

NEW YORK STATE DEPARTMENT OF HEALTH

**New York State Medical Indemnity Fund
2nd Quarter 2023 Actuarial Analysis as of June 30, 2023**

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P.O Box 63
Biltmore Lake, NC 28715
309.807.2300
pinnacleactuarial.com

Commitment Beyond Numbers

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New York State Medical Indemnity Fund

2nd Quarter 2023 Actuarial Analysis

As of June 30, 2023

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, 2023.

§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”

§69-10.20 of the New York State Department of Health Regulation also requires an actuarial calculation of the estimated liabilities of the Fund for the coming year resulting from the qualified plaintiffs enrolled in the Fund.

EXECUTIVE SUMMARY

Based on our review of available information regarding the New York State Medical Indemnity Fund as of June 30, 2023, Pinnacle has arrived at several key conclusions:

- As of June 30, 2023, the Fund has accepted 982 participants (960 living) with expected future benefit payments of approximately \$3.181 billion and future administrative expenses of \$333.6

million, assuming a discount rate of 2.0% and future medical inflation of 3.0%. With a Fund balance as of June 30, 2023 of approximately \$193.8 million, this results in an unfunded liability for the Fund of approximately \$3.321 billion. The unfunded liability has increased slightly from the \$3.276 billion calculated in our analysis as of March 31, 2023. As of June 30, 2023, the Fund's current liabilities for the upcoming 2024-2025 fiscal year of \$100.6 million are 51.9% of the Fund's current assets of \$193.8 million. Without additional funding, this analysis shows that the liabilities to assets ratio is expected to exceed 80% at the end of fiscal year 2023-24 Q4 (i.e. 3/31/2024). Our indications are sensitive to changes in long-term inflation. Please refer to page 20 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, 2022 is 2.79% 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 (7/1/2022-6/30/2023), average benefit payments per participant were \$27,324 per quarter, representing a 122.0% increase over the average payments in the 2016-17 fiscal year. Total benefits paid were \$101.9 million for these four quarters, representing a 382.8% increase in payments over the 2016-17 fiscal period. Living participant counts increased from 901 to 960 over the past 9 months (an increase of 59 participants, or approximately 6.5%). These benefit payment amounts include refund amounts of \$248,794 which have been incorporated into the current quarter's payment data.

See Exhibit 10 for more detail regarding these numbers and Exhibit 7, Page 10 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 has requested that we remove this assumption from this and future analyses and our exhibits reflect this removal. With this assumption removed, the Fund is expected to surpass the 80% threshold for current liabilities to assets by the end of fiscal year 2023-24 Q4 (i.e. 3/31/2024) and this analysis contemplates no new participants added after that time.
- Total future lifetime benefits for the 960 living Fund participants without discounting is estimated to be \$5.739 billion. See Exhibit 2, Page 2.
- The current present value of future benefit payments of \$3.181 billion does not consider any additional enrollees that may be admitted to the Fund in the future.
- Prior to the beginning of the fiscal year, the Fund was expected to have approximately eighty-eight (88.1) additional participants accepted between March 31, 2023 and March 31, 2024. 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 nineteen (19) new participants added to the Fund in the first quarter of fiscal year 2023-24, approximately seven (7.43) less than expected for this period at the beginning of the fiscal year.
 - The 2019 budget legislation eliminated the Fund administrator’s discretion in determining whether plaintiffs are qualified for the Fund. It’s possible we will see higher participation rates in the future due to this change, although new participant counts have continued to fluctuate.
- Actual benefit payments in the first quarter of the 2023-24 fiscal year (4/1/23-6/30/23) as of 6/30/23 were \$25.029 million. After incorporating \$248,794 of refund amounts, net paid

benefits for the first quarter of the 2023-24 fiscal year were \$24.780 million. This amount is \$3.405 million higher than expected at the prior quarterly analysis. Estimated cumulative benefit payments for the 2023-24 fiscal year (4/1/23 – 3/31/24) are therefore \$90.740 million, compared to \$87.837 million estimated at the March 31, 2023 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 is ultimately expected to decrease the administrative expenses of the Fund on a per month per member basis. Based on information from the NYS DOH, at the March 31, 2023 analysis we projected that \$7.284 million would be paid to PCG for administrative costs for the 2023-24 fiscal year (see Exhibit 2, Page 1 of our report for 2023 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 \$1.408 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 4th 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, 2023, one hundred and fourteen (114) participants have received more than \$1 million in benefit payments, with sixty (60) of these participants receiving more than \$2 million in benefit payments to date. Based on current annual severities by individual member, we expect fifteen (15) 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 10 for total prescription drug payments handled in bulk and the total refund amount.
- Of the sixty (60) participants having received more than \$2 million in benefit payments as of June 30, 2023, forty-eight (48) fall in the injury categories of encephalopathy, cerebral palsy or spastic quadriplegia. Seventy-four percent (74%) 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 2023-24 fiscal year, the Fund received refund payments totaling \$248,794. 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.”¹ 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.”² 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 Custodial 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

¹ Provided by NYS DFS

² https://www.health.ny.gov/regulations/medical_indemnity_fund/faqs.htm

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. 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.

According to part 6(a) of section §2999-i of the New York Public Health Law Title 4:

"the superintendent of financial services shall conduct an actuarial calculation of the estimated liabilities of the fund for the coming year resulting from the qualified plaintiffs enrolled in the fund....If the total of all estimates of current liabilities equals or exceeds eighty percent of the fund's assets, then the fund shall not accept any new enrollments until a new deposit has been made pursuant to subdivision five of this section. When, as a result of such new deposit, the fund's liabilities no longer exceed eighty percent of the fund's assets, the fund administrator shall enroll new qualified plaintiffs in the order that an application for enrollment has been submitted in accordance with subdivision seven of section twenty-nine hundred ninety-nine-j of this title."

In addition, part 6(d) states that "suspension of enrollment... shall not impact payment under the fund for any qualified plaintiffs already enrolled in the fund."

DATA, METHODS & ASSUMPTIONS

Given that the Fund has been in operation for about eleven 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 2020, 2021 and 2022 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. Additional severity information is contained in Exhibit 1, Page 2 and Exhibit 6³.

³ The remaining portion of the **Data, Methods and Assumptions** section has been updated for the MIF 2022 Q4 report. This section is updated annually as another calendar year of data emerges.

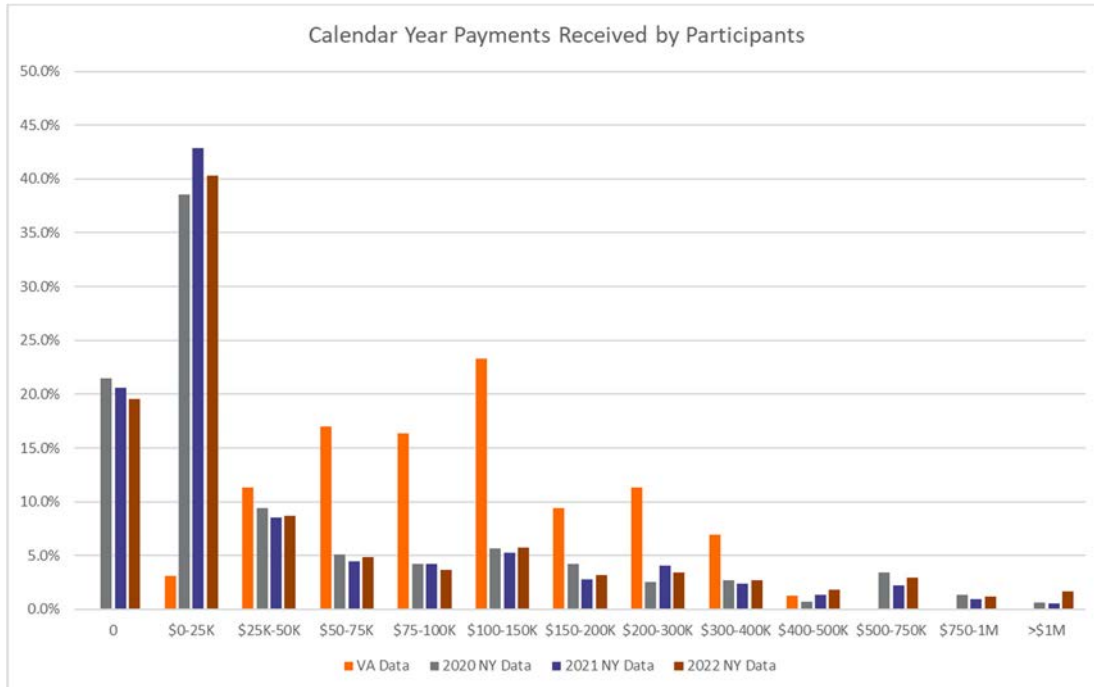


Chart 1: Calendar Year Payments Received by Participants

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?
- 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 forty-one (41) participants in 2020, thirty-eight (38) participants in 2021 and sixty-four (64) participants in 2022 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, 2022. We found that of these participants, 8.1% showed \$0 in benefit payments as of December 31, 2022. 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	522	498	95.4%
3 years or longer	704	663	94.2%
Longer than 1 year	852	783	91.9%

Table 1: Participants with Payments (in the Fund longer than 1 year) as of December 31, 2022

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 19.6% of the participants in Chart 1 on the previous page showed \$0 in payments for calendar year 2022, 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.”⁴ The New York Fund requires either a physical or mental disability (emphasis added); both types are not 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 13.7% of Fund participants have one of these diagnoses at December 31, 2022, they have accounted for approximately 1.0% 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:

⁴ From vabirthinjury.com/eligibility-benefits-claims

<u>Time in Fund</u>	<u>Number of Participants</u>	<u>Number of Participants With >\$25K Paid</u>	<u>Percentage of Participants With >\$25K Paid</u>
5 years or longer	522	359	68.8%
3 years or longer	704	470	66.8%
Longer than 1 year	852	535	62.8%

Table 2: Participants with At Least \$25K Paid (in the Fund longer than 1 year) as of December 31, 2022

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
2018	22	1
2019	26	3
2020	41	4
2021	38	4
2022	64	14

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. 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 64 participants in 2022. Similar to prior years, we found that the majority (nearly 55%) of payments in 2022 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) over time 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, forty-four (44) 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 loss runs provided by Sedgwick CMS, Alicare, PCG and DOH valued as of June 30, 2023, there are nine hundred and eighty-two (982) participants who have qualified for the Program as of this date. This information is summarized in Exhibit 6, Page 2. Nine hundred and sixty (960) participants were still living as of June 30, 2023.

There were nineteen (19) new participants to the Fund in the first quarter of fiscal year 2023-24, approximately seven (7.43) 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, three hundred and forty-three (343) participants have been admitted into the Fund, or approximately 35% 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 9.8 years.

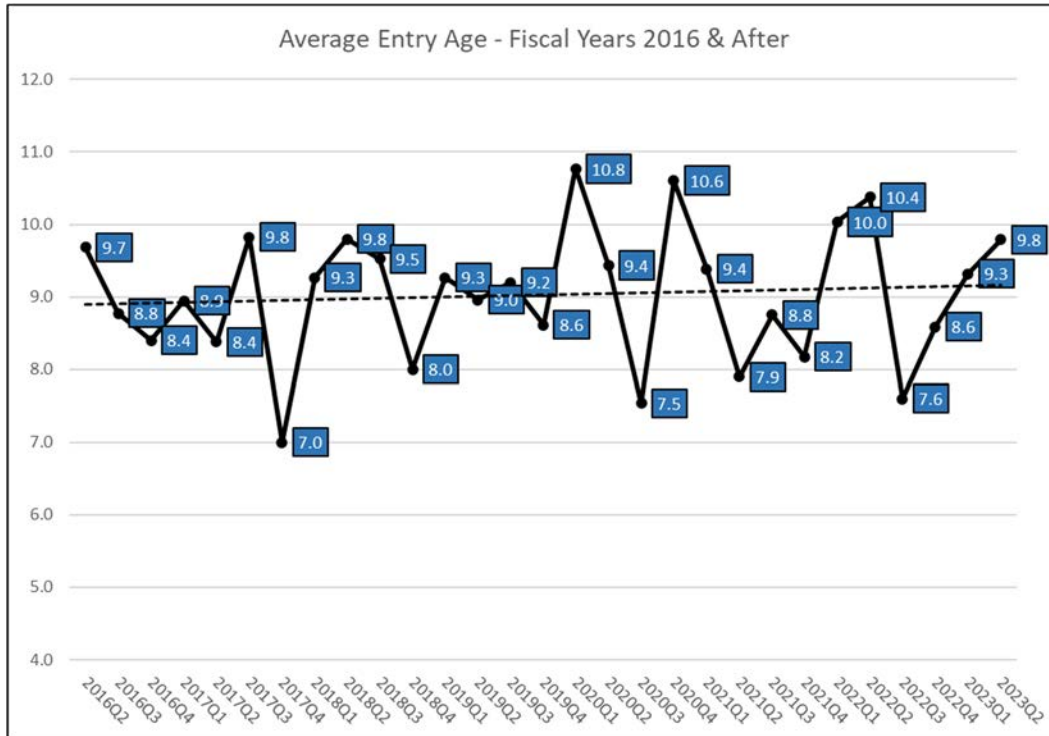


Chart 2: Average Entry Age of Fund Participants Since 2016-17 Fiscal Year

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, 2023, the Fund has experienced the death of twenty-two (22) 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.

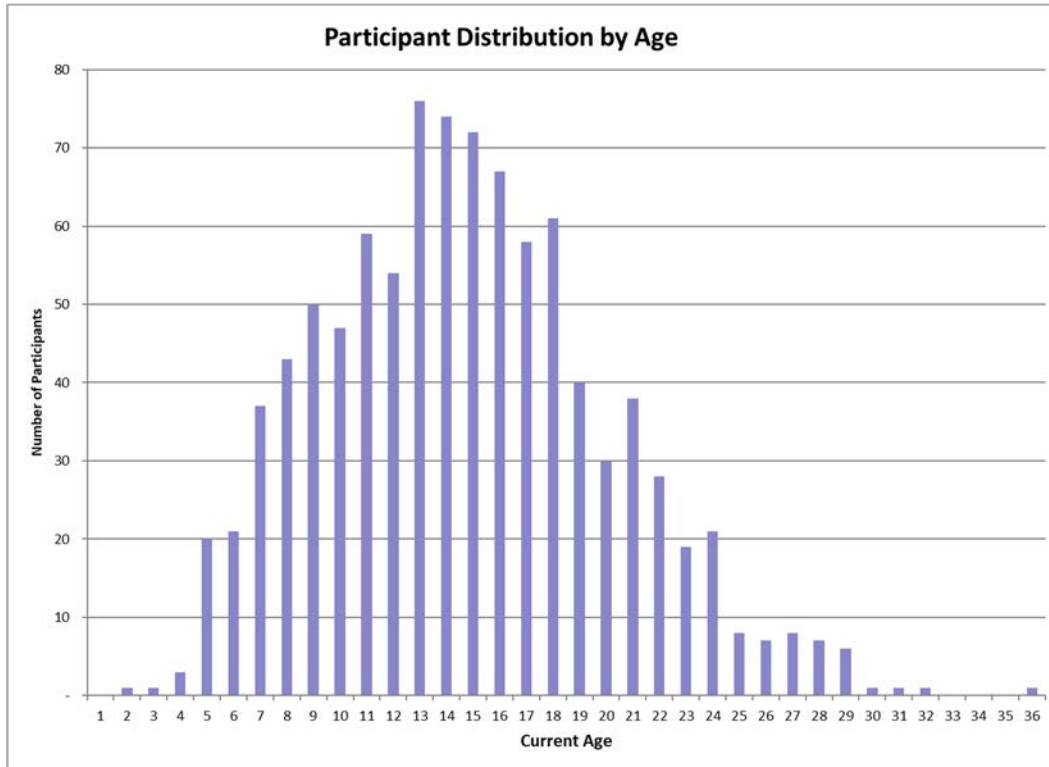


Chart 3: Age Distribution of Fund Participants

Due to the low number of Fund participant deaths (2.2% 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 960 living admitted Fund participants will ultimately receive benefit payments on the order of \$6.167 billion (including the \$429.7 million in benefits already paid and \$5.739 billion in expected future payments). Adjusting for the time value of money at a 2.0% discount rate results in a present value for these benefits of \$3.609 billion. See Exhibit 5, Pages 4 and 8 for more detail on these numbers.

Actual benefit payments in the first quarter of the 2023-24 fiscal year were \$25.029 million. After incorporating \$248,794 of refund amounts, net paid benefits for the current quarter were \$24.780 million. This amount is \$3.405 million higher than expected at the prior quarterly analysis. Based on modeled severities and an expected 61.67 additional participants, expected benefit payments in the remaining three quarters of the 2023-24 fiscal year are \$65.960. Estimated total benefit payments for the 2023-24 fiscal year (4/1/23 – 3/31/24) are therefore \$90.740 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, \$25.029 million was paid to Fund participants during the first quarter of the 2023-24 fiscal year (4/1/23 – 6/30/23). Refund amounts of \$248,794 were also received. In total, net payments of \$24.780 million for the first quarter of the 2023-2024 fiscal year are \$3.405 million higher than the expected benefit payments as of the March 31, 2023 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”⁵ 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 disability⁶. 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 19% of the Fund’s participants and 28% 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.

