963	-	4,963	1,241	6,204
740	43,038	554,998	-	554,998	138,750	693,748
741	-	1,098	-	1,098	275	1,373
742	55,507	388,545	-	388,545	97,136	485,681
743	-	15	-	15	4	19
744	277,281	3,636,053	-	3,636,053	909,013	4,545,066
745	49,345	185,854	-	185,854	46,463	232,317
746	-	12,294	-	12,294	3,074	15,368
747	12,719	70,497	-	70,497	18,799	89,296
748	-	860	-	860	229	1,089
749	432,268	526,559	-	526,559	140,416	666,975
750	6,817	120,198	-	120,198	32,053	152,251
751	2,341	13,261	-	13,261	3,536	16,797
752	-	2,914	-	2,914	777	3,691
753	-	4,239	-	4,239	1,131	5,370
754	150	735	-	735	196	931
755	2,880	9,580	-	9,580	2,555	12,135
756	-	1,407	-	1,407	375	1,782
757	8,437	221,081	-	221,081	58,955	280,035
758	-	-	-	-	-	-
759	-	1,927	-	1,927	514	2,441
760	8,891	73,772	-	73,772	19,672	93,444
761	1,359	27,983	-	27,983	7,462	35,445
762	-	65	-	65	17	82
763	6,578	64,476	-	64,476	17,194	81,670
764	-	-	-	-	-	-
765	-	-	-	-	-	-
766	180,104	2,528,581	-	2,528,581	674,288	3,202,869
767	1,479	50,680	-	50,680	13,515	64,194
768	9,275	99,786	-	99,786	26,610	126,396
769	-	-	-	-	-	-
770	63,727	437,131	-	437,131	116,568	553,699
771	71,229	393,104	-	393,104	104,828	497,931
772	-	-	-	-	-	-
773	39,726	1,339,707	-	1,339,707	357,255	1,696,962
774	32,778	257,955	-	257,955	68,788	326,743
775	5,271	39,580	-	39,580	10,555	50,134
776	-	726	-	726	194	920
777	22,236	323,916	-	323,916	86,378	410,294
778	11,648	34,020	-	34,020	9,072	43,092
779	12,851	525,842	-	525,842	140,224	666,066
780	876	41,343	-	41,343	11,812	53,155
781	64,064	128,127	-	128,127	36,608	164,735
782	-	15,817	-	15,817	4,519	20,337
783	12,000	12,000	-	12,000	3,429	15,429
784	-	135	-	135	89	173
785	1,926	15,806	-	15,806	4,516	20,322
786	-	573	-	573	164	737
787	2,219	6,047	-	6,047	1,728	7,774
788	-	2,483	-	2,483	710	3,193
789	-	7,925	-	7,925	2,264	10,189
790	15,439	126,204	-	126,204	36,058	162,262
791	172,361	1,248,861	-	1,248,861	356,817	1,605,678
792	400	7,360	-	7,360	2,103	9,462
793	14,638	141,422	-	141,422	40,406	181,828
794	15,105	63,162	-	63,162	18,046	81,208
795	-	5,500	-	5,500	1,571	7,071
796	940	19,195	-	19,195	5,484	24,679
797	12,711	113,333	-	113,333	32,381	145,714
798	-	15,942	-	15,942	31,884	15,942
799	-	-	-	-	-	-
800	-	-	-	-	-	-

New York State Department of Health  
 Quarterly Analysis of New York Medical Indemnity Fund  
 Participant Profile  
 As of June 30, 2024