⁵ From vabirthinjury.com/eligibility-benefits-claims

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

Exhibit 1 shows payment detail (provided through 6/30/23) 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.

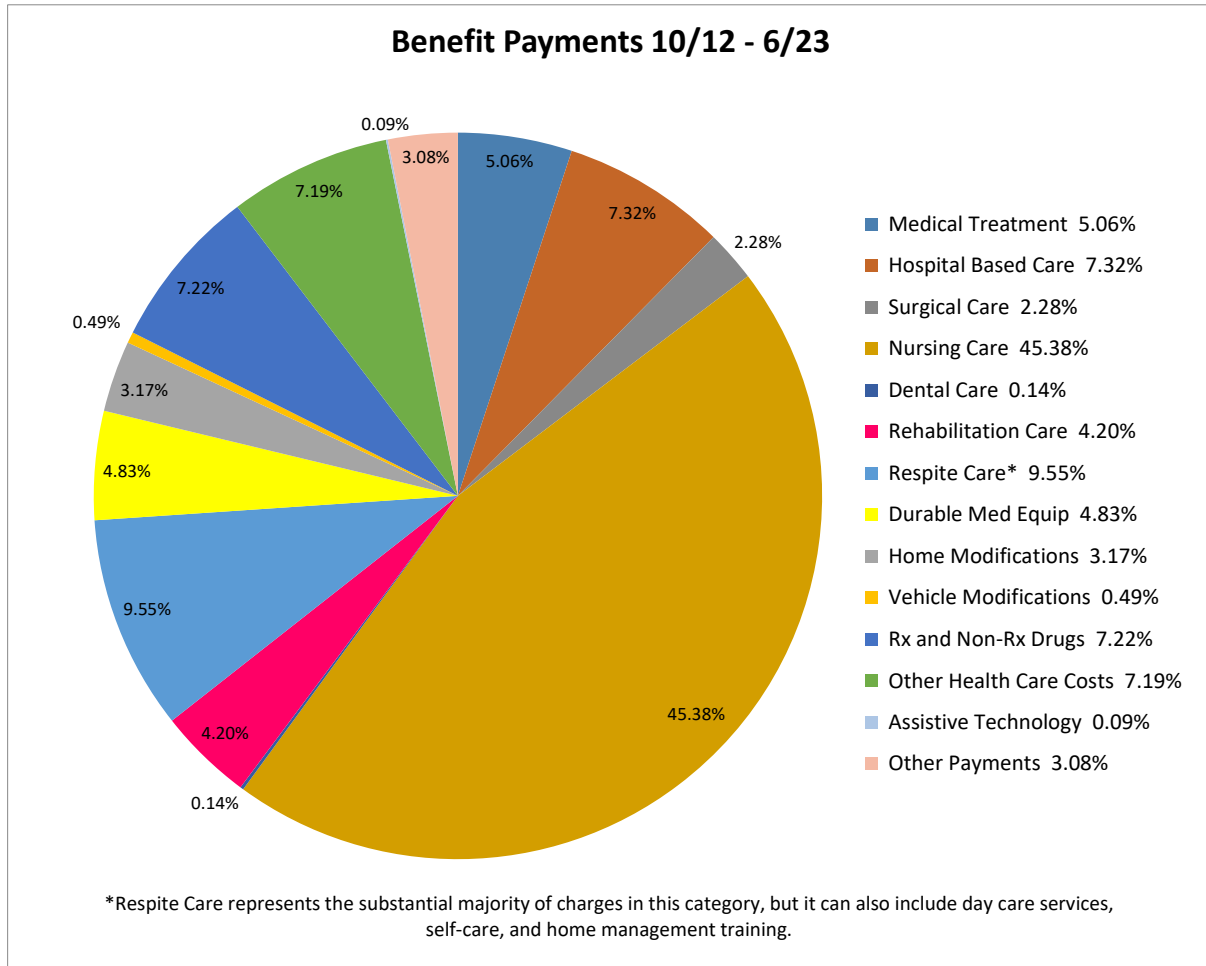


Chart 4: Benefit Payments by Category

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 122.0% 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 74% of total benefit payments.

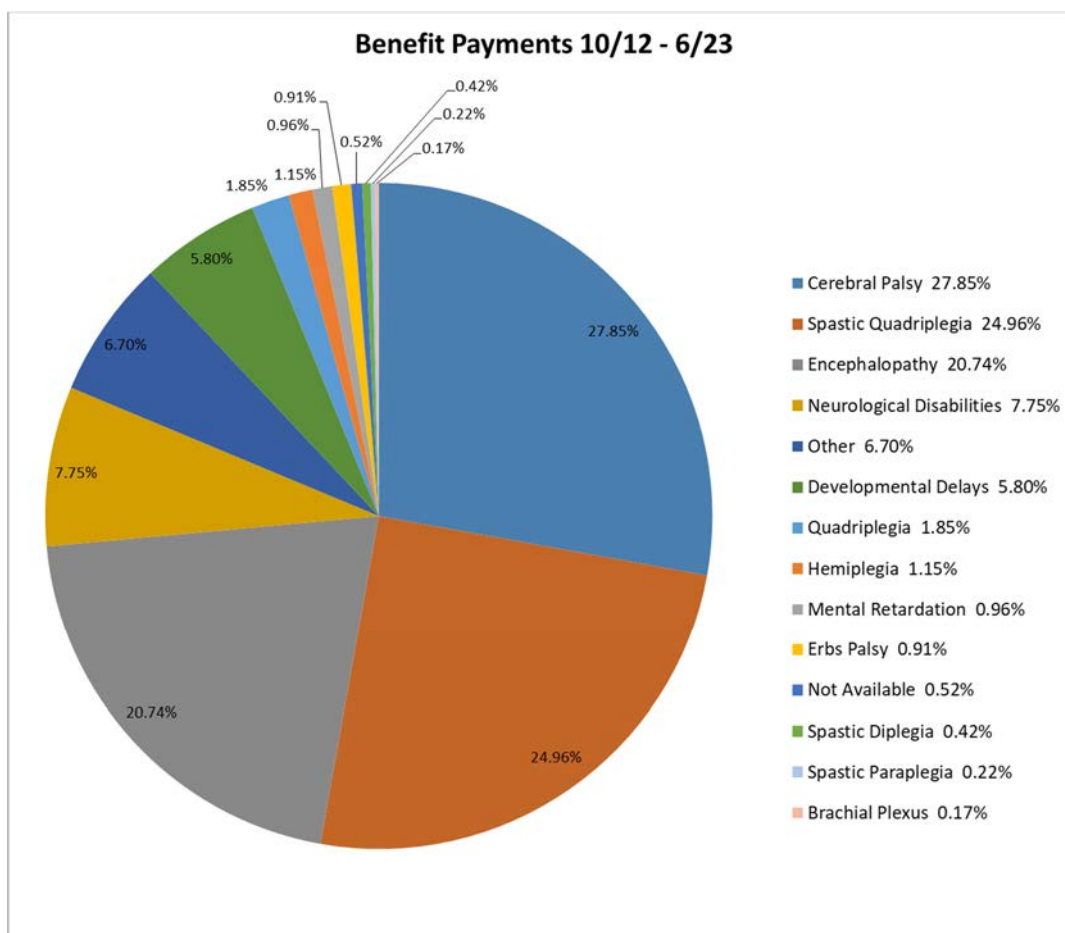


Chart 5: Benefit Payments by Injury Type

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, 2023.

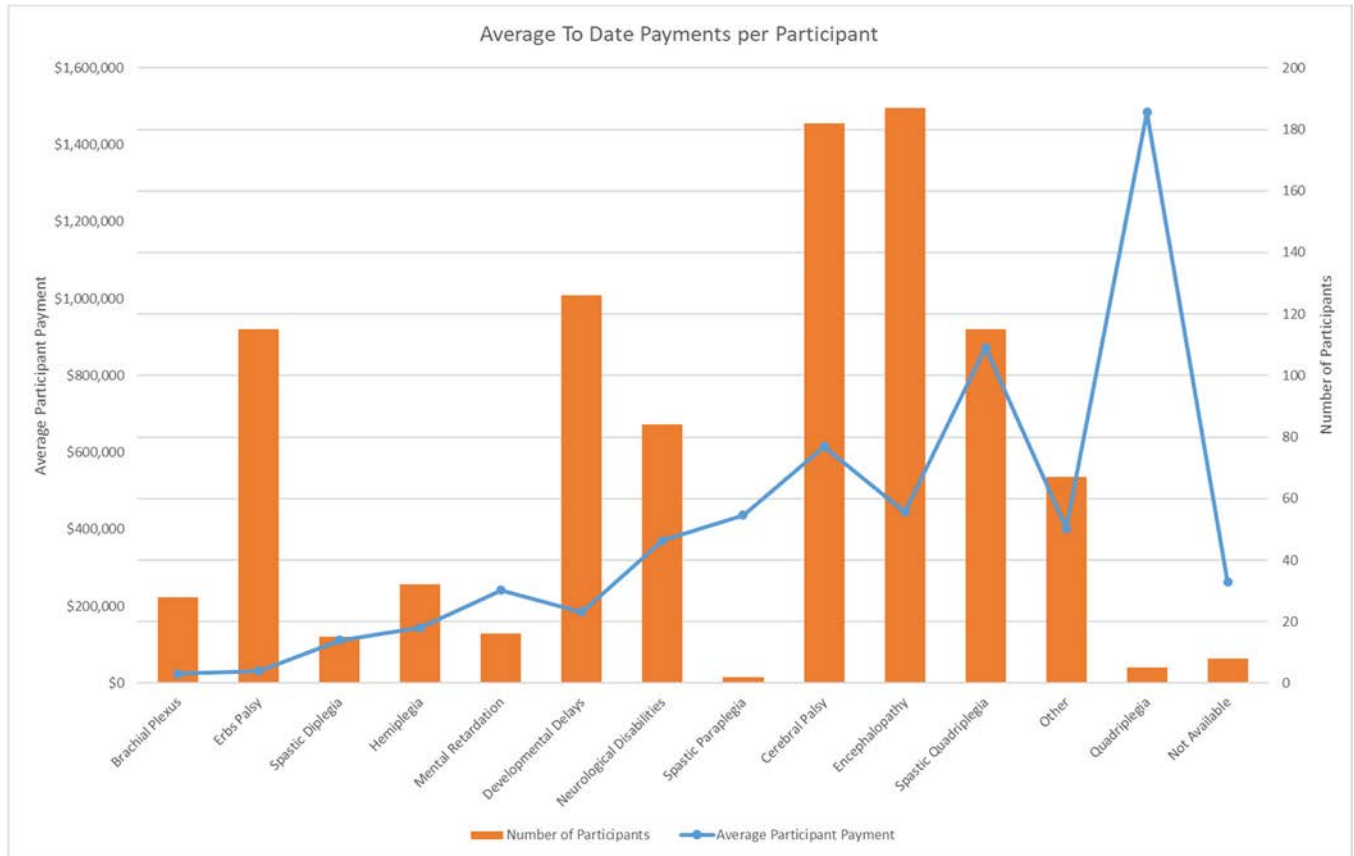


Chart 6: Average To Date Payments per Participant

Participants with injury types of cerebral palsy, encephalopathy or spastic quadriplegia comprise approximately 49% of the total participants, but account for approximately 74% of total payments, resulting in relatively large average payments. Average payment 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 9% 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 2022:

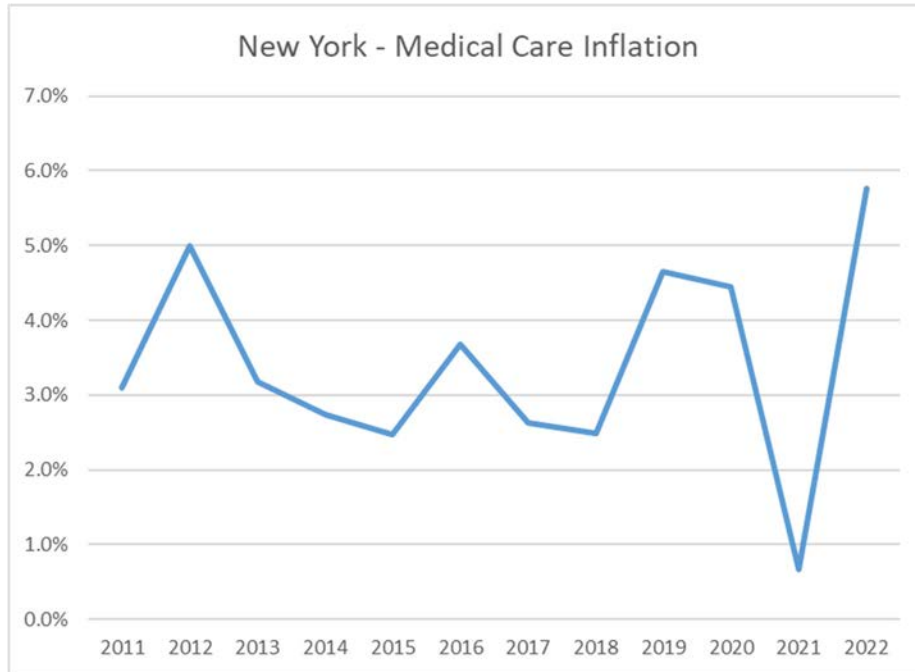


Chart 7: Medical Care Inflation in the State of New York

Average inflation over the past five years is 3.6%. 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. 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%	(2,928,594.6)	392,385.5
	3.0%	(3,320,980.1)	-
	3.5%	(3,785,911.7)	(464,931.6)
At 2.5% discount	3.5%	(3,347,203.1)	(26,223.0)

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, 2022 is 2.8% 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 9/1/2027 (see Exhibit 8 for current cost estimates). This cost is set to continue decreasing over the next few years as the addition of new participants will reduce the fixed cost per member. 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. NYS DOH released a Request for Proposals in March 2023 for MIF Fund Administration Services; this could impact the administrative costs per enrollee starting in 2024.

At the beginning of the fiscal year (April 1, 2023), we estimated \$7.284 million in total administrative expenses during the upcoming 2023-2024 fiscal year (see Exhibit 2, Page 1 of our report for 2023 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	2,196.75	129,436,056	58,922
Without Insurance	3,537.00	273,400,972	77,297

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

Investment Earnings

The Fund earned \$285,627 of investment income during the period from 4/1/22 through 3/31/23. Over that period, we estimate the Fund’s average balance to be \$163,327,040, indicating a 0.2% investment return on the Fund balance. 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 2.0% 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	1.5%	(3,772,265.9)	(451,285.8)
	2.0%	(3,320,980.1)	-
	2.5%	(2,957,013.2)	363,966.9
At 3.5% inflation	2.5%	(3,347,203.1)	(26,223.0)

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, 2023, 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.

A substantial source of uncertainty relates to the emergence of the COVID-19 pandemic and its ongoing impact. This uncertainty could impact the estimation of future payments in several different ways including changes associated with ongoing medical care of current participants due to the virus and administrative changes in response to the virus. At this point, it is not possible to reliably forecast these impacts. The COVID-19 pandemic may have a material impact on our estimates of future payments as its effects emerge.

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 2% provided to us by the Fund's administration. We have compared this to discount rates for other medical professional liability insurance programs in New York and the Fund's own investment experience and believe that it is reasonable.

Index of Exhibits

EXHIBIT	DESCRIPTION
1	Fund Payments by Benefit and Injury Categories
2	Future Fund Balances by Fiscal Year (000s) as of June 30, 2023
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, 2023
Fund Payments by Benefit Category

Benefit Category	2023Q2	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	1,248,321	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	21,730,615	5.06%		
Hospital Based Care	3,227,146	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	31,400,593	7.32%	Hospital/Physician	1.38%
Surgical Care	1,217,773	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	9,799,740	2.28%		
Nursing Care	8,090,906	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	194,768,780	45.38%	Nursing	66.09%
Dental Care	38,556	125,346	65,345	81,542	55,534	53,254	65,950	43,620	43,956	28,510	8,619	586	610,818	0.14%		
Rehabilitation Care	1,349,259	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	18,010,188	4.20%	Physical Therapy	2.58%
Respite Care*	2,623,585	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	-	40,997,009	9.55%		
Durable Med Equip	937,442	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	20,742,886	4.83%	Medical Equipment	1.73%
Home Modifications	440,071	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	13,603,053	3.17%	Housing	9.61%
Vehicle Modifications	47,134	347,891	265,829	272,913	109,925	111,415	334,887	249,284	153,585	180,606	37,247	-	2,110,715	0.49%	Vans	4.73%
Prescription and Non-Prescriptive Drugs	1,349,869	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	30,969,290	7.22%	Prescription Drugs	1.41%
Other Health Care Costs	3,135,837	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	30,846,445	7.19%	All Other	12.48%
Assistive Technology	4,995	154,591	25,497	60,785	44,567	76,132	616	500	1,244	-	-	-	368,928	0.09%		
Other Payments	1,318,116	7,303,244	3,261,440	641,612	372,140	173,062	83,211	64,014	14,022	7,404	(4)	8	13,238,269	3.08%		
Total	25,029,010	105,152,322	59,802,738	68,200,430	48,661,777	37,502,799	30,823,926	21,099,865	16,216,310	11,851,988	4,049,151	807,015	429,197,330	100.00%		

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, 2023

Exhibit 1

Page 2

Fund Payments by Injury Category

Injury Category	2023Q2	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	25,819	146,761	94,560	202,212	88,797	50,167	43,110	10,549	11,927	8,466	2,687	-	685,054	0.17%	28	2.85%	24,466	822	3,334
Erbs Palsy	373,653	1,536,135	561,447	598,788	242,763	172,564	95,773	32,885	34,007	25,640	3,617	-	3,677,271	0.91%	115	11.71%	31,976	1,917	7,673
Spastic Diplegia	95,219	483,530	237,273	309,863	138,269	112,766	113,869	58,214	65,865	53,702	-	-	1,668,572	0.42%	15	1.53%	111,238	357	18,695
Hemiplegia	565,343	2,095,412	907,671	426,205	196,484	148,477	67,331	86,939	18,250	52,271	53,464	4,331	4,622,176	1.15%	32	3.26%	144,443	754	24,521
Mental Retardation	141,169	574,179	285,926	399,557	401,450	312,398	576,004	433,236	514,888	176,580	32,714	14,964	3,863,065	0.96%	16	1.63%	241,442	542	28,510
Developmental Delays	1,138,490	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	23,333,201	5.80%	126	12.83%	185,184	2,831	32,968
Neurological Disabilities	1,497,506	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	31,151,813	7.75%	84	8.55%	370,855	2,149	57,984
Spastic Paraplegia	15,854	151,004	94,102	189,435	107,519	125,554	71,800	21,081	39,287	57,729	-	-	873,364	0.22%	2	0.20%	436,682	63	55,452
Cerebral Palsy	6,202,316	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	111,963,456	27.85%	182	18.53%	615,184	4,900	91,399
Encephalopathy	5,305,496	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	83,383,188	20.74%	187	19.04%	445,899	4,164	80,099
Spastic Quadriplegia	6,087,419	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	100,329,182	24.96%	115	11.71%	872,428	2,617	153,350
Other	1,889,329	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	26,953,523	6.70%	67	6.82%	402,291	1,406	76,681
Quadriplegia	411,591	1,964,870	1,438,398	1,189,179	746,728	452,194	493,110	327,236	272,060	127,694	-	-	7,423,061	1.85%	5	0.51%	1,484,612	78	380,670
Not Available	60,556	248,591	89,813	314,029	150,218	214,621	277,318	351,832	128,354	149,457	46,031	68,632	2,099,452	0.52%	8	0.81%	262,431	335	25,068
Total	23,809,763	100,581,664	55,401,303	64,308,125	44,598,930	34,814,996	28,381,030	19,114,151	15,022,378	11,274,197	3,912,827	807,015	402,026,378		982	100.00%	409,395	22,935	70,116

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, 2023
With 2.00% Discount

Exhibit 2
Page 1

BALANCE SHEET

	Projections as of Fiscal Year-End										
	At 6/30/2023	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33
Assets											
Fund Balance	193,845.9	124,492.2	78,833.9	34,184.9	(9,679.8)	(52,498.8)	(94,522.9)	(135,337.8)	(175,311.4)	(214,519.2)	(253,228.9)
Liabilities											
Future Benefits for Current Participants	3,181,178.8	3,365,447.8	3,429,693.3	3,406,504.5	3,383,009.2	3,359,394.5	3,335,338.7	3,311,176.8	3,286,465.8	3,261,050.4	3,234,587.4
Future Administrative Expenses - PCG	278,039.3	261,740.2	267,839.5	266,116.2	264,339.4	262,508.1	260,621.3	258,677.9	256,676.8	254,617.0	252,497.2
Future Administrative Expenses - DOH/Treasury	55,607.9	52,348.0	53,567.9	53,223.2	52,867.9	52,501.6	52,124.3	51,735.6	51,335.4	50,923.4	50,499.4
Surplus/(Unfunded Liability)	(3,320,980.1)	(3,555,043.8)	(3,672,266.8)	(3,691,659.2)	(3,709,896.3)	(3,726,903.0)	(3,742,607.1)	(3,756,928.0)	(3,769,789.5)	(3,781,109.9)	(3,790,812.9)

INCOME STATEMENT

	At 6/30/2023	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33
Initial Fund Balance		193,845.9	124,492.2	78,833.9	34,184.9	(9,679.8)	(52,498.8)	(94,522.9)	(135,337.8)	(175,311.4)	(214,519.2)
Annual Funding		-	53,448.2	54,936.7	56,466.7	58,039.3	59,655.7	61,317.2	63,024.9	64,780.1	66,584.2
Investment Income @ 2.00%		3,151.9	1,483.9	575.1	(316.5)	(1,190.3)	(2,046.3)	(2,882.9)	(3,699.7)	(4,501.1)	(5,290.4)
Benefit Payments		65,960.0	91,889.8	91,515.3	91,359.3	91,009.6	90,979.2	90,606.1	90,673.9	90,883.5	91,421.5
Administrative Expenses - PCG		5,489.3	7,278.3	7,208.9	7,204.5	7,192.9	7,174.1	7,148.0	7,114.8	7,078.2	7,041.7
Administrative Expenses - DOH/Treasury		1,056.3	1,422.5	1,436.7	1,451.1	1,465.6	1,480.2	1,495.0	1,510.0	1,525.1	1,540.3
Final Fund Balance	193,845.9	124,492.2	78,833.9	34,184.9	(9,679.8)	(52,498.8)	(94,522.9)	(135,337.8)	(175,311.4)	(214,519.2)	(253,228.9)
Change in Fund Balance		(69,353.6)	(45,658.4)	(44,649.0)	(43,864.6)	(42,819.0)	(42,024.1)	(40,815.0)	(39,973.6)	(39,207.7)	(38,709.7)
Coming Year Liabilities as % of Fund Assets	51.9%	80.8%	127.1%	292.6%	-1029.7%	-189.8%	-105.0%	-73.4%	-56.7%	-46.6%	
Estimated at Quarter End											
	FY 2023-24 Q1	59.1%									
	FY 2023-24 Q2	66.3%									
	FY 2023-24 Q3	73.6%									
Number of Participants											
Initial	960	1,014	1,031	1,021	1,010	998	985	971	956	942	
Expected New	62	27	-	-	-	-	-	-	-	-	
Expected Deceased	8	9	10	11	12	13	14	15	14	14	
Final	960	1,014	1,031	1,021	1,010	998	985	971	956	928	

Notes

Balance Sheet - Assets Calculated in Income Statement
Balance Sheet - Liabilities Future Benefits from Exhibit 5, Pages 5-8 discounted to current evaluation
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 2.8% based on 10 year rolling average of industry CPI data for Medical Care Costs per Exhibit 5
Income Statement - Investment Income Calculated based on 2.0% 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
Income Statement - Coming Year Liabilities % = (Upcoming Benefit Payments + Upcoming Administrative Expenses) / Final 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

* The Fund received a disbursement of \$52 million in Q1 2023, representing the overdue appropriation for State Fiscal Year 2021-22, and two disbursements each of \$52 million in Q2 2023, totaling \$156,000,000 in calendar year 2023

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, 2023
Undiscounted

Exhibit 2
Page 2

BALANCE SHEET

	Projections as of Fiscal Year-End										
	At 6/30/2023	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33
Assets											
Fund Balance	193,845.9	121,340.4	74,198.1	28,974.0	(14,574.2)	(56,202.9)	(96,180.7)	(134,112.7)	(170,386.6)	(205,093.2)	(238,512.5)
Liabilities											
Future Benefits for Current Participants	5,738,970.0	6,051,711.9	6,124,670.6	6,033,155.4	5,941,796.0	5,850,786.4	5,759,807.2	5,669,201.1	5,578,527.2	5,487,643.7	5,396,222.2
Future Administrative Expenses - PCG	510,242.2	475,931.7	483,993.5	477,017.8	470,023.3	463,010.2	455,978.4	448,928.1	441,859.2	434,771.9	427,666.1
Future Administrative Expenses - DOH/Treasury	102,048.4	95,186.3	96,798.7	95,403.6	94,004.7	92,602.0	91,195.7	89,785.6	88,371.8	86,954.4	85,533.2
Surplus/(Unfunded Liability)	(6,157,414.8)	(6,501,489.5)	(6,631,264.7)	(6,576,602.8)	(6,520,398.2)	(6,462,601.6)	(6,403,162.0)	(6,342,027.5)	(6,279,144.82)	(6,214,463.18)	(6,147,934.03)

INCOME STATEMENT

	At 6/30/2023	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33
Initial Fund Balance		193,845.9	121,340.4	74,198.1	28,974.0	(14,574.2)	(56,202.9)	(96,180.7)	(134,112.7)	(170,386.6)	(205,093.2)
Annual Funding		-	53,448.2	54,936.7	56,466.7	58,039.3	59,655.7	61,317.2	63,024.9	64,780.1	66,584.2
Benefit Payments		65,960.0	91,889.8	91,515.3	91,359.3	91,009.6	90,979.2	90,606.1	90,673.9	90,883.5	91,421.5
Administrative Expenses - PCG		5,489.3	7,278.3	7,208.9	7,204.5	7,192.9	7,174.1	7,148.0	7,114.8	7,078.2	7,041.7
Administrative Expenses - DOH/Treasury		1,056.3	1,422.5	1,436.7	1,451.1	1,465.6	1,480.2	1,495.0	1,510.0	1,525.1	1,540.3
Final Fund Balance	193,845.9	121,340.4	74,198.1	28,974.0	(14,574.2)	(56,202.9)	(96,180.7)	(134,112.7)	(170,386.6)	(205,093.2)	(238,512.5)
Change in Fund Balance		(72,505.5)	(47,142.3)	(45,224.1)	(43,548.2)	(41,628.7)	(39,977.8)	(37,932.0)	(36,273.9)	(34,706.6)	(33,419.3)
Coming Year Liabilities as % of Fund Assets	51.9%	82.9%	135.0%	345.2%	-683.9%	-177.3%	-103.2%	-74.0%	-58.4%	-48.8%	
Estimated at Quarter End											
	FY 2023-24 Q1	59.6%									
	FY 2023-24 Q2	67.4%									
	FY 2023-24 Q3	75.1%									
Number of Participants											
	Initial	960	1,014	1,031	1,021	1,010	998	985	971	956	942
	Expected New	62	27	-	-	-	-	-	-	-	-
	Expected Deceased	8	9	10	11	12	13	14	15	14	14
	Final	960	1,014	1,031	1,021	1,010	998	985	971	956	928

Notes

Balance Sheet - Assets
Balance Sheet - Liabilities
Balance Sheet - Surplus
Income Statement - Initial Fund Balance
Income Statement - Annual Funding
Income Statement - Benefit Payments
Income Statement - Admin Expenses
Income Statement - Final Fund Balance
Income Statement - Change in Fund Balance
Income Statement - Coming Year Liabilities %
Number of Participants

Calculated in Income Statement
Future Benefits from Exhibit 5, Pages 1-4
Future Expenses based on current administrative costs
= Assets - Liabilities
= Final Fund Balance of prior period
Provided by MIF, trended forward by 2.8% based on 10 year rolling average of industry CPI data for Medical Care Costs per Exhibit 9
From Exhibit 5, Pages 1-4
Calculated based on current and projected participant counts and administrative expense contracts provided by MIF
= Initial Fund Balance + Annual Funding - Benefit Payments - Administrative Expenses
= Final Fund Balance - Initial Fund Balance
= (Upcoming Benefit Payments + Upcoming Administrative Expenses) / Final Fund Balance
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

* The Fund received a disbursement of \$52 million in Q1 2023, representing the overdue appropriation for State Fiscal Year 2021-22, and two disbursements each of \$52 million in Q2 2023, totaling \$156,000,000 in calendar year 2023.

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, 2023

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
FY 1st Qtr 2023	19.00	26.43	7.43	982.00	989.43	7.43	25,029,010	24,780,216	21,375,692	3,404,524
FY 2nd Qtr 2023	-	19.38	-	-	1,008.81	-	0	21,576,415	21,740,604	-164,190
FY 3rd Qtr 2023	-	22.02	-	-	1,030.83	-	0	21,982,084	22,149,087	-167,003
FY 4th Qtr 2023	-	20.26	-	-	1,051.10	-	0	22,401,466	22,571,781	-170,315
Fiscal 2023-24 Total to Date	19.00	26.43	7.43	-	989.43	-	25,029,010	24,780,216	21,375,692	3,404,524
Fiscal 2023-24 Estimated Total					1,051.10			90,740,180	87,837,164	2,903,016
Fiscal 2024-25 Total	-	26.52	-	-	1,077.61	-				
Fiscal 2025-26 Total				-	1,077.61	-				
Fiscal 2026-27 Total				-	1,077.61	-				
Fiscal 2027-28 Total				-	1,077.61	-				
Fiscal 2028-29 Total				-	1,077.61	-				
Fiscal 2029-30 Total				-	1,077.61	-				
Fiscal 2030-31 Total				-	1,077.61	-				
Fiscal 2031-32 Total				-	1,077.61	-				
Fiscal 2032-33 Total				-	1,077.61	-				

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)
- * Liability to asset ratio over 80% expected at first quarter of fiscal year 2024-25 results in no future participants added

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, 2023

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
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
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
2012Q2	15	48	14,263	14,845	14,404	14,717	14,627	18,964	19,142	24,056	22,503	20,705	18,966	21,919	24,649	23,694	21,532
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
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
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
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
2013Q3	26	-	361	3,449	6,787	13,399	14,088	15,667	16,587	13,919	14,093	11,991	10,411	13,096	11,666	10,831	12,529
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
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
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
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
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
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
2015Q2	30	4,568	13,424	14,507	11,767	13,675	17,448	12,724	22,063	20,605	15,332	15,206	27,515	18,312	26,360	36,149	27,146
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
2019Q2	25	-	1,228	8,634	8,176	29,107	14,428	29,744	14,859	16,269	16,950	12,787	6,322	30,292	16,952	26,481	27,116
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
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	
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		
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			
2020Q3	13	14	838	9,348	16,106	18,934	17,826	21,139	49,040	38,325	32,494	33,990	39,846				
2020Q4	33	7	6,396	7,576	7,778	11,611	5,598	20,640	13,782	11,327	43,774	13,338					
2021Q1	30	-	633	2,673	11,255	4,664	17,314	17,314	18,525	16,351	15,415	16,102					
2021Q2	10	-	1,136	20,685	13,397	47,519	45,111	24,289	23,225	28,693							
2021Q3	12	-	4,849	3,406	31,398	30,639	28,373	40,866	29,923								
2021Q4	23	40	3,941	19,147	22,930	20,186	16,353	16,374									
2022Q1	29	-	28,180	27,302	29,322	34,743	37,118										
2022Q2	16	-	859	7,256	7,346	5,144											
2022Q3	20	440	20,282	34,042	28,343												
2022Q4	24	1,393	7,253	16,989													
2023Q1	19	-	6,385														
2023Q2	19	279															
Total	960																

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, 2023

Admittance Quarter	Living Participants	Incremental Severity per Participant by Participation Quarter															
		Q17	Q18	Q19	Q20	Q21	Q22	Q23	Q24	Q25	Q26	Q27	Q28	Q29	Q30	Q31	Q32
2011Q4	11	4,680	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
2012Q1	11	732	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
2012Q2	15	25,875	23,286	22,464	25,066	29,353	28,463	23,256	47,581	34,446	29,018	42,196	27,129	27,768	31,817	42,774	36,619
2012Q3	25	12,872	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
2012Q4	37	24,501	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
2013Q1	5	26,411	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
2013Q2	30	9,517	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
2013Q3	26	5,000	8,989	5,455	4,491	6,246	12,642	5,386	8,352	6,414	6,450	7,937	6,023	6,746	9,633	6,756	6,083
2013Q4	8	11,548	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
2014Q1	17	27,121	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
2014Q2	22	10,172	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
2014Q3	19	20,484	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
2014Q4	19	24,343	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
2015Q1	26	11,417	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
2015Q2	30	23,256	26,760	21,811	22,835	30,777	21,527	43,422	28,861	38,798	15,742	12,062	8,589	19,698	15,649	17,476	19,673
2015Q3	16	20,086	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
2015Q4	19	21,567	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	
2016Q1	17	22,717	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		
2016Q2	35	13,514	27,744	29,881	18,511	21,460	16,112	20,140	18,762	29,513	63,180	28,172	39,883	31,490			
2016Q3	22	10,790	38,179	8,601	28,369	4,720	15,150	5,572	13,772	13,400	13,488	10,822	10,803				
2016Q4	14	39,067	47,622	25,994	25,070	30,262	28,456	80,548	26,139	27,321	30,550	32,939					
2017Q1	19	20,715	16,880	15,425	16,027	13,270	28,447	36,294	27,292	49,871	35,463						
2017Q2	28	16,761	6,186	12,098	11,388	18,686	21,044	24,044	24,876	41,188							
2017Q3	16	13,273	14,074	14,390	27,245	42,044	38,836	37,488	23,470								
2017Q4	11	12,485	8,181	14,360	15,259	20,812	21,247	24,413									
2018Q1	15	21,019	38,288	37,610	53,983	46,030	46,202										
2018Q2	14	19,151	53,704	19,632	29,530	45,569											
2018Q3	17	25,384	12,823	11,373	18,481												
2018Q4	20	40,457	25,467	36,764													
2019Q1	19	33,305	24,926														
2019Q2	25	19,185															
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																
Total	960																