Row	Paid Benefits Current Quarter	Cumulative To Date	Medicaid	Incurred to Date	Current Annual Paid	Estimate of Cumulative Incurred in 12 Months
801	-	-	-	-	-	-
802	25,407	239,065	-	239,065	68,304	307,370
803	11,045	203,545	-	203,545	58,156	261,701
804	1,778	53,086	-	53,086	15,167	68,253
805	-	163	-	163	46	209
806	-	2,086	-	2,086	596	2,682
807	180,577	3,113,491	-	3,113,491	889,569	4,003,060
808	12,490	16,046	-	16,046	4,585	20,631
809	388	1,013	-	1,013	289	1,302
810	1,135,029	1,961,123	-	1,961,123	560,321	2,521,444
811	-	5,916	-	5,916	1,820	7,737
812	782	168,307	-	168,307	51,787	220,094
813	246,779	1,702,197	-	1,702,197	523,753	2,225,950
814	49,297	846,203	-	846,203	260,370	1,106,573
815	-	1,198	-	1,198	369	1,567
816	12,128	330,483	-	330,483	101,687	432,170
817	14,268	153,461	-	153,461	47,219	200,679
818	-	-	-	-	-	-
819	852	2,534	-	2,534	780	3,314
820	-	8,421	-	8,421	2,591	11,011
821	378	22,925	-	22,925	7,642	30,567
822	825	35,222	-	35,222	11,741	46,963
823	4,553	216,177	-	216,177	72,059	288,236
824	2,744	12,903	-	12,903	4,301	17,204
825	17,298	43,392	-	43,392	14,464	57,856
826	-	-	-	-	-	-
827	155,068	1,522,359	-	1,522,359	507,453	2,029,812
828	84,836	604,313	-	604,313	201,438	805,750
829	-	-	-	-	-	-
830	-	585	-	585	195	780
831	4,367	21,620	-	21,620	7,207	28,826
832	101,505	1,112,125	-	1,112,125	370,708	1,482,834
833	23,257	95,442	-	95,442	34,706	130,149
834	-	-	-	-	-	-
835	-	5,599	-	5,599	2,036	7,634
836	15,348	118,722	-	118,722	43,172	161,894
837	355	1,560	-	1,560	567	2,128
838	34,642	154,339	-	154,339	56,123	210,462
839	1,441	5,800	-	5,800	2,109	7,909
840	9,247	88,271	-	88,271	32,098	120,369
841	11,230	85,754	-	85,754	31,183	116,937
842	-	-	-	-	-	-
843	2,675	165,694	-	165,694	60,252	225,947
844	10,265	204,421	-	204,421	74,335	278,756
845	20	320	-	320	116	436
846	-	-	-	-	-	-
847	53,440	305,395	-	305,395	111,053	416,448
848	7,128	108,416	-	108,416	39,424	147,840
849	39,507	739,684	-	739,684	268,976	1,008,660