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, 2023

Admittance Quarter	Living Participants	Incremental Severity per Participant by Participation Quarter														
		Q33	Q34	Q35	Q36	Q37	Q38	Q39	Q40	Q41	Q42	Q43	Q44	Q45	Q46	Q47
2011Q4	11	11,691	10,597	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
2012Q1	11	4,164	3,893	4,372	6,542	3,811	5,258	3,065	5,055	3,287	3,015	3,584	4,338	4,354	3,500	
2012Q2	15	32,550	50,227	73,951	103,146	32,802	39,448	63,081	47,227	91,760	57,210	58,142	49,001	37,339		
2012Q3	25	7,601	16,458	13,140	16,600	10,739	11,432	8,098	12,556	13,823	13,350	22,664	16,737			
2012Q4	37	64,227	62,150	38,569	34,003	43,454	40,118	72,186	66,876	55,288	67,260	49,937				
2013Q1	5	49,006	41,734	51,689	45,835	22,374	68,377	69,625	51,463	48,328	74,680					
2013Q2	30	23,840	16,005	17,492	14,756	26,923	27,197	32,606	46,520	22,649						
2013Q3	26	7,183	7,519	14,464	11,188	13,421	7,402	9,435	7,721							
2013Q4	8	27,392	19,157	42,944	42,546	28,113	36,891	106,704								
2014Q1	17	22,711	44,798	70,014	48,600	50,247	39,311									
2014Q2	22	11,763	9,743	12,060	10,381	9,242										
2014Q3	19	30,937	25,743	23,736	16,838											
2014Q4	19	18,661	21,999	27,824												
2015Q1	26	25,807	19,338													
2015Q2	30	19,243														
2015Q3	16															
2015Q4	19															
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	25															
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															
Total	960															

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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, 2023

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
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
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
2012Q2	15	48	14,310	29,155	43,560	58,277	72,904	91,867	111,009	135,065	157,568	178,273	197,239	219,159	243,808	267,502	289,033
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
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
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
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
2013Q3	26	-	361	3,810	10,597	23,996	38,084	53,751	70,338	84,257	98,350	110,341	120,752	133,848	145,514	156,345	168,874
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
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
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
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
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
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
2015Q2	30	4,568	17,993	32,500	44,267	57,942	75,390	88,114	110,177	130,782	146,115	161,321	188,836	207,148	233,508	269,656	296,802
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
2015Q4	19	202	5,575	10,374	19,427	36,340	47,451	60,732	70,243	77,919	92,776	109,460	125,608	150,808	168,743	179,182	195,356
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
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
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
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
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
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
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
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
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
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
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
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
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
2019Q2	25	-	1,228	9,862	18,037	47,144	61,572	91,316	106,175	122,443	139,394	152,181	158,503	188,795	205,747	232,228	259,344
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
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	
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		
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			
2020Q3	13	14	853	10,200	26,306	45,240	63,065	84,204	133,245	171,570	204,064	238,054	277,900				
2020Q4	33	7	6,403	13,979	21,757	33,368	38,966	59,607	73,389	84,715	128,489	141,827					
2021Q1	30	-	633	3,306	14,561	19,224	36,538	55,063	71,414	86,829	102,932						
2021Q2	10	-	1,136	21,822	35,219	82,738	127,848	152,137	175,362	204,055							
2021Q3	12	-	4,849	8,255	39,653	70,292	98,665	139,531	169,454								
2021Q4	23	40	3,981	23,128	46,058	66,244	82,597	98,971									
2022Q1	29	-	28,180	55,482	84,805	119,547	156,665										
2022Q2	16	-	859	8,116	15,462	20,606											
2022Q3	20	440	20,722	54,764	83,107												
2022Q4	24	1,393	8,647	25,636													
2023Q1	19	-	6,385														
2023Q2	19	279															
Total	960																

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New York State Department of Health
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Average Payments per Participant by Admittance Quarter
As of June 30, 2023

Admittance Quarter	Living Participants	Cumulative Severity by Fund Participation Quarter															
		Q17	Q18	Q19	Q20	Q21	Q22	Q23	Q24	Q25	Q26	Q27	Q28	Q29	Q30	Q31	Q32
2011Q4	11	82,060	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
2012Q1	11	38,234	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
2012Q2	15	314,908	338,195	360,658	385,724	415,077	443,540	466,797	514,378	548,823	577,841	620,036	647,166	674,934	706,751	749,525	786,144
2012Q3	25	152,339	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
2012Q4	37	372,811	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
2013Q1	5	324,486	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
2013Q2	30	89,851	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
2013Q3	26	173,874	182,862	188,317	192,809	199,054	211,696	217,082	225,434	231,847	238,297	246,234	252,257	259,003	268,635	275,391	281,474
2013Q4	8	137,572	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
2014Q1	17	290,558	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
2014Q2	22	200,547	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
2014Q3	19	310,564	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
2014Q4	19	221,221	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
2015Q1	26	177,105	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
2015Q2	30	320,058	346,818	368,629	391,463	422,241	443,768	487,190	516,051	554,849	570,591	582,652	591,241	610,939	626,588	644,064	663,738
2015Q3	16	201,724	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
2015Q4	19	216,923	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	
2016Q1	17	202,898	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		
2016Q2	35	240,743	268,488	298,368	316,879	338,339	354,450	374,591	393,353	422,866	486,047	514,219	554,102	585,592			
2016Q3	22	133,914	172,093	180,693	209,063	213,782	228,932	234,505	248,276	261,676	275,164	285,986	296,789				
2016Q4	14	303,830	351,452	377,446	402,516	432,778	461,235	541,783	567,922	595,242	625,793	658,731					
2017Q1	19	252,550	269,430	284,854	300,881	314,151	342,598	378,893	406,184	456,056	491,518						
2017Q2	28	209,498	215,684	227,783	239,171	257,857	278,901	302,945	327,820	369,008							
2017Q3	16	270,209	284,282	298,672	325,917	367,961	406,796	444,285	467,755								
2017Q4	11	353,984	362,165	376,525	391,783	412,595	433,842	458,255									
2018Q1	15	287,692	325,980	363,590	417,574	463,604	509,806										
2018Q2	14	265,606	319,310	338,942	368,472	414,041											
2018Q3	17	192,827	205,650	217,022	235,503												
2018Q4	20	390,251	415,719	452,483													
2019Q1	19	360,486	385,412														
2019Q2	25	278,529															
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																
Total	960																

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, 2023

Admittance Quarter	Living Participants	Cumulative Severity by Fund Participation Quarter														
		Q33	Q34	Q35	Q36	Q37	Q38	Q39	Q40	Q41	Q42	Q43	Q44	Q45	Q46	Q47
2011Q4	11	221,249	231,846	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
2012Q1	11	175,158	179,051	183,423	189,965	193,776	199,034	202,099	207,154	210,440	213,455	217,039	221,378	225,732	229,232	
2012Q2	15	818,695	868,921	942,873	1,046,019	1,078,821	1,118,269	1,181,350	1,228,577	1,320,337	1,377,547	1,435,688	1,484,689	1,522,029		
2012Q3	25	364,962	381,419	394,560	411,160	421,899	433,331	441,429	453,984	467,807	481,157	503,821	520,558			
2012Q4	37	1,047,013	1,109,163	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				
2013Q1	5	933,185	974,919	1,026,607	1,072,442	1,094,816	1,163,193	1,232,818	1,284,280	1,332,608	1,407,288					
2013Q2	30	400,271	416,276	433,768	448,523	475,447	502,644	535,250	581,770	604,419						
2013Q3	26	288,657	296,176	310,641	321,828	335,249	342,651	352,085	359,806							
2013Q4	8	481,853	501,010	543,953	586,500	614,613	651,504	758,207								
2014Q1	17	646,138	690,936	760,950	809,550	859,797	899,108									
2014Q2	22	429,898	439,641	451,701	462,082	471,324										
2014Q3	19	1,012,912	1,038,655	1,062,391	1,079,229											
2014Q4	19	587,881	609,880	637,704												
2015Q1	26	484,103	503,441													
2015Q2	30	682,981														
2015Q3	16															
2015Q4	19															
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	25															
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															
Total	960															

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, 2023

Admittance Quarter	Living Participants	Incremental Benefits Paid by Fund Participation Quarter															
		Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12	Q13	Q14	Q15	Q16
2011Q4	11	-	3,146	94,260	144,173	27,926	42,167	22,720	101,483	69,656	29,373	28,827	54,812	47,626	27,564	48,782	108,661
2012Q1	11	-	11,909	28,215	15,444	3,802	9,275	24,942	29,365	45,050	65,147	33,607	38,857	22,710	17,639	19,004	47,555
2012Q2	15	717	213,939	222,675	216,063	220,760	219,402	284,456	287,128	360,835	337,540	310,577	284,497	328,790	369,738	355,414	322,973
2012Q3	25	17,222	58,895	119,468	117,755	160,748	148,012	211,218	300,445	433,929	286,997	349,458	267,625	302,467	229,506	226,706	256,203
2012Q4	37	371	75,588	146,333	431,812	623,934	520,889	1,045,294	1,180,508	1,165,671	1,148,800	1,218,933	894,490	978,263	927,857	1,354,514	1,174,223
2013Q1	5	-	780	10,857	36,713	37,090	86,384	177,708	162,554	132,023	136,890	119,318	117,497	87,645	124,918	149,075	110,923
2013Q2	30	-	41,406	67,708	78,441	109,369	161,013	217,746	181,675	116,207	135,157	197,202	256,410	167,023	273,743	215,624	191,285
2013Q3	26	-	9,394	89,664	176,462	348,379	366,278	407,351	431,269	361,886	366,426	311,761	270,692	340,485	303,320	281,603	325,761
2013Q4	8	60	15,787	22,442	52,010	55,080	37,953	152,406	42,227	41,285	68,386	120,264	105,891	45,872	73,694	99,640	75,194
2014Q1	17	602	39,529	100,258	166,996	143,474	269,659	282,592	372,432	227,482	404,028	331,801	364,447	363,952	550,020	436,798	424,367
2014Q2	22	30,945	132,707	205,442	230,289	335,796	222,383	350,374	280,346	272,353	327,022	254,665	265,346	465,824	240,840	205,985	367,940
2014Q3	19	24,460	105,657	644,449	392,488	282,863	305,247	296,763	249,677	377,991	264,554	351,669	427,155	460,362	370,354	783,163	174,676
2014Q4	19	1,609	73,351	103,984	172,768	198,623	159,203	193,955	254,713	264,161	336,275	355,696	334,321	362,678	337,740	244,266	347,343
2015Q1	26	3,902	118,971	137,048	184,125	195,370	230,680	288,099	212,728	354,753	339,026	219,468	632,582	364,574	248,757	370,420	407,394
2015Q2	30	137,049	402,726	435,224	352,996	410,257	523,451	381,714	661,892	618,164	459,971	456,194	825,441	549,361	790,790	1,084,462	814,368
2015Q3	16	-	30,164	103,507	80,558	69,794	91,758	68,778	223,018	175,695	297,615	259,387	244,576	381,432	192,952	241,371	445,606
2015Q4	19	3,829	102,088	91,181	172,019	321,337	211,106	252,349	180,709	145,837	282,289	316,999	306,819	478,795	340,754	198,342	307,314
2016Q1	17	210	16,754	185,361	164,559	176,678	222,131	265,022	151,593	251,157	135,105	240,923	311,580	167,178	225,351	266,054	283,418
2016Q2	35	10,141	71,367	160,956	264,242	202,010	416,172	246,795	536,249	818,321	671,599	800,518	810,776	545,852	399,465	812,641	1,185,904
2016Q3	22	-	94,668	205,067	179,295	214,771	169,535	197,464	155,428	206,635	166,004	107,035	219,367	206,483	203,549	200,151	183,271
2016Q4	14	-	157,250	157,366	254,248	179,571	327,343	158,566	384,037	181,017	359,813	230,110	206,758	241,719	289,402	273,035	306,447
2017Q1	19	-	122,431	174,172	472,382	240,410	323,718	196,024	234,344	150,282	244,833	231,521	250,321	374,717	492,203	365,034	532,474
2017Q2	28	9,506	167,627	184,879	378,303	319,302	436,388	284,986	359,278	349,027	369,305	390,795	357,099	360,054	305,318	759,443	365,321
2017Q3	16	750	30,939	88,216	177,929	181,238	243,892	258,850	604,157	311,889	470,160	479,241	221,805	206,809	369,983	284,586	180,520
2017Q4	11	910	13,384	271,321	234,524	40,209	792,209	251,977	71,311	174,740	204,636	494,067	186,533	553,337	227,029	158,417	81,880
2018Q1	15	-	1,706	89,268	177,560	182,290	109,247	405,850	419,980	301,351	145,941	228,459	506,405	630,152	330,732	221,307	249,846
2018Q2	14	-	26,518	86,218	117,923	184,907	365,639	259,310	366,091	168,617	172,302	270,489	238,292	200,040	154,337	153,178	686,510
2018Q3	17	-	55,875	41,230	230,697	127,167	310,909	159,618	152,516	149,118	210,587	164,840	141,240	216,420	525,598	146,421	214,290
2018Q4	20	-	7,151	254,792	375,503	434,592	854,774	304,617	531,987	474,235	612,915	419,172	340,577	435,208	503,943	710,030	736,399
2019Q1	19	43	12,364	146,822	363,869	599,678	394,806	489,103	574,887	492,328	367,079	312,244	616,732	60,304	703,667	604,428	478,075
2019Q2	25	-	30,693	215,848	204,388	727,671	360,701	743,605	371,464	406,714	423,757	319,682	158,053	757,290	423,800	662,032	677,908
2019Q3	10	-	39,033	94,459	57,469	66,998	182,868	122,514	70,356	80,255	69,027	39,159	88,601	76,246	92,614	255,030	73,832
2019Q4	41	7,002	342,828	504,930	1,082,530	2,038,081	1,195,633	930,929	790,381	1,111,619	1,182,720	1,790,776	1,271,962	1,276,133	2,163,346	1,353,606	
2020Q1	30	4,181	47,286	149,758	451,034	719,898	317,532	390,780	480,309	367,035	941,856	1,137,054	1,358,664	855,959	686,226		
2020Q2	23	-	219,045	419,669	501,828	463,429	391,091	742,243	234,689	981,910	672,207	617,459	584,534	837,861			
2020Q3	13	187	10,897	121,519	209,374	246,141	231,732	274,809	637,522	498,230	422,418	441,874	518,002				
2020Q4	33	219	211,074	250,023	256,667	383,174	184,731	681,129	454,815	373,776	1,444,532	440,164					
2021Q1	30	-	18,984	80,191	337,649	139,911	519,418	555,750	490,527	462,453	483,065						
2021Q2	10	-	11,365	206,851	133,972	475,189	451,107	242,891	232,246	286,931							
2021Q3	12	-	58,182	40,873	376,782	367,671	340,474	490,394	359,074								
2021Q4	23	920	90,649	440,376	527,397	464,272	376,116	376,594									
2022Q1	29	-	817,234	791,746	850,352	1,007,536	1,076,412										
2022Q2	16	-	13,750	116,101	117,536	82,305											
2022Q3	20	8,799	405,639	680,841	566,868												
2022Q4	24	33,438	174,079	407,746													
2023Q1	19	-	121,323														
2023Q2	19	5,309															
Total	960																

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

Note: 3rd Qtr

New York State Department of Health
Quarterly Analysis of New York Medical Indemnity Fund
Benefit Payments by Admittance Quarter

As of June 30, 2023

Admittance Quarter	Living Participants	Incremental Benefits Paid by Fund Participation Quarter															
		Q17	Q18	Q19	Q20	Q21	Q22	Q23	Q24	Q25	Q26	Q27	Q28	Q29	Q30	Q31	Q32
2011Q4	11	51,481	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
2012Q1	11	8,050	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
2012Q2	15	388,125	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
2012Q3	25	321,808	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
2012Q4	37	906,524	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
2013Q1	5	132,056	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
2013Q2	30	285,507	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
2013Q3	26	129,991	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
2013Q4	8	92,384	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
2014Q1	17	461,052	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
2014Q2	22	223,774	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
2014Q3	19	389,194	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
2014Q4	19	462,515	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
2015Q1	26	296,841	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
2015Q2	30	697,691	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
2015Q3	16	321,371	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
2015Q4	19	409,781	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	
2016Q1	17	386,185	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		
2016Q2	35	473,004	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			
2016Q3	22	237,380	839,939	189,215	624,122	103,833	333,298	122,591	302,976	294,789	296,734	238,095	237,661				
2016Q4	14	546,939	666,711	363,915	350,984	423,667	398,388	1,127,673	365,947	382,490	427,703	461,139					
2017Q1	19	393,579	320,718	293,068	304,511	252,136	540,494	689,589	518,545	947,554	673,791						
2017Q2	28	469,307	173,222	338,758	318,872	523,201	589,235	673,227	696,515	1,153,265							
2017Q3	16	212,375	225,181	230,236	435,916	672,700	621,372	599,815	375,515								
2017Q4	11	137,340	89,988	157,962	167,847	228,928	233,717	268,543									
2018Q1	15	315,283	574,321	564,153	809,750	690,453	693,029										
2018Q2	14	268,112	751,853	274,849	413,422	637,969											
2018Q3	17	431,526	217,991	193,335	314,171												
2018Q4	20	809,130	509,346	735,284													
2019Q1	19	632,804	473,596														
2019Q2	25	479,616															
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																
Total	960																

* 2017 diagonal data adjusted to account for no payments made in September

Note: 3rd Qtr 2017 diagona

New York State Department of Health
Quarterly Analysis of New York Medical Indemnity Fund
Benefit Payments by Admittance Quarter

As of June 30, 2023

Admittance Quarter	Living Participants	Incremental Benefits Paid by Fund Participation Quarter															Total
		Q33	Q34	Q35	Q36	Q37	Q38	Q39	Q40	Q41	Q42	Q43	Q44	Q45	Q46	Q47	
2011Q4	11	128,606	116,570	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	4,592,552
2012Q1	11	45,809	42,822	48,093	71,961	41,919	57,838	33,711	55,606	36,153	33,164	39,424	47,722	47,897	38,496		2,521,548
2012Q2	15	488,256	753,403	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			22,830,430
2012Q3	25	190,033	411,439	328,509	415,001	268,473	285,810	202,438	313,891	345,575	333,746	566,595	418,429				13,013,952
2012Q4	37	2,376,410	2,299,549	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					58,343,578
2013Q1	5	245,028	208,669	258,443	229,173	111,869	341,886	348,125	257,313	241,639	373,399						7,036,440
2013Q2	30	715,186	480,148	524,762	442,668	807,696	815,912	978,189	1,395,608	679,468							18,132,573
2013Q3	26	186,748	195,506	376,075	290,880	348,936	192,447	245,301	200,741								9,354,959
2013Q4	8	219,133	153,252	343,551	340,369	224,905	295,129	853,630									6,065,660
2014Q1	17	386,082	761,559	1,190,239	826,207	854,192	668,293										15,284,841
2014Q2	22	258,781	214,338	265,323	228,388	203,319											10,369,123
2014Q3	19	587,801	489,111	450,985	319,928												20,505,357
2014Q4	19	354,553	417,987	528,657													12,116,380
2015Q1	26	670,970	502,799														13,089,474
2015Q2	30	577,287															20,489,418
2015Q3	16																8,167,610
2015Q4	19																10,320,315
2016Q1	17																8,221,686
2016Q2	35																20,495,737
2016Q3	22																6,529,354
2016Q4	14																9,222,236
2017Q1	19																9,338,850
2017Q2	28																10,332,233
2017Q3	16																7,484,073
2017Q4	11																5,040,806
2018Q1	15																7,647,086
2018Q2	14																5,796,579
2018Q3	17																4,003,549
2018Q4	20																9,049,656
2019Q1	19																7,322,830
2019Q2	25																6,963,222
2019Q3	10																1,408,461
2019Q4	41																17,042,475
2020Q1	30																7,907,574
2020Q2	23																6,665,965
2020Q3	13																3,612,703
2020Q4	33																4,680,303
2021Q1	30																3,087,947
2021Q2	10																2,040,551
2021Q3	12																2,033,451
2021Q4	23																2,276,324
2022Q1	29																4,543,280
2022Q2	16																329,692
2022Q3	20																1,662,146
2022Q4	24																615,262
2023Q1	19																121,323
2023Q2	19																5,309
Total	960																427,714,872

I 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, 2023

Admittance Quarter	Living Participants	Cumulative Benefits by Fund Participation Quarter															
		Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12	Q13	Q14	Q15	Q16
2011Q4	11	-	3,146	97,406	241,579	269,505	311,672	334,391	435,875	505,531	534,904	563,731	618,543	666,169	693,733	742,515	851,176
2012Q1	11	-	11,909	40,124	55,568	59,370	68,645	93,587	122,952	168,002	233,149	266,756	305,613	328,323	345,962	364,966	412,521
2012Q2	15	717	214,656	437,331	653,394	874,153	1,093,555	1,378,011	1,665,139	2,025,974	2,363,513	2,674,090	2,958,587	3,287,378	3,657,115	4,012,529	4,335,502
2012Q3	25	17,222	76,117	195,585	313,341	474,089	622,100	833,319	1,133,763	1,567,693	1,854,690	2,204,148	2,471,773	2,774,240	3,003,745	3,230,451	3,486,654
2012Q4	37	371	75,958	222,292	654,104	1,278,038	1,798,927	2,844,220	4,024,728	5,190,399	6,339,199	7,558,133	8,452,623	9,430,886	10,358,743	11,713,258	12,887,481
2013Q1	5	-	780	11,637	48,351	85,440	171,825	349,533	512,087	644,110	781,000	900,318	1,017,815	1,105,460	1,230,378	1,379,453	1,490,376
2013Q2	30	-	41,406	109,114	187,555	296,924	457,936	675,682	857,357	973,565	1,108,721	1,305,923	1,562,333	1,729,356	2,003,100	2,218,724	2,410,008
2013Q3	26	-	9,394	99,058	275,521	623,900	990,178	1,397,528	1,828,797	2,190,683	2,557,109	2,868,870	3,139,562	3,480,047	3,783,367	4,064,970	4,390,731
2013Q4	8	60	15,848	38,290	90,300	145,380	183,334	335,739	377,966	419,251	487,637	607,900	713,791	759,662	833,356	932,996	1,008,190
2014Q1	17	602	40,131	140,389	307,385	450,858	720,517	1,003,109	1,375,541	1,603,023	2,007,051	2,338,852	2,703,299	3,067,251	3,617,271	4,054,069	4,478,436
2014Q2	22	30,945	163,652	369,094	599,383	935,179	1,157,563	1,507,937	1,788,283	2,060,636	2,387,658	2,642,323	2,907,669	3,373,493	3,614,333	3,820,318	4,188,258
2014Q3	19	24,460	130,117	774,566	1,167,055	1,449,918	1,755,165	2,051,928	2,301,605	2,679,596	2,944,150	3,295,818	3,722,974	4,183,336	4,553,690	5,336,853	5,511,529
2014Q4	19	1,609	74,960	178,944	351,712	550,336	709,539	903,494	1,158,207	1,422,368	1,758,643	2,114,339	2,448,660	2,811,338	3,149,078	3,393,344	3,740,687
2015Q1	26	3,902	122,872	259,920	444,045	639,416	870,096	1,158,195	1,370,923	1,725,676	2,064,703	2,284,171	2,916,752	3,281,327	3,530,084	3,900,504	4,307,898
2015Q2	30	137,049	539,776	974,999	1,327,995	1,738,252	2,261,703	2,643,417	3,305,309	3,923,472	4,383,444	4,839,638	5,665,079	6,214,440	7,005,230	8,089,692	8,904,060
2015Q3	16	-	30,164	133,672	214,230	284,024	375,782	444,559	667,577	843,272	1,140,887	1,400,274	1,644,850	2,026,282	2,219,234	2,460,605	2,906,211
2015Q4	19	3,829	105,918	197,098	369,117	690,453	901,560	1,153,908	1,334,617	1,480,454	1,762,744	2,079,742	2,386,561	2,865,356	3,206,110	3,404,452	3,711,766
2016Q1	17	210	16,964	202,325	366,884	543,562	765,693	1,030,715	1,182,308	1,433,465	1,568,570	1,809,493	2,121,073	2,288,252	2,513,603	2,779,657	3,063,075
2016Q2	35	10,141	81,508	242,464	506,706	708,716	1,124,888	1,371,684	1,907,933	2,726,253	3,397,852	4,198,370	5,009,147	5,554,999	5,954,464	6,767,105	7,953,009
2016Q3	22	-	94,668	299,734	479,029	693,799	863,335	1,060,799	1,216,227	1,422,862	1,588,866	1,695,901	1,915,267	2,121,750	2,325,299	2,525,450	2,708,721
2016Q4	14	-	157,250	314,616	568,864	748,435	1,075,778	1,234,343	1,618,380	1,799,397	2,159,210	2,389,320	2,596,078	2,837,797	3,127,198	3,400,234	3,706,680
2017Q1	19	-	122,431	296,602	768,985	1,009,395	1,333,113	1,529,136	1,763,480	1,913,762	2,158,595	2,390,116	2,640,438	3,015,154	3,507,358	3,872,392	4,404,865
2017Q2	28	9,506	177,133	362,013	740,316	1,059,618	1,496,005	1,780,991	2,140,269	2,489,296	2,858,602	3,249,397	3,606,496	3,966,550	4,271,868	5,031,311	5,396,631
2017Q3	16	750	31,689	119,904	297,834	479,072	722,964	981,814	1,585,971	1,897,860	2,368,020	2,847,261	3,069,066	3,275,875	3,645,859	3,930,445	4,110,964
2017Q4	11	910	14,294	285,615	520,139	560,348	1,352,557	1,604,533	1,675,844	1,850,584	2,055,219	2,549,286	2,735,819	3,289,156	3,516,185	3,674,602	3,756,482
2018Q1	15	-	1,706	90,975	268,535	450,825	560,073	965,923	1,385,902	1,687,253	1,833,194	2,061,654	2,568,059	3,198,211	3,528,943	3,750,251	4,000,097
2018Q2	14	-	26,518	112,736	230,660	415,567	781,205	1,040,516	1,406,607	1,575,224	1,747,527	2,018,015	2,256,308	2,456,348	2,610,685	2,763,863	3,450,373
2018Q3	17	-	55,875	97,105	327,802	454,969	765,878	925,496	1,078,012	1,227,130	1,437,717	1,602,557	1,743,797	1,960,217	2,485,815	2,632,236	2,846,526
2018Q4	20	-	7,151	261,944	637,447	1,072,039	1,926,813	2,231,430	2,763,418	3,237,653	3,850,567	4,269,739	4,610,316	5,045,524	5,549,466	6,259,496	6,995,895
2019Q1	19	43	12,408	159,229	523,098	1,122,777	1,517,583	2,006,686	2,581,573	3,073,901	3,440,980	3,753,224	4,369,956	4,430,260	5,133,927	5,738,355	6,216,430
2019Q2	25	-	30,693	246,541	450,929	1,178,600	1,539,300	2,282,906	2,654,369	3,061,083	3,484,840	3,804,522	3,962,576	4,719,865	5,143,665	5,805,698	6,483,606
2019Q3	10	-	39,033	133,492	190,961	257,959	440,827	563,341	633,697	713,952	782,979	822,138	910,739	986,985	1,079,600	1,334,629	1,408,461
2019Q4	41	7,002	349,830	854,760	1,937,290	3,975,371	5,171,005	6,101,933	6,892,314	8,003,933	9,186,653	10,977,429	12,249,391	13,525,523	15,688,869	17,042,475	
2020Q1	30	4,181	51,468	201,226	652,260	1,372,158	1,689,690	2,080,470	2,560,779	2,927,815	3,869,670	5,006,724	6,365,388	7,221,348	7,907,574		
2020Q2	23	-	219,045	638,714	1,140,542	1,603,970	1,995,062	2,737,305	2,971,994	3,953,904	4,626,111	5,243,570	5,828,103	6,665,965			
2020Q3	13	187	11,084	132,603	341,977	588,117	819,849	1,094,658	1,732,180	2,230,410	2,652,828	3,094,702	3,612,703				
2020Q4	33	219	211,292	461,315	717,982	1,101,156	1,285,887	1,967,016	2,421,832	2,795,608	4,240,139	4,680,303					
2021Q1	30	-	18,984	99,174	436,823	576,735	1,096,153	1,651,903	2,142,429	2,604,882	3,087,947						
2021Q2	10	-	11,365	218,216	352,188	827,377	1,278,483	1,521,374	1,753,620	2,040,551							
2021Q3	12	-	58,182	99,056	475,837	843,508	1,183,983	1,674,377	2,033,451								
2021Q4	23	920	91,569	531,945	1,059,342	1,523,614	1,899,731	2,276,324									
2022Q1	29	-	817,234	1,608,981	2,459,332	3,466,868	4,543,280										
2022Q2	16	-	13,750	129,851	247,387	329,692											
2022Q3	20	8,799	414,438	1,095,279	1,662,146												
2022Q4	24	33,438	207,517	615,262													
2023Q1	19	-	121,323														
2023Q2	19	5,309															
Total	960																

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

Note: 3rd Qtr

**New York State Department of Health
Quarterly Analysis of New York Medical Indemnity Fund
Benefit Payments by Admittance Quarter**

As of June 30, 2023

Admittance Quarter	Living Participants	Cumulative Benefits by Fund Participation Quarter															
		Q17	Q18	Q19	Q20	Q21	Q22	Q23	Q24	Q25	Q26	Q27	Q28	Q29	Q30	Q31	Q32
2011Q4	11	902,658	931,410	981,088	1,031,175	1,086,949	1,146,711	1,216,546	1,276,304	1,333,154	1,477,490	1,584,403	1,682,712	1,803,809	1,986,774	2,131,825	2,305,128
2012Q1	11	420,571	428,858	443,225	483,835	549,084	654,165	795,538	825,961	986,473	1,594,111	1,636,396	1,672,457	1,786,689	1,808,837	1,843,616	1,880,932
2012Q2	15	4,723,627	5,072,924	5,409,877	5,785,861	6,226,162	6,653,103	7,001,948	7,715,663	8,232,347	8,667,612	9,300,547	9,707,483	10,124,006	10,601,268	11,242,882	11,792,163
2012Q3	25	3,808,463	4,116,105	4,354,505	4,668,852	5,057,868	5,319,839	5,827,611	6,242,562	6,574,100	6,883,377	7,107,321	7,508,564	7,894,132	8,351,628	8,676,460	8,934,013
2012Q4	37	13,794,005	14,832,013	16,611,368	18,137,294	18,900,696	20,441,331	21,217,834	22,956,397	24,884,209	26,226,747	28,181,111	29,577,884	31,509,881	33,062,056	34,801,444	36,363,066
2013Q1	5	1,622,432	1,781,597	1,956,855	2,087,267	2,248,419	2,470,309	2,574,247	2,758,629	2,974,764	3,255,495	3,440,508	3,660,182	3,828,906	4,021,861	4,214,255	4,420,897
2013Q2	30	2,695,515	2,941,926	3,082,271	3,466,545	3,711,877	4,000,673	4,208,410	4,724,637	5,220,770	5,858,081	6,749,893	7,705,538	8,284,603	9,151,110	10,048,479	11,292,937
2013Q3	26	4,520,722	4,754,424	4,896,255	5,013,028	5,175,413	5,504,101	5,644,132	5,861,273	6,028,027	6,195,725	6,402,085	6,558,675	6,734,067	6,984,522	7,160,171	7,318,325
2013Q4	8	1,100,574	1,191,831	1,300,310	1,354,293	1,475,152	1,535,957	1,621,994	1,718,403	1,837,411	2,016,598	2,540,576	2,645,391	2,820,443	3,020,449	3,224,464	3,635,692
2014Q1	17	4,939,488	5,219,939	5,654,094	6,412,303	6,751,107	7,001,666	7,495,497	7,876,109	8,309,548	8,588,110	8,894,067	9,222,733	9,565,634	9,819,569	10,159,032	10,598,270
2014Q2	22	4,412,032	4,725,152	5,151,615	5,574,962	5,974,614	6,323,960	6,780,575	7,001,568	7,202,045	7,606,811	8,103,393	8,343,266	8,537,461	8,718,219	9,012,570	9,198,974
2014Q3	19	5,900,724	6,367,549	6,863,780	7,323,044	7,821,327	8,356,294	8,973,268	9,456,814	10,535,608	11,468,293	12,792,393	14,049,341	15,594,455	16,425,150	17,437,585	18,657,532
2014Q4	19	4,203,202	4,452,843	4,752,430	5,210,338	5,651,832	6,112,531	6,468,296	6,886,610	7,433,276	7,880,810	8,406,102	8,874,060	9,193,634	9,605,473	10,329,238	10,815,183
2015Q1	26	4,604,738	4,976,664	5,418,691	5,968,892	6,403,010	6,921,900	7,278,843	7,884,039	8,342,281	8,760,063	9,093,282	9,531,915	9,891,212	10,614,486	11,293,977	11,915,704
2015Q2	30	9,601,751	10,404,544	11,058,861	11,743,898	12,667,222	13,313,041	14,615,692	15,481,529	16,645,472	17,117,722	17,479,571	17,737,232	18,328,170	18,797,646	19,321,932	19,912,131
2015Q3	16	3,227,582	3,485,562	3,758,125	3,996,203	4,231,837	4,665,910	5,034,008	5,471,935	5,728,451	6,003,778	6,213,644	6,514,831	6,904,450	7,182,909	7,449,149	8,167,610
2015Q4	19	4,121,546	4,651,954	5,421,500	6,013,569	6,433,581	6,942,784	7,256,562	7,479,477	7,787,479	8,108,995	8,841,259	9,211,199	9,686,332	10,032,264	10,320,315	
2016Q1	17	3,449,260	3,718,134	3,897,383	4,331,288	4,564,708	4,843,908	5,096,704	5,498,594	5,725,370	6,276,057	6,682,205	7,137,420	7,681,907	8,221,686		
2016Q2	35	8,426,013	9,397,066	10,442,889	11,090,759	11,841,852	12,405,764	13,110,673	13,767,351	14,800,323	17,011,629	17,997,666	19,393,587	20,495,737			
2016Q3	22	2,946,101	3,786,040	3,975,255	4,599,377	4,703,211	5,036,508	5,159,099	5,462,076	5,756,865	6,053,599	6,291,693	6,529,354				
2016Q4	14	4,253,619	4,920,330	5,284,245	5,635,229	6,058,896	6,457,283	7,584,956	7,950,904	8,333,394	8,761,097	9,222,236					
2017Q1	19	4,798,445	5,119,162	5,412,230	5,716,741	5,968,877	6,509,371	7,198,960	7,717,505	8,665,059	9,338,850						
2017Q2	28	5,865,938	6,039,160	6,377,918	6,696,790	7,219,991	7,809,226	8,482,453	9,178,968	10,332,233							
2017Q3	16	4,323,339	4,548,519	4,778,756	5,214,672	5,887,371	6,508,743	7,108,558	7,484,073								
2017Q4	11	3,893,822	3,983,810	4,141,772	4,309,618	4,538,546	4,772,263	5,040,806									
2018Q1	15	4,315,380	4,889,700	5,453,853	6,263,603	6,954,056	7,647,086										
2018Q2	14	3,718,485	4,470,338	4,745,188	5,158,609	5,796,579											
2018Q3	17	3,278,052	3,496,043	3,689,378	4,003,549												
2018Q4	20	7,805,025	8,314,371	9,049,656													
2019Q1	19	6,849,234	7,322,830														
2019Q2	25	6,963,222															
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																
Total	960																