850	21,133	197,813	-	197,813	71,932	269,746
851	4,849	18,936	-	18,936	6,886	25,822
852	179,363	1,637,969	-	1,637,969	595,625	2,233,594
853	-	4,200	-	4,200	1,527	5,727
854	-	-	-	-	-	-
855	-	-	-	-	-	-
856	-	8,861	-	8,861	3,544	12,405
857	26,622	171,570	-	171,570	68,628	240,198
858	-	6,000	-	6,000	2,400	8,400
859	310,620	2,583,685	-	2,583,685	1,033,474	3,617,159
860	67,515	70,830	-	70,830	28,332	99,162
861	13,843	125,013	-	125,013	50,005	175,018
862	17,940	30,613	-	30,613	12,245	42,859
863	2,851	16,732	-	16,732	6,693	23,424
864	34,373	89,232	-	89,232	35,693	124,925
865	4,300	48,494	-	48,494	19,397	67,891
866	25,549	160,558	-	160,558	64,223	224,781
867	13,999	59,888	-	59,888	23,955	83,843
868	723,090	2,686,208	-	2,686,208	1,074,483	3,760,692
869	10,873	17,320	-	17,320	6,928	24,248
870	79,946	317,121	-	317,121	126,849	443,970
871	17,298	537,498	-	537,498	214,999	752,498
872	27,675	162,511	-	162,511	65,004	227,515
873	27,675	161,822	-	161,822	64,729	226,551
874	65,620	424,714	-	424,714	169,886	594,600
875	-	17,309	-	17,309	6,923	24,232
876	9,738	35,677	-	35,677	14,271	49,948
877	599	22,348	-	22,348	8,939	31,287
878	-	-	-	-	-	-
879	72,441	801,252	-	801,252	320,501	1,121,753
880	88,331	678,177	-	678,177	271,271	949,447
881	70,196	399,744	-	399,744	159,898	559,642
882	-	-	-	-	-	-
883	-	-	-	-	-	-
884	-	1,472	-	1,472	589	2,061
885	3,367	10,821	-	10,821	4,809	15,630
886	10,375	61,346	-	61,346	27,265	88,611
887	27,062	56,420	-	56,420	25,075	81,495
888	7,884	53,416	-	53,416	23,741	77,157
889	475	862	-	862	383	1,246
890	65,856	65,856	-	65,856	29,269	95,125
891	-	-	-	-	-	-
892	8,665	30,805	-	30,805	13,691	44,496
893	5,176	11,950	-	11,950	5,311	17,261
894	70,222	336,533	-	336,533	149,570	486,103
895	169	3,054	-	3,054	1,358	4,412
896	43,459	244,357	-	244,357	108,603	352,960
897	23,936	133,796	-	133,796	59,465	193,262
898	510	11,371	-	11,371	5,054	16,425
899	3,261	32,211	-	32,211	14,316	46,526
900	424	4,485	-	4,485	1,994	6,479