* 2017 diagonal data adjusted to account for no payments made in September

Note: 3rd Qtr 2017 diagona

New York State Department of Health
Quarterly Analysis of New York Medical Indemnity Fund
Benefit Payments by Admittance Quarter

As of June 30, 2023

Admittance Quarter	Living Participants	Cumulative Benefits by Fund Participation Quarter															Total
		Q33	Q34	Q35	Q36	Q37	Q38	Q39	Q40	Q41	Q42	Q43	Q44	Q45	Q46	Q47	
2011Q4	11	2,433,734	2,550,304	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	4,592,552
2012Q1	11	1,926,741	1,969,564	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		2,521,548
2012Q2	15	12,280,419	13,033,822	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			22,830,430
2012Q3	25	9,124,046	9,535,485	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				13,013,952
2012Q4	37	38,739,476	41,039,025	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					58,343,578
2013Q1	5	4,665,924	4,874,593	5,133,036	5,362,209	5,474,079	5,815,964	6,164,089	6,421,402	6,663,041	7,036,440						7,036,440
2013Q2	30	12,008,123	12,488,271	13,013,033	13,455,701	14,263,397	15,079,309	16,057,498	17,453,106	18,132,573							18,132,573
2013Q3	26	7,505,073	7,700,579	8,076,654	8,367,534	8,716,470	8,908,916	9,154,218	9,354,959								9,354,959
2013Q4	8	3,854,825	4,008,077	4,351,628	4,691,996	4,916,901	5,212,030	6,065,660									6,065,660
2014Q1	17	10,984,352	11,745,911	12,936,149	13,762,356	14,616,548	15,284,841										15,284,841
2014Q2	22	9,457,755	9,672,093	9,937,416	10,165,804	10,369,123											10,369,123
2014Q3	19	19,245,334	19,734,445	20,185,430	20,505,357												20,505,357
2014Q4	19	11,169,736	11,587,723	12,116,380													12,116,380
2015Q1	26	12,586,674	13,089,474														13,089,474
2015Q2	30	20,489,418															20,489,418
2015Q3	16																8,167,610
2015Q4	19																10,320,315
2016Q1	17																8,221,686
2016Q2	35																20,495,737
2016Q3	22																6,529,354
2016Q4	14																9,222,236
2017Q1	19																9,338,850
2017Q2	28																10,332,233
2017Q3	16																7,484,073
2017Q4	11																5,040,806
2018Q1	15																7,647,086
2018Q2	14																5,796,579
2018Q3	17																4,003,549
2018Q4	20																9,049,656
2019Q1	19																7,322,830
2019Q2	25																6,963,222
2019Q3	10																1,408,461
2019Q4	41																17,042,475
2020Q1	30																7,907,574
2020Q2	23																6,665,965
2020Q3	13																3,612,703
2020Q4	33																4,680,303
2021Q1	30																3,087,947
2021Q2	10																2,040,551
2021Q3	12																2,033,451
2021Q4	23																2,276,324
2022Q1	29																4,543,280
2022Q2	16																329,692
2022Q3	20																1,662,146
2022Q4	24																615,262
2023Q1	19																121,323
2023Q2	19																5,309
Total	960																427,714,872

I 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, 2023

Table with columns: Admittance Quarter, Participants, Q1-Q23, and Incremental Benefits Paid by Fund Participation Quarter (Q10-Q23). Rows list quarters from 2011Q4 to 2023Q2, plus a Total row. Values represent discounted payments per participant.

Sources:

NY MIF for Fund data; calculated diagonals based on Exhibit 6, Indicated Ultimate Severity and a discount factor of 2.0%
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, 2023

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	7,284,560	47,121,845	14.36%	50,720,028	47,638,626	49,179,327	2,235,424
2012	238,237	86	101,187,244	692,698,786	13.20%	766,728,769	702,468,720	734,598,745	8,541,846
2013	235,956	84	48,709,588	317,068,738	12.02%	405,298,466	327,672,364	366,485,415	4,362,922
2014	237,491	91	55,812,667	464,895,629	10.87%	513,336,139	470,162,342	491,749,240	5,403,838
2015	235,139	85	47,003,893	382,614,993	9.71%	483,909,896	392,454,128	438,182,012	5,155,082
2016	231,623	91	45,606,025	451,186,161	8.58%	531,458,067	458,074,536	494,766,302	5,436,992
2017	227,666	72	30,561,254	367,020,610	7.45%	410,292,403	370,243,775	390,268,089	5,420,390
2018	224,006	73	26,468,095	348,196,908	6.30%	420,377,291	352,741,581	386,559,436	5,295,335
2019	217,300	106	34,450,967	527,712,954	5.09%	676,833,404	535,303,217	606,068,310	5,717,626
2020	224,692	100	18,539,129	424,202,414	3.90%	475,146,287	426,190,128	426,190,128	4,261,901
2021	223,113	74	11,442,721	289,477,426	2.69%	425,531,528	293,135,978	293,135,978	3,961,297
2022	221,533	79	3,067,708	380,330,364	1.49%	206,118,638	377,737,533	377,737,533	4,781,488
2023	219,954	19	5,393	98,544,382	0.30%	1,812,549	98,256,571	98,256,571	5,171,398
Total		982	430,139,245	4,791,071,209		5,367,563,465	4,852,079,500	5,153,177,086	5,247,635

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 06/30/2023
- (4) Provided by MIF; includes 6.8% 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, 2023

Calendar Year Admittance Quarter	Living Participants	Deceased Participants	Paid For Deceased	% Paid	Estimated Ultimate Severity	Estimated Ultimate Benefits	Indicated Ultimate Severity	Indicated Ultimate Payments	Prior Quarter Selected Severity	Selected Severity	Selected Ultimate Benefits
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
2011Q4	11	0	-	13.8%	3,031,039	33,341,425	2,864,462	31,509,086	3,325,050	3,333,798	36,671,783
2012Q1	11	0	-	13.5%	1,699,801	18,697,813	1,606,386	17,670,241	2,113,927	2,112,490	23,237,389
2012Q2	15	1	276,786	13.2%	11,393,088	171,173,110	11,150,225	167,530,164	12,567,497	12,575,920	188,915,583
2012Q3	25	0	-	12.9%	4,032,600	100,815,010	3,946,778	98,669,441	5,506,504	5,509,713	137,742,826
2012Q4	37	3	5,940,219	12.6%	11,229,928	421,447,568	10,987,514	412,478,223	13,577,002	13,592,444	508,860,644
2013Q1	5	0	-	12.3%	11,427,384	57,136,918	11,184,183	55,920,917	12,856,717	12,900,475	64,502,376
2013Q2	30	0	-	12.0%	5,029,198	150,875,925	4,641,845	139,255,345	4,341,921	4,354,519	130,635,581
2013Q3	26	1	2,127,253	11.7%	2,371,643	63,789,979	2,182,676	58,876,825	4,078,185	4,076,456	108,115,118
2013Q4	8	0	-	11.4%	6,628,605	53,028,844	6,118,065	48,944,522	5,585,453	5,679,957	45,439,659
2014Q1	17	2	959,711	11.2%	7,553,731	129,373,141	6,967,589	119,408,723	8,597,533	8,617,644	147,459,653
2014Q2	22	3	2,156,708	10.9%	3,433,343	77,690,262	3,521,565	79,631,131	5,483,330	5,480,007	122,716,854
2014Q3	19	1	4,565,400	10.6%	7,922,350	155,090,048	8,126,270	158,964,529	9,521,738	9,516,278	185,374,681
2014Q4	19	0	-	10.3%	6,192,795	117,663,102	6,347,504	120,602,578	6,872,096	6,883,929	130,794,659
2015Q1	26	1	167,134	10.0%	4,967,430	129,320,305	5,091,687	132,551,002	5,281,904	5,289,021	137,681,671
2015Q2	30	1	6,677,457	9.7%	4,739,852	148,873,009	4,972,433	155,850,439	7,500,733	7,502,084	231,739,975
2015Q3	16	0	-	9.4%	5,418,328	86,693,253	5,672,276	90,756,421	4,691,584	4,726,469	75,623,498
2015Q4	19	1	1,081,327	9.1%	5,319,411	102,150,145	5,571,391	106,937,752	5,736,053	5,738,775	110,118,055
2016Q1	17	1	1,160,310	8.9%	4,687,522	80,848,180	4,910,417	84,637,399	5,537,356	5,513,928	94,897,088
2016Q2	35	0	-	8.6%	6,824,051	238,841,788	6,109,990	213,849,663	5,890,701	5,909,673	206,838,554
2016Q3	22	0	-	8.3%	3,575,204	78,654,488	3,201,099	70,424,175	4,990,122	4,989,679	109,772,932
2016Q4	14	1	61,720	8.0%	8,161,595	114,324,049	7,307,114	102,361,315	7,403,699	7,420,481	103,948,450
2017Q1	19	0	-	7.7%	6,356,221	120,768,191	5,691,113	108,131,149	6,214,522	6,236,316	118,490,006
2017Q2	28	1	4,649	7.4%	4,951,799	138,655,011	5,013,348	140,378,385	5,487,325	5,516,310	154,461,325
2017Q3	16	1	3,633,104	7.2%	3,359,451	57,384,320	3,404,029	58,097,562	5,167,357	5,175,256	86,437,206
2017Q4	11	0	-	6.9%	6,665,485	73,320,330	6,748,331	74,231,644	7,497,586	7,504,957	82,554,531
2018Q1	15	0	-	6.6%	7,741,150	116,117,252	7,837,367	117,560,499	6,280,776	6,312,994	94,694,916
2018Q2	14	1	1,178,386	6.3%	5,239,147	74,526,445	4,724,424	67,320,325	5,701,260	5,733,808	81,451,697
2018Q3	17	2	491,216	6.0%	3,439,517	58,963,013	3,104,149	53,261,754	5,103,126	5,108,888	87,342,316
2018Q4	20	0	-	5.7%	7,936,535	158,730,706	7,169,135	143,382,697	7,109,171	7,128,680	142,573,605
2019Q1	19	0	-	5.4%	7,143,025	135,717,470	6,452,351	122,594,660	6,729,368	6,737,938	128,020,821
2019Q2	25	0	-	5.1%	5,472,057	136,801,429	4,516,805	112,920,114	6,067,852	6,072,175	151,804,387
2019Q3	10	0	-	4.8%	2,943,861	29,438,610	2,429,954	24,299,536	5,231,595	5,226,697	52,266,972
2019Q4	41	0	-	4.5%	9,257,292	379,548,955	7,641,254	313,291,399	7,417,320	7,433,449	304,771,414
2020Q1	30	0	-	4.2%	6,281,862	188,455,849	5,185,242	155,557,262	6,133,934	6,142,714	184,281,416
2020Q2	23	0	-	3.9%	7,428,022	170,844,510	6,143,099	141,291,278	6,564,657	6,586,046	151,479,057
2020Q3	13	0	-	3.6%	7,703,267	100,142,471	6,370,731	82,819,504	6,356,193	6,380,623	82,948,101
2020Q4	33	0	-	3.3%	4,295,990	141,767,658	3,552,856	117,244,233	5,482,636	5,482,533	180,923,584
2021Q1	30	1	15,942	3.0%	3,418,791	102,579,674	2,827,306	84,835,113	5,097,602	5,101,170	153,051,056
2021Q2	10	0	-	2.7%	7,588,395	75,883,951	4,239,240	42,392,399	6,265,505	6,279,023	62,790,226
2021Q3	12	0	-	2.4%	7,111,356	85,336,271	3,972,743	47,672,916	6,034,767	6,050,620	72,607,443
2021Q4	23	0	-	2.1%	4,747,508	109,192,683	2,652,185	61,000,248	5,562,566	5,565,908	128,015,877
2022Q1	29	0	-	1.8%	8,769,354	254,311,260	4,898,980	142,070,415	6,246,262	6,268,862	181,796,994
2022Q2	16	0	-	1.5%	1,384,495	22,151,919	1,712,826	27,405,221	5,948,676	5,939,811	95,036,981
2022Q3	20	0	-	1.2%	4,623,697	92,473,944	5,720,202	114,404,034	5,948,023	5,962,546	119,250,928
2022Q4	24	0	-	0.9%	4,431,224	106,349,378	5,482,084	131,570,011	5,901,164	5,904,385	141,705,233
2023Q1	19	0	-	0.6%	4,439,676	84,353,849	5,492,540	104,358,267	5,996,647	5,989,069	113,792,317
2023Q2	19	0	-	0.3%	4,503,482	85,566,150	5,171,398	98,256,571		5,949,971	113,049,448
Total	960	22	30,497,321			5,629,209,660		5,153,177,086			6,166,684,886

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 (10); allocated based on Col (7)
- (10) From Pinnacle analysis as of 3/31/2023
- (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, 2023

Row	Paid Benefits Current Quarter	Cumulative To Date	Medicaid	Incurred to Date	Current Annual Paid	Estimate of Cumulative Incurred in 12 Months
1	12,560	302,920	-	302,920	27,538	330,458
2	505	134,295	35,221	169,516	14,427	183,943
3	34,088	989,287	-	989,287	87,937	1,077,224
4	-	276,786	1,631	278,416	123,741	278,416
5	-	1,303,627	-	1,303,627	113,359	1,416,986
6	3,909	591,900	-	591,900	52,613	644,513
7	2,544	6,595	-	6,595	600	7,194
8	168,102	6,607,097	-	6,607,097	587,297	7,194,394
9	405	6,003	8,946	14,949	1,272	16,221
10	-	19,909	-	19,909	1,770	21,678
11	26,003	479,496	7,885	487,381	41,479	528,861
12	-	6,947	-	6,947	618	7,565
13	-	43,615	11,723	55,338	4,919	60,256
14	6,255	318,403	-	318,403	28,303	346,706
15	1,749	48,337	1,853	50,190	4,364	54,555
16	10,013	172,057	10,875	182,932	15,569	198,501
17	13,908	119,852	-	119,852	10,422	130,274
18	11,277	296,587	-	296,587	25,241	321,828
19	41,048	2,108,225	-	2,108,225	191,657	2,299,882
20	704	298,005	-	298,005	27,091	325,096
21	14,814	609,516	25,289	634,805	56,427	691,232
22	70	2,893	8,025	10,917	949	11,867
23	-	-	-	-	-	-
24	1,000	37,487	10,565	48,052	4,271	52,324
25	11,026	338,779	-	338,779	30,798	369,577
26	-	-	6,530	6,530	568	7,098
27	2,230	310,946	-	310,946	28,268	339,214
28	3,090	15,303	-	15,303	1,360	16,663
29	70,642	4,409,841	3,057	4,412,898	392,258	4,805,156
30	-	56,130	-	56,130	5,103	61,232
31	-	12,297	-	12,297	1,118	13,415
32	621	68,503	-	68,503	6,228	74,730
33	-	-	147	147	13	160
34	10,897	242,525	9,231	251,757	21,426	273,183
35	24,161	909,055	-	909,055	82,641	991,697
36	6,491	160,444	-	160,444	13,952	174,396
37	200	11,677	-	11,677	1,062	12,739
38	172,853	4,630,877	65,793	4,696,670	417,482	5,114,152
39	-	147,339	-	147,339	13,394	160,734
40	32,469	729,156	-	729,156	66,287	795,443
41	8,165	233,779	-	233,779	19,896	253,676
42	-	30,718	-	30,718	2,793	33,511
43	5,896	54,554	-	54,554	4,959	59,514
44	-	118,948	-	118,948	10,343	129,292
45	-	90,969	-	90,969	7,910	98,879
46	753	124,481	4,130	128,611	10,946	139,556
47	41	8,176	-	8,176	711	8,887
48	14,363	473,719	-	473,719	41,193	514,912
49	2,332	195,415	-	195,415	17,765	213,180
50	91,750	311,732	-	311,732	28,339	340,072
51	24,510	1,033,416	-	1,033,416	93,947	1,127,363
52	60,807	1,104,051	50,146	1,154,197	98,230	1,252,427
53	-	12,333	-	12,333	1,072	13,406
54	10,374	149,154	-	149,154	13,559	162,714
55	42,945	1,480,684	22,702	1,503,386	127,948	1,631,334
56	90	43,386	-	43,386	3,692	47,079
57	58,057	2,840,295	38,552	2,878,847	255,898	3,134,745
58	-	309	-	309	27	337
59	-	291	-	291	26	318
60	96,166	4,295,172	-	4,295,172	390,470	4,685,642
61	-	1,702,879	-	1,702,879	158,407	1,861,287
62	277,716	5,535,237	-	5,535,237	514,906	6,050,142
63	-	1,000	-	1,000	93	1,093
64	-	23,746	-	23,746	2,159	25,905
65	50,196	527,491	-	527,491	49,069	576,559
66	78,760	848,765	-	848,765	78,955	927,720
67	5,280	76,676	-	76,676	7,133	83,809
68	-	322,022	-	322,022	107,341	322,022
69	118,947	3,272,503	-	3,272,503	304,419	3,576,922
70	210,948	4,317,508	-	4,317,508	401,629	4,719,137
71	62,260	2,246,700	-	2,246,700	208,995	2,455,695
72	59,988	2,409,789	-	2,409,789	224,166	2,633,955
73	5,521	104,466	-	104,466	9,497	113,963
74	33,933	653,996	-	653,996	59,454	713,450
75	-	1,060,878	-	1,060,878	212,176	1,060,878
76	-	17,104	-	17,104	1,591	18,695
77	8,155	321,968	-	321,968	29,951	351,919
78	-	37,356	-	37,356	3,475	40,831
79	2,700	185,236	-	185,236	17,231	202,467
80	112,717	2,894,829	-	2,894,829	269,286	3,164,116
81	19,847	688,322	-	688,322	64,030	752,352
82	30,031	3,594,036	-	3,594,036	334,329	3,928,365
83	29,527	1,245,677	-	1,245,677	115,877	1,361,554
84	47,040	1,025,437	-	1,025,437	95,390	1,120,827
85	247,100	8,651,646	-	8,651,646	804,804	9,456,450
86	42,694	923,307	-	923,307	85,889	1,009,196
87	59,480	4,557,319	-	4,557,319	434,030	4,557,319
88	1,418	14,373	-	14,373	1,337	15,710
89	5,571	376,776	-	376,776	35,049	411,825
90	-	25,198	-	25,198	2,344	27,542
91	4,465	337,716	-	337,716	31,415	369,131
92	-	6,635	-	6,635	617	7,252
93	10,747	107,470	-	107,470	9,997	117,467
94	-	100,963	-	100,963	9,392	110,355
95	98,064	3,316,105	-	3,316,105	308,475	3,624,580
96	10,316	141,904	-	141,904	13,200	155,104
97	21,483	434,979	-	434,979	40,463	475,443
98	20,262	561,572	-	561,572	52,239	613,811
99	3,974	363,369	-	363,369	33,802	397,170
100	-	14,747	-	14,747	1,372	16,119