New York State Department of Health  
 Quarterly Analysis of New York Medical Indemnity Fund  
 Participant Profile  
 As of June 30, 2024

Row	Paid Benefits Current Quarter	Cumulative To Date	Medicaid	Incurred to Date	Current Annual Paid	Estimate of Cumulative Incurred in 12 Months
901	-	-	-	-	-	-
902	22,814	240,854	-	240,854	120,427	361,281
903	621,379	2,114,842	-	2,114,842	1,057,421	3,172,262
904	48,548	223,185	-	223,185	111,593	334,778
905	804	3,099	-	3,099	1,550	4,649
906	-	-	-	-	-	-
907	24,108	297,783	-	297,783	148,892	446,675
908	-	-	-	-	-	-
909	-	150	-	150	75	225
910	-	-	-	-	-	-
911	-	-	-	-	-	-
912	128,226	817,463	-	817,463	408,731	1,226,194
913	38,991	191,710	-	191,710	95,855	287,565
914	31,192	471,416	-	471,416	235,708	707,123
915	17,897	216,682	-	216,682	108,341	325,023
916	-	-	-	-	-	-
917	202,913	736,960	-	736,960	368,480	1,105,440
918	17,161	53,463	-	53,463	26,731	80,194
919	2,055	2,570	-	2,570	1,285	3,855
920	8,738	37,412	-	37,412	18,706	56,117
921	77,150	386,420	-	386,420	220,811	607,231
922	-	-	-	-	-	-
923	10,340	59,286	-	59,286	33,878	93,164
924	22,504	48,780	-	48,780	27,875	76,655
925	-	12,093	-	12,093	6,910	19,003
926	69,363	177,070	-	177,070	101,183	278,252
927	10,734	48,804	-	48,804	27,888	76,692
928	23,759	75,082	-	75,082	42,904	117,987
929	-	-	-	-	-	-
930	-	-	-	-	-	-
931	-	-	-	-	-	-
932	8,178	28,235	-	28,235	16,134	44,369
933	3,452	15,239	-	15,239	8,708	23,948
934	-	-	-	-	-	-
935	-	33,989	-	33,989	19,422	53,411
936	114,057	746,530	-	746,530	426,588	1,173,118
937	71,571	263,448	-	263,448	150,542	413,989
938	4,251	18,256	-	18,256	10,432	28,688
939	3,151	3,151	-	3,151	1,801	4,952
940	897	2,780	-	2,780	1,589	4,369
941	-	-	-	-	-	-
942	138,903	707,305	-	707,305	404,174	1,111,480
943	-	-	-	-	-	-
944	32,594	373,536	-	373,536	213,449	586,986
945	138,809	517,711	-	517,711	345,141	862,852
946	-	-	-	-	-	-
947	-	-	-	-	-	-
948	933	7,956	-	7,956	5,304	13,261
949	-	-	-	-	-	-
950	-	-	-	-	-	-
951	670	670	-	670	446	1,116
952	240	28,001	-	28,001	18,667	46,668
953	-	-	-	-	-	-
954	704	923	-	923	615	1,538
955	-	-	-	-	-	-
956	31,023	107,243	-	107,243	71,496	178,739
957	218	402	-	402	268	670
958	8,486	16,100	-	16,100	10,733	26,834
959	25,279	95,613	-	95,613	63,742	159,355
960	3,996	13,140	-	13,140	8,760	21,900
961	513	3,213	-	3,213	2,142	5,355
962	30,841	113,092	-	113,092	75,395	188,487
963	4,755	37,116	-	37,116	24,744	61,859
964	150	14,329	-	14,329	11,463	25,792
965	-	7,108	-	7,108	5,686	12,794
966	111,984	232,965	-	232,965	186,372	419,337
967	-	-	-	-	-	-
968	18,792	46,671	-	46,671	37,337	84,007
969	-	-	-	-	-	-
970	-	-	-	-	-	-
971	22,809	131,286	-	131,286	105,029	236,315
972	-	-	-	-	-	-
973	49,431	164,922	-	164,922	131,937	296,859
974	899	4,729	-	4,729	3,783	8,511
975	-	-	-	-	-	-
976	-	-	-	-	-	-
977	-	-	-	-	-	-
978	-	-	-	-	-	-
979	4,981	16,041	-	16,041	12,833	28,874
980	21,609	85,176	-	85,176	68,141	153,317
981	179,682	1,005,762	-	1,005,762	804,610	1,810,372
982	38,801	56,111	-	56,111	44,889	101,001
983	918	918	-	918	918	1,837
984	175	1,701	-	1,701	1,701	3,402
985	28,776	111,736	-	111,736	111,736	223,472
986	192,641	733,618	-	733,618	733,618	1,467,236
987	46,003	48,234	-	48,234	48,234	96,468
988	27,702	50,863	-	50,863	50,863	101,725
989	1,088	3,170	-	3,170	3,170	6,339
990	450	860	-	860	860	1,720
991	300	600	-	600	600	1,200
992	240,403	338,137	-	338,137	338,137	676,274
993	28,226	48,271	-	48,271	48,271	96,542
994	100	200	-	200	200	400
995	3,361	32,600	-	32,600	32,600	65,200
996	-	-	-	-	-	-
997	26,060	52,909	-	52,909	52,909	105,818
998	-	-	-	-	-	-
999	8,834	8,834	-	8,834	11,778	20,612
1000	-	-	-	-	-	-

New York State Department of Health  
 Quarterly Analysis of New York Medical Indemnity Fund  
 Participant Profile  
 As of June 30, 2024

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1001	265,670	411,586	-	411,586	548,782	960,368
1002	9,650	20,600	-	20,600	27,467	48,067
1003	5,480	10,260	-	10,260	13,680	23,940
1004	24,952	24,952	-	24,952	33,270	58,222
1005	-	-	-	-	-	-
1006	9,000	22,530	-	22,530	30,040	52,570
1007	111,862	120,515	-	120,515	160,687	281,201
1008	163,271	272,420	-	272,420	363,227	635,647
1009	-	-	-	-	-	-
1010	-	-	-	-	-	-
1011	51,262	93,791	-	93,791	125,055	218,845
1012	3,343	5,313	-	5,313	7,084	12,398
1013	-	-	-	-	-	-
1014	-	-	-	-	-	-
1015	36,605	41,825	-	41,825	55,767	97,592
1016	2,274	3,149	-	3,149	4,199	7,348
1017	47,626	63,124	-	63,124	126,248	189,372
1018	300	300	-	300	600	900
1019	58	58	-	58	116	174
1020	-	-	-	-	-	-
1021	133,446	134,646	-	134,646	269,291	403,937
1022	290,000	290,000	-	290,000	580,000	870,000
1023	-	-	-	-	-	-
1024	40	40	-	40	80	120
1025	9,094	9,094	-	9,094	18,189	27,283
1026	10,751	10,751	-	10,751	21,502	32,253
1027	22,013	22,013	-	22,013	44,026	66,039
1028	-	-	-	-	-	-
1029	-	-	-	-	-	-
1030	3,558	3,558	-	3,558	7,117	10,675
1031	10,671	10,671	-	10,671	21,342	32,013
1032	42,245	42,245	-	42,245	84,490	126,735
1033	-	-	-	-	-	-
1034	14,991	14,991	-	14,991	29,983	44,974
1035	7,684	7,684	-	7,684	15,368	23,053
1036	3,246	4,596	-	4,596	9,192	13,788
1037	1,039	1,039	-	1,039	4,155	5,194
1038	-	-	-	-	-	-
1039	-	-	-	-	-	-
1040	4,639	4,639	-	4,639	18,557	23,197
1041	-	-	-	-	-	-
1042	-	-	-	-	-	-
1043	-	-	-	-	-	-
1044	-	-	-	-	-	-
1045	-	-	-	-	-	-
1046	-	-	-	-	-	-
1047	-	-	-	-	-	-
1048	-	-	-	-	-	-
1049	-	-	-	-	-	-
1050	-	-	-	-	-	-
1051	-	-	-	-	-	-
1052	-	-	-	-	-	-
1053	-	-	-	-	-	-
1054	-	-	-	-	-	-
1055	-	-	-	-	-	-
1056	-	-	-	-	-	-
1057	-	-	-	-	-	-
1058	-	-	-	-	-	-
1059	-	-	-	-	-	-
1060	-	-	-	-	-	-
Medicare RX Drug Costs	-	5,037,116	-	5,037,116	-	-
Citizens RX Drug Costs	1,455,329	27,383,216	-	27,383,216	-	-
Unknown	-	25,232	-	25,232	-	-
Unidentified	-	533	-	533	-	-
Refund Amounts	(7,915)	(2,357,076)	-	(2,357,076)	-	-
<b>Total</b>	<b>34,756,207</b>	<b>552,679,192</b>	<b>322,301</b>	<b>553,001,493</b>		

**New York State Department of Health**  
**Quarterly Analysis of New York Medical Indemnity Fund**  
**Administrative Expense Summary - PCG**

Exhibit 8

Page 1

	<u>Dollar Amount</u>	<u>Provider</u>	<u>Basis</u>
As of 9/1/17:	\$ 666.00	Alicare	Per member per month (pmpm)
	62.00	PCG	Per member per month (pmpm)
As of 9/1/18:	705.72	PCG (Enrollment costs)	Per member per month (pmpm)
	64.00	PCG (TPA fees)	Per member per month (pmpm)
As of 9/1/19:	609.28	PCG (Enrollment costs)	Per member per month (pmpm)
	66.00	PCG (TPA fees)	Per member per month (pmpm)
As of 9/1/20:	569.74	PCG (Enrollment costs)	Per member per month (pmpm)
	68.00	PCG (TPA fees)	Per member per month (pmpm)
As of 9/1/21:	533.82	PCG (Enrollment costs)	Per member per month (pmpm)
	70.00	PCG (TPA fees)	Per member per month (pmpm)
As of 9/1/22:	515.39	PCG (Enrollment costs)	Per member per month (pmpm)
	70.00	PCG (TPA fees)	Per member per month (pmpm)
As of 9/1/23:	515.39	PCG (Enrollment costs)	Per member per month (pmpm)
	70.00	PCG (TPA fees)	Per member per month (pmpm)
As of 7/1/24:	663.91	Enrollment costs & TPA fees	Per member per month (pmpm)
Years after 9/1/17			
Year 1:	728.00	<u>Fiscal Year Average</u>	<u>Fiscal Year</u>
Year 2:	769.72	752.34	2018/19
Year 3:	675.28	714.63	2019/20
Year 4:	637.74	653.38	2020/21
Year 5:	603.82	617.95	2021/22
Year 6:	585.39	593.07	2022/23
Year 7:	585.39	585.39	2023/24
Year 8:	663.91	644.28	2024/25