New York State Department of Health
 Quarterly Analysis of New York Medical Indemnity Fund
 Participant Profile
 As of June 30, 2023

Row	Paid Benefits Current Quarter	Cumulative To Date	Medicaid	Incurred to Date	Current Annual Paid	Estimate of Cumulative Incurred in 12 Months
101	4,170	25,277	-	25,277	2,351	27,629
102	90,690	1,471,630	-	1,471,630	136,896	1,608,526
103	23,128	733,373	-	733,373	68,221	801,594
104	222,086	2,891,588	-	2,891,588	275,389	3,166,977
105	-	2,045	-	2,045	195	2,239
106	69,592	2,123,876	-	2,123,876	202,274	2,326,150
107	52,828	1,074,912	-	1,074,912	102,373	1,177,285
108	10,703	469,779	-	469,779	44,741	514,520
109	-	37,475	-	37,475	3,656	41,131
110	2,700	65,279	-	65,279	6,369	71,648
111	125,548	2,858,013	-	2,858,013	278,831	3,136,843
112	1,681	30,158	-	30,158	2,942	33,100
113	-	147,072	-	147,072	14,348	161,421
114	8,775	93,596	-	93,596	9,131	102,727
115	5,602	188,316	-	188,316	18,372	206,688
116	-	73,854	-	73,854	7,205	81,059
117	2,924	102,046	-	102,046	9,956	112,001
118	100	4,880	-	4,880	476	5,356
119	-	12,890	-	12,890	1,258	14,148
120	15,816	892,607	-	892,607	87,084	979,691
121	-	-	-	-	-	-
122	845	29,297	-	29,297	2,858	32,155
123	1,915	113,204	-	113,204	11,044	124,249
124	-	1,332	-	1,332	130	1,462
125	-	200	-	200	20	220
126	-	33,785	-	33,785	3,296	37,081
127	76,871	1,563,276	-	1,563,276	152,515	1,715,791
128	137,079	2,021,168	-	2,021,168	197,187	2,218,355
129	199,971	5,031,182	-	5,031,182	490,847	5,522,030
130	-	-	-	-	-	-
131	-	25,643	-	25,643	2,502	28,144
132	-	1,679	-	1,679	164	1,843
133	2,432	37,718	-	37,718	3,680	41,398
134	947	62,896	-	62,896	6,136	69,032
135	-	1,938	-	1,938	189	2,128
136	62,583	3,252,397	-	3,252,397	317,307	3,569,703
137	221	286,306	-	286,306	27,932	314,238
138	360	360	-	360	35	395
139	12,366	186,986	-	186,986	18,699	205,685
140	8,669	365,417	-	365,417	36,542	401,959
141	-	10,776	-	10,776	1,078	11,854
142	180	187,913	-	187,913	18,791	206,704
143	-	10,043	-	10,043	1,004	11,047
144	-	3,726	-	3,726	373	4,098
145	2,051	133,136	-	133,136	13,314	146,449
146	9,604	775,034	-	775,034	77,503	852,537
147	500	140,172	-	140,172	14,017	154,189
148	1,277	2,374	-	2,374	237	2,612
149	603	20,385	-	20,385	2,038	22,423
150	-	-	-	-	-	-
151	6,660	451,580	-	451,580	45,158	496,738
152	30,178	370,441	-	370,441	37,044	407,485
153	-	1,510	-	1,510	151	1,661
154	6,868	869,510	-	869,510	86,951	956,461
155	2,055	200,756	-	200,756	20,076	220,832
156	16,210	63,523	-	63,523	6,352	69,875
157	993	358,106	-	358,106	35,811	393,917
158	53,311	186,667	-	186,667	18,667	205,333
159	-	2,127,253	-	2,127,253	567,267	2,127,253
160	34,700	2,076,874	-	2,076,874	207,687	2,284,561
161	-	5,146	-	5,146	515	5,661
162	2,964	71,321	-	71,321	7,132	78,453
163	1,773	32,289	-	32,289	3,229	35,517
164	-	42,943	-	42,943	4,294	47,237
165	-	9,033	-	9,033	903	9,937
166	25,576	1,147,372	-	1,147,372	117,679	1,265,051
167	1,450	29,397	-	29,397	3,015	32,412
168	7,140	26,987	-	26,987	2,768	29,755
169	814	37,091	-	37,091	3,804	40,895
170	776,253	4,348,946	-	4,348,946	446,046	4,794,991
171	-	16,618	-	16,618	1,704	18,323
172	-	1,104	-	1,104	113	1,217
173	814	64,936	-	64,936	6,660	71,596
174	-	904,976	-	904,976	190,521	904,976
175	-	54,735	-	54,735	27,367	54,735
176	138,333	2,815,356	-	2,815,356	296,353	3,111,710
177	370	9,943	-	9,943	1,047	10,989
178	-	2,297	-	2,297	242	2,539
179	113,716	1,519,721	-	1,519,721	159,971	1,679,691
180	-	3,162	-	3,162	333	3,495
181	17,421	546,587	-	546,587	57,535	604,122
182	130	31,415	-	31,415	3,307	34,722
183	-	118,731	-	118,731	12,498	131,229
184	-	1,690	-	1,690	178	1,868
185	-	-	-	-	-	-
186	240,283	6,144,472	-	6,144,472	646,787	6,791,259
187	619	543,588	-	543,588	57,220	600,808
188	1,354	75,175	-	75,175	7,913	83,088
189	70,529	782,206	-	782,206	82,337	864,543
190	2,366	66,315	-	66,315	6,980	73,295
191	50,618	649,950	-	649,950	68,416	718,366
192	-	3,597	-	3,597	379	3,975
193	-	2,594	-	2,594	280	2,875
194	9,444	695,453	-	695,453	75,184	770,637
195	-	-	-	-	-	-
196	-	13,187	-	13,187	1,426	14,612
197	-	1,553,019	-	1,553,019	310,604	1,553,019
198	-	105	-	105	11	116
199	1,306	5,197	-	5,197	562	5,759
200	2,078	60,456	-	60,456	6,536	66,992

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Row	Paid Benefits Current Quarter	Cumulative To Date	Medicaid	Incurred to Date	Current Annual Paid	Estimate of Cumulative Incurred in 12 Months
201	-	33,071	-	33,071	3,575	36,646
202	-	323,751	-	323,751	44,655	323,751
203	-	30,603	-	30,603	3,308	33,912
204	8,445	664,878	-	664,878	71,879	736,757
205	2,093	49,249	-	49,249	5,324	54,574
206	3,836	277,643	-	277,643	30,016	307,659
207	-	2,501	-	2,501	270	2,771
208	43,368	743,876	-	743,876	80,419	824,295
209	-	37,295	-	37,295	4,032	41,327
210	2,087	133,499	-	133,499	14,432	147,931
211	16,643	1,150,627	-	1,150,627	124,392	1,275,020
212	17,955	520,330	-	520,330	56,252	576,581
213	15,854	873,364	-	873,364	94,418	967,782
214	-	279,938	-	279,938	37,325	279,938
215	1,684	5,351	-	5,351	578	5,930
216	60,635	1,451,050	-	1,451,050	156,870	1,607,920
217	7,985	735,593	-	735,593	79,524	815,116
218	-	8,622	-	8,622	958	9,580
219	42,252	1,165,069	-	1,165,069	129,452	1,294,521
220	-	16,209	-	16,209	1,801	18,010
221	-	4,565,400	-	4,565,400	589,084	4,565,400
222	7,156	485,688	-	485,688	53,965	539,653
223	-	10,943	-	10,943	1,216	12,159
224	6,423	11,681	-	11,681	1,298	12,979
225	700	27,017	-	27,017	3,002	30,018
226	53,099	3,888,212	-	3,888,212	432,024	4,320,235
227	-	10,014	-	10,014	1,113	11,127
228	-	98,170	-	98,170	10,908	109,078
229	22,262	615,932	-	615,932	68,437	684,369
230	4,720	30,241	-	30,241	3,360	33,601
231	-	14,116	-	14,116	1,568	15,685
232	743	129,070	-	129,070	14,341	143,411
233	-	-	-	-	-	-
234	6,423	149,713	-	149,713	16,635	166,348
235	5,520	378,891	-	378,891	42,099	420,990
236	-	221	-	221	25	246
237	155,044	7,518,755	-	7,518,755	835,417	8,354,172
238	-	-	-	-	-	-
239	-	16,960	-	16,960	1,938	18,898
240	-	10,444	-	10,444	1,194	11,638
241	3,497	281,893	-	281,893	32,216	314,109
242	100,513	2,581,212	-	2,581,212	294,996	2,876,208
243	59,701	879,965	-	879,965	100,567	980,533
244	5,029	491,780	-	491,780	56,203	547,983
245	97,395	1,573,941	-	1,573,941	179,879	1,753,820
246	-	3,496	-	3,496	400	3,896
247	4,760	185,554	-	185,554	21,206	206,760
248	-	3,655	-	3,655	418	4,072
249	837	22,935	-	22,935	2,621	25,556
250	88,913	2,760,032	-	2,760,032	315,432	3,075,464
251	84,338	1,074,227	-	1,074,227	122,769	1,196,996
252	31,286	806,064	-	806,064	92,122	898,186
253	4,818	109,407	-	109,407	12,504	121,910
254	1,880	14,420	-	14,420	1,648	16,068
255	19,938	477,407	-	477,407	54,561	531,967
256	-	-	-	-	-	-
257	-	167,134	-	167,134	51,426	167,134
258	-	91,569	-	91,569	10,773	102,341
259	45,311	900,851	-	900,851	105,982	1,006,833
260	398	1,599	-	1,599	188	1,787
261	25,093	765,945	-	765,945	90,111	856,056
262	-	6,000	-	6,000	706	6,706
263	9,431	63,223	-	63,223	7,438	70,661
264	-	2,708	-	2,708	319	3,027
265	-	3,783	-	3,783	445	4,229
266	-	4,184	-	4,184	492	4,676
267	-	13,814	-	13,814	1,625	15,439
268	4,365	278,207	-	278,207	32,730	310,937
269	10,352	51,329	-	51,329	6,039	57,367
270	2,214	33,614	-	33,614	3,955	37,568
271	171,936	2,648,185	-	2,648,185	311,551	2,959,736
272	50,445	2,103,492	-	2,103,492	247,470	2,350,962
273	8,958	443,696	-	443,696	52,200	495,896
274	13,604	334,753	-	334,753	39,383	374,136
275	40,624	711,136	-	711,136	83,663	794,799
276	33,246	1,172,377	-	1,172,377	137,927	1,310,304
277	30,154	984,158	-	984,158	115,783	1,099,941
278	12,320	208,056	-	208,056	24,477	232,534
279	-	175	-	175	21	196
280	1,265	6,459	-	6,459	760	7,219
281	1,238	490,682	-	490,682	57,727	548,410
282	17,353	501,155	-	501,155	58,959	560,114
283	-	221,802	-	221,802	26,094	247,896
284	29,020	1,133,437	-	1,133,437	137,386	1,270,823
285	8,400	94,273	-	94,273	11,427	105,700
286	-	-	-	-	-	-
287	-	3,053	-	3,053	370	3,423
288	-	12,650	-	12,650	1,533	14,184
289	6,488	135,208	-	135,208	16,389	151,597
290	576	5,272	-	5,272	639	5,911
291	158,250	4,839,539	-	4,839,539	586,611	5,426,150
292	-	6,555	-	6,555	794	7,349
293	13,027	591,228	-	591,228	71,664	662,892
294	-	33,715	-	33,715	4,087	37,802
295	-	6,677,457	-	6,677,457	1,068,393	6,677,457
296	64,666	1,637,264	-	1,637,264	198,456	1,835,721
297	18,048	400,804	-	400,804	48,582	449,386
298	13,712	225,778	-	225,778	27,367	253,145
299	40,529	588,019	-	588,019	71,275	659,294
300	-	-	-	-	-	-