Administrative expense details provided by MIF

**New York State Department of Health**  
**Quarterly Analysis of New York Medical Indemnity Fund**  
**Consumer Price Index**

Exhibit 9

Page 1

<u>Expenditure Category</u>	<u>Area</u>	<u>Evaluation</u>	<u>CPI</u>	<u>Rolling Averages</u>	
Medical Care	U.S. City Average	12/31/2013	427.09	10-Year	2.63%
		12/31/2014	439.72	5-Year	2.58%
		12/31/2015	451.07	3-Year	2.18%
		12/31/2016	469.45		
		12/31/2017	477.80		
		12/31/2018	487.41		
		12/31/2019	509.69		
		12/31/2020	518.77		
		12/31/2021	530.03		
		12/31/2022	551.00		
		12/31/2023	553.49		

Source: U.S. Bureau of Labor Statistics

New York State Department of Health  
Benefit Payments Per Living Participant by Quarter  
By Category  
As of June 30, 2024

	<u>2016Q2</u>	<u>2016Q3</u>	<u>2016Q4</u>	<u>2017Q1</u>	<u>2017Q2*</u>	<u>2017Q3*</u>	<u>2023Q3</u>	<u>2023Q4</u>	<u>2024Q1</u>	<u>2024Q2</u>	<u>Four Quarters Prior to 2017Q2</u>	<u>Most Recent Four Quarters</u>	<u>% Change</u>
Payments in Quarter	\$ 4,703,249	\$ 5,435,722	\$ 5,087,847	\$ 5,873,047			\$ 28,327,246	\$ 27,858,325	\$ 33,996,909	\$ 34,756,207	\$ 21,099,865	\$ 124,938,688	492.1%
Number of Living Participants	400	422	437	455			975	992	1,010	1,034			
Average Payments Per Living Participant**	\$ 11,758	\$ 12,881	\$ 11,643	\$ 12,908			\$ 29,054	\$ 28,083	\$ 33,660	\$ 33,613	\$ 12,310	\$ 31,149	153.0%
<b>Average Payments per Participant</b>													
Medical Treatment	\$ 628	\$ 760	\$ 562	\$ 646			\$ 1,351	\$ 1,440	\$ 1,478	\$ 1,512	\$ 649	\$ 1,445	122.7%
Hospital Based Care	1,024	898	1,242	1,217			1,384	1,404	2,512	5,406	1,095	2,676	144.4%
Surgical Care	35	108	51	69			495	978	813	756	66	761	1058.9%
Nursing Care	6,005	7,036	5,783	5,996			9,592	9,944	11,078	11,135	6,205	10,437	68.2%
Dental Care	24	29	29	21			48	53	70	70	25	60	136.6%
Rehabilitation Care	725	708	613	613			1,590	1,524	1,780	1,888	665	1,696	155.0%
Respite Care	546	671	729	685			2,948	3,296	3,573	3,325	658	3,285	399.6%
Durable Med Equip	435	527	430	794			918	1,249	1,186	1,254	547	1,152	110.7%
Other Health Care Costs	31	37	22	20			3,342	3,895	3,725	4,478	27	3,860	13979.4%
Home Modifications†	989	481	563	800			192	910	779	108	708	497	-29.8%
Vehicle Modifications†	144	197	52	188			57	112	155	0	145	81	-44.2%
Prescription and Non-Prescriptive Drugs†	1,147	1,357	1,543	1,828			1,386	1,458	1,428	1,573	1,469	1,461	-0.5%
Assistive Technology†	1	-	-	-			61	68	64	52	0	61	19489.2%
Other Payments†	25	70	24	31			5,786	2,035	5,022	2,065	37	3,727	9853.7%

Source: MIF data provided by Alicare/PCG.

\*Payments from 2017Q2 and 2017Q3 excluded due to volatility as program changes were implemented

\*\*Payments calculated on a per living participant basis, not per participant receiving payment:

†Categories not affected by Fair Health rates (as provided by MIF administration)