New York State Department of Health
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Row	Paid Benefits Current Quarter	Cumulative To Date	Medicaid	Incurred to Date	Current Annual Paid	Estimate of Cumulative Incurred in 12 Months
301	32,547	855,823	-	855,823	103,736	959,560
302	-	247	-	247	30	277
303	4,765	40,252	-	40,252	4,879	45,131
304	-	122	-	122	15	137
305	-	-	-	-	-	-
306	-	8,310	-	8,310	1,007	9,317
307	-	1,048	-	1,048	127	1,175
308	389	7,922	-	7,922	960	8,883
309	63,451	658,200	-	658,200	79,782	737,982
310	55,855	202,994	-	202,994	24,605	227,599
311	-	2,653	-	2,653	322	2,975
312	-	57,524	-	57,524	6,973	64,496
313	39,219	821,679	-	821,679	99,597	921,276
314	223	39,474	-	39,474	4,785	44,258
315	2,600	477,886	-	477,886	59,736	537,622
316	20,559	466,081	-	466,081	58,260	524,342
317	17,144	498,637	-	498,637	62,330	560,967
318	28	10,088	-	10,088	1,261	11,349
319	7,877	117,759	-	117,759	14,720	132,479
320	19,110	352,266	-	352,266	44,033	396,299
321	583,977	3,942,212	-	3,942,212	492,776	4,434,988
322	15,655	534,451	-	534,451	66,806	601,258
323	818	69,321	-	69,321	8,665	77,986
324	-	1,923	-	1,923	240	2,163
325	-	26,874	-	26,874	3,359	30,234
326	13,178	581,830	-	581,830	72,729	654,559
327	942	12,774	-	12,774	1,597	14,371
328	-	448,696	-	448,696	56,087	504,783
329	-	-	-	-	-	-
330	1,574	88,925	-	88,925	11,116	100,041
331	-	38,207	-	38,207	4,930	43,137
332	4,801	155,910	-	155,910	20,117	176,028
333	600	25,378	-	25,378	3,275	28,653
334	68,918	1,657,568	-	1,657,568	213,880	1,871,447
335	5,221	42,146	-	42,146	5,438	47,584
336	32,940	946,870	-	946,870	122,177	1,069,047
337	27,817	287,185	-	287,185	37,056	324,241
338	2,250	3,357	-	3,357	433	3,791
339	7,886	42,938	-	42,938	5,540	48,479
340	-	24,328	-	24,328	3,139	27,468
341	-	2,755	-	2,755	356	3,111
342	2,831	17,827	-	17,827	2,300	20,127
343	-	6,295	-	6,295	812	7,108
344	-	1,081,327	-	1,081,327	227,648	1,081,327
345	-	17,256	-	17,256	2,227	19,482
346	-	124,363	-	124,363	16,047	140,410
347	65,172	1,972,496	-	1,972,496	254,516	2,227,011
348	459	60,138	-	60,138	7,760	67,898
349	2,564	267,796	-	267,796	34,554	302,350
350	52,561	2,852,271	-	2,852,271	368,035	3,220,306
351	17,241	399,779	-	399,779	53,304	453,083
352	-	-	-	-	-	-
353	8,067	78,628	-	78,628	10,484	89,112
354	47,755	1,160,310	-	1,160,310	154,708	1,160,310
355	-	22,772	-	22,772	3,036	25,808
356	1,484	6,125	-	6,125	817	6,942
357	58,430	1,091,814	-	1,091,814	145,575	1,237,389
358	3,022	219,049	-	219,049	29,207	248,256
359	22,529	1,177,795	-	1,177,795	157,039	1,334,834
360	-	903	-	903	120	1,023
361	1,330	2,842	-	2,842	379	3,221
362	37,324	299,349	-	299,349	39,913	339,262
363	5,340	133,973	-	133,973	17,863	151,836
364	67,510	777,360	-	777,360	103,648	881,008
365	3,909	167,171	-	167,171	22,289	189,461
366	28,140	310,223	-	310,223	41,363	351,587
367	174,803	1,135,476	-	1,135,476	151,397	1,286,873
368	36,600	700,212	-	700,212	93,362	793,574
369	-	-	-	-	-	-
370	-	52,167	-	52,167	7,195	59,363
371	-	614	-	614	85	699
372	1,440	2,610	-	2,610	360	2,970
373	389	10,182	-	10,182	1,404	11,586
374	1,542	80,999	-	80,999	11,172	92,171
375	-	5,905	-	5,905	815	6,720
376	10,874	117,481	-	117,481	16,204	133,685
377	8,467	195,672	-	195,672	26,989	222,662
378	1,359	17,710	-	17,710	2,443	20,153
379	570	1,245	-	1,245	172	1,416
380	3,200	70,034	-	70,034	9,660	79,694
381	6,929	25,398	-	25,398	3,503	28,902
382	2,700	41,709	-	41,709	5,753	47,462
383	184,104	3,293,804	-	3,293,804	454,318	3,748,122
384	5,133	251,159	-	251,159	34,643	285,801
385	-	232,779	-	232,779	32,107	264,886
386	124,670	1,386,941	-	1,386,941	191,302	1,578,243
387	7,167	61,472	-	61,472	8,479	69,951
388	4,250	20,577	-	20,577	2,838	23,415
389	21,021	566,963	-	566,963	78,202	645,165
390	15,975	211,382	-	211,382	29,156	240,538
391	-	-	-	-	-	-
392	313	47,992	-	47,992	6,620	54,611
393	63,457	1,980,972	-	1,980,972	273,238	2,254,210
394	362,621	3,857,488	-	3,857,488	532,067	4,389,555
395	80,110	2,193,419	-	2,193,419	302,541	2,495,960
396	-	57,180	-	57,180	7,887	65,067
397	496	35,530	-	35,530	4,901	40,430
398	885	13,681	-	13,681	1,887	15,568
399	15,232	341,830	-	341,830	47,149	388,979
400	-	187	-	187	26	213

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Row	Paid Benefits Current Quarter	Cumulative To Date	Medicaid	Incurred to Date	Current Annual Paid	Estimate of Cumulative Incurred in 12 Months
401	120,966	3,811,339	-	3,811,339	525,702	4,337,041
402	4,590	204,684	-	204,684	28,232	232,916
403	-	8,555	-	8,555	1,180	9,735
404	2,113	40,388	-	40,388	5,770	46,158
405	-	20	-	20	3	23
406	-	22,103	-	22,103	3,158	25,261
407	-	262,218	-	262,218	37,460	299,677
408	-	-	-	-	-	-
409	1,079	50,744	-	50,744	7,249	57,993
410	799	179,116	-	179,116	25,588	204,705
411	-	180	-	180	26	206
412	211	160,018	-	160,018	22,860	182,877
413	-	5,680	-	5,680	811	6,491
414	7,695	101,056	-	101,056	14,437	115,493
415	926	26,831	-	26,831	3,833	30,664
416	-	89	-	89	13	102
417	-	118	-	118	17	135
418	165,585	4,967,653	-	4,967,653	709,665	5,677,318
419	-	9,389	-	9,389	1,341	10,730
420	-	-	-	-	-	-
421	-	2,967	-	2,967	424	3,391
422	7,283	17,236	-	17,236	2,462	19,698
423	3,794	59,759	-	59,759	8,537	68,295
424	24,215	29,287	-	29,287	4,184	33,471
425	12,382	182,976	-	182,976	26,139	209,115
426	116,387	3,003,470	-	3,003,470	444,959	3,448,429
427	225,811	2,807,564	-	2,807,564	415,935	3,223,500
428	16,352	459,091	-	459,091	68,014	527,105
429	23,387	823,648	-	823,648	122,022	945,670
430	-	-	-	-	-	-
431	2,135	16,336	-	16,336	2,420	18,756
432	-	61,720	-	61,720	61,720	61,720
433	3,668	63,782	-	63,782	9,449	73,231
434	225	77,478	-	77,478	11,478	88,956
435	10,093	401,559	-	401,559	59,490	461,049
436	33,115	593,228	-	593,228	87,886	681,113
437	-	72,264	-	72,264	10,706	82,970
438	-	253	-	253	37	290
439	4,379	130,283	-	130,283	19,301	149,584
440	3,124	129,602	-	129,602	19,200	148,802
441	18,769	312,966	-	312,966	48,149	361,115
442	56,708	1,264,000	-	1,264,000	194,462	1,458,461
443	-	78,361	-	78,361	12,056	90,417
444	-	7,889	-	7,889	1,214	9,103
445	167,189	2,398,195	-	2,398,195	368,953	2,767,148
446	80,105	557,608	-	557,608	85,786	643,394
447	-	-	-	-	-	-
448	-	-	-	-	-	-
449	1,373	102,213	-	102,213	15,725	117,938
450	131,197	1,960,295	-	1,960,295	301,584	2,261,878
451	-	23,122	-	23,122	3,557	26,679
452	38,047	450,707	-	450,707	69,339	520,046
453	-	11,375	-	11,375	1,750	13,125
454	-	7,418	-	7,418	1,141	8,560
455	80,558	1,003,199	-	1,003,199	154,338	1,157,537
456	485	50,312	-	50,312	7,740	58,052
457	54,786	382,137	-	382,137	58,790	440,927
458	-	-	-	-	-	-
459	11,751	143,715	-	143,715	22,110	165,825
460	2,194	29,260	-	29,260	4,682	33,942
461	-	3,196	-	3,196	511	3,707
462	520	62,411	-	62,411	9,986	72,397
463	-	3,692	-	3,692	591	4,283
464	167,558	3,644,544	-	3,644,544	583,127	4,227,671
465	-	28,034	-	28,034	4,485	32,519
466	-	4,649	-	4,649	3,720	4,649
467	289,470	379,163	-	379,163	60,666	439,829
468	9,728	145,169	-	145,169	23,227	168,396
469	-	3,675	-	3,675	588	4,264
470	80	21,382	-	21,382	3,421	24,803
471	469,181	3,138,074	-	3,138,074	502,092	3,640,166
472	6,486	118,923	-	118,923	19,028	137,951
473	37,729	505,026	-	505,026	80,804	585,830
474	-	26,562	-	26,562	4,250	30,812
475	79,019	877,453	-	877,453	140,393	1,017,846
476	-	512	-	512	82	594
477	6,620	20,491	-	20,491	3,279	23,770
478	-	30,302	-	30,302	4,848	35,151
479	3,434	74,640	-	74,640	11,942	86,582
480	1,083	40,735	-	40,735	6,518	47,253
481	23,263	486,821	-	486,821	77,891	564,712
482	-	-	-	-	-	-
483	-	2,028	-	2,028	324	2,352
484	-	1,524	-	1,524	244	1,768
485	720	2,521	-	2,521	403	2,924
486	-	12,002	-	12,002	1,920	13,922
487	-	10,209	-	10,209	1,633	11,842
488	-	22,285	-	22,285	3,566	25,851
489	-	2,279	-	2,279	380	2,659
490	10,048	58,134	-	58,134	9,689	67,823
491	195,123	1,354,459	-	1,354,459	225,743	1,580,203
492	-	-	-	-	-	-
493	7,722	219,904	-	219,904	36,651	256,555
494	-	-	-	-	-	-
495	-	-	-	-	-	-
496	180	12,468	-	12,468	2,078	14,546
497	6,163	186,290	-	186,290	31,048	217,338
498	57,487	3,633,104	-	3,633,104	631,844	3,633,104
499	37,256	773,775	-	773,775	128,963	902,738
500	1,481	44,272	-	44,272	7,379	51,651

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Row	Paid Benefits Current Quarter	Cumulative To Date	Medicaid	Incurred to Date	Current Annual Paid	Estimate of Cumulative Incurred in 12 Months
501	-	-	-	-	-	-
502	28,529	477,862	-	477,862	79,644	557,505
503	-	-	-	-	-	-
504	1,516	23,712	-	23,712	3,952	27,664
505	11,718	225,007	-	225,007	37,501	262,508
506	-	11,583	-	11,583	2,014	13,597
507	109,665	934,368	-	934,368	162,499	1,096,867
508	-	70	-	70	12	82
509	-	6,008	-	6,008	1,045	7,053
510	40,707	398,554	-	398,554	69,314	467,868
511	2,439	66,466	-	66,466	11,559	78,026
512	2,400	58,955	-	58,955	10,253	69,208
513	88,927	2,833,446	-	2,833,446	492,773	3,326,219
514	1,915	9,020	-	9,020	1,569	10,588
515	-	54,329	-	54,329	9,449	63,778
516	9,408	344,338	-	344,338	59,885	404,223
517	8,326	162,005	-	162,005	29,455	191,460
518	-	-	-	-	-	-
519	17,932	387,069	-	387,069	70,376	457,446
520	4,061	82,286	-	82,286	14,961	97,247
521	4,594	96,074	-	96,074	17,468	113,542
522	12,800	187,590	-	187,590	34,107	221,697
523	-	91,641	-	91,641	16,662	108,302
524	216,890	1,388,263	-	1,388,263	252,411	1,640,674
525	20,006	277,539	-	277,539	50,462	328,000
526	804	5,577	-	5,577	1,014	6,590
527	-	1,904	-	1,904	346	2,250
528	-	14,486	-	14,486	2,634	17,120
529	199,678	2,296,075	-	2,296,075	417,468	2,713,543
530	174,179	2,197,973	-	2,197,973	399,632	2,597,605
531	-	9,270	-	9,270	1,685	10,955
532	9,032	61,306	-	61,306	11,677	72,983
533	49,019	678,784	-	678,784	129,292	808,076
534	16,342	309,734	-	309,734	58,997	368,731
535	-	40,465	-	40,465	7,708	48,172
536	-	1,055	-	1,055	201	1,256
537	4,830	90,885	-	90,885	17,311	108,197
538	70,980	1,397,392	-	1,397,392	266,170	1,663,562
539	17,402	569,433	-	569,433	108,463	677,896
540	660	1,178,386	-	1,178,386	294,596	1,472,982
541	421,234	733,736	-	733,736	139,759	873,496
542	15,348	327,753	-	327,753	62,429	390,183
543	-	28,729	-	28,729	5,472	34,201
544	-	9,870	-	9,870	1,880	11,750
545	1,185	5,730	-	5,730	1,091	6,821
546	861	7,010	-	7,010	1,335	8,346
547	-	6,548	-	6,548	1,310	7,858
548	3,604	265,422	-	265,422	53,084	318,507
549	-	-	-	-	-	-
550	13,230	185,261	-	185,261	37,052	222,314
551	-	7,419	-	7,419	1,484	8,903
552	6,000	175,003	-	175,003	35,001	210,004
553	325	48,474	-	48,474	9,695	58,169
554	17,891	980,843	-	980,843	196,169	1,177,012
555	-	17,591	-	17,591	3,518	21,109
556	4,741	38,318	-	38,318	7,664	45,981
557	173,727	406,525	-	406,525	81,305	487,829
558	-	2,722	-	2,722	544	3,267
559	-	377	-	377	75	452
560	60	24,608	-	24,608	4,922	29,530
561	-	491,216	-	491,216	196,486	687,702
562	72,302	1,084,970	-	1,084,970	216,994	1,301,964
563	6,987	11,289	-	11,289	2,258	13,546
564	-	1,570	-	1,570	314	1,884
565	-	-	-	-	-	-
566	-	3,036	-	3,036	639	3,676
567	-	2,558	-	2,558	539	3,097
568	-	7,561	-	7,561	1,592	9,152
569	505	16,297	-	16,297	3,431	19,728
570	42,728	197,935	-	197,935	41,671	239,606
571	18,437	258,067	-	258,067	54,330	312,397
572	119,974	1,033,465	-	1,033,465	217,572	1,251,036
573	8,690	58,426	-	58,426	12,300	70,726
574	40,520	1,087,056	-	1,087,056	228,854	1,315,910
575	167,549	453,218	-	453,218	95,414	548,633
576	229	229	-	229	48	277
577	82,844	2,079,197	-	2,079,197	437,726	2,516,923
578	23,282	402,927	-	402,927	84,827	487,754
579	-	-	-	-	-	-
580	19,041	234,169	-	234,169	49,299	283,467
581	772	110,162	-	110,162	23,192	133,354
582	684	10,454	-	10,454	2,201	12,655
583	405	10,183	-	10,183	2,144	12,327
584	173,805	2,529,051	-	2,529,051	532,432	3,061,483
585	-	257	-	257	54	311
586	96,498	2,000,811	-	2,000,811	444,625	2,445,435
587	-	-	-	-	-	-
588	-	5,552	-	5,552	1,234	6,786
589	-	335	-	335	74	409
590	-	219,489	-	219,489	48,775	268,264
591	43,198	596,539	-	596,539	132,564	729,103
592	9,046	137,205	-	137,205	30,490	167,695
593	164,975	2,319,188	-	2,319,188	515,375	2,834,563
594	-	-	-	-	-	-
595	350	28,269	-	28,269	6,282	34,552
596	-	3,739	-	3,739	831	4,569
597	25,404	449,034	-	449,034	99,785	548,820
598	53,843	353,040	-	353,040	78,453	431,493
599	6,773	350,675	-	350,675	77,928	428,603
600	26,164	288,825	-	288,825	64,183	353,008

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Row	Paid Benefits Current Quarter	Cumulative To Date	Medicaid	Incurred to Date	Current Annual Paid	Estimate of Cumulative Incurred in 12 Months
601	21,787	245,414	-	245,414	54,536	299,950
602	40	9,832	-	9,832	2,185	12,017
603	2,447	97,465	-	97,465	21,659	119,123
604	-	-	-	-	-	-
605	-	19,199	-	19,199	4,518	23,717
606	3,702	44,148	-	44,148	10,388	54,536
607	19,406	289,857	-	289,857	68,202	358,059
608	-	395,555	-	395,555	93,072	488,626
609	25	8,984	-	8,984	2,114	11,098
610	-	-	-	-	-	-
611	1,225	68,192	-	68,192	16,045	84,238
612	-	-	-	-	-	-
613	56,815	898,948	-	898,948	211,517	1,110,466
614	13,957	265,509	-	265,509	62,473	327,981
615	12,639	245,384	-	245,384	57,737	303,122
616	44,108	188,063	-	188,063	44,250	232,313
617	-	13,520	-	13,520	3,181	16,702
618	4,230	44,108	-	44,108	10,378	54,486
619	45,285	242,805	-	242,805	57,131	299,935
620	1,136	46,860	-	46,860	11,026	57,885
621	47,464	857,196	-	857,196	201,693	1,058,890
622	7,614	120,625	-	120,625	28,382	149,007
623	-	4,093	-	4,093	963	5,056
624	3,471	76,414	-	76,414	17,980	94,394
625	11,026	419,105	-	419,105	98,613	517,717
626	23,854	417,664	-	417,664	98,274	515,938
627	46,521	509,856	-	509,856	119,966	629,822
628	-	14,165	-	14,165	3,333	17,498
629	113,775	1,563,125	-	1,563,125	367,794	1,930,919
630	-	-	-	-	-	-
631	14,378	173,089	-	173,089	43,272	216,361
632	31,104	562,748	-	562,748	140,687	703,435
633	-	1,407	-	1,407	352	1,759
634	40	12,213	-	12,213	3,053	15,266
635	-	243,134	-	243,134	60,784	303,918
636	665	24,897	-	24,897	6,224	31,121
637	19,391	266,434	-	266,434	66,609	333,043
638	4,410	77,382	-	77,382	19,346	96,728
639	248	6,975	-	6,975	1,744	8,719
640	-	618	-	618	165	782
641	-	250	-	250	67	317
642	-	139	-	139	37	176
643	-	-	-	-	-	-
644	1,394	112,453	-	112,453	29,987	142,440
645	14,378	170,200	-	170,200	45,387	215,587
646	-	-	-	-	-	-
647	27,242	458,233	-	458,233	122,195	580,428
648	645	16,285	-	16,285	4,343	20,628
649	-	4,337	-	4,337	1,157	5,493
650	30,302	485,040	-	485,040	129,344	614,384
651	5,350	14,698	-	14,698	3,919	18,617
652	3,391	48,512	-	48,512	12,937	61,449
653	-	-	-	-	-	-
654	28,291	132,311	-	132,311	35,283	167,593
655	176,525	1,342,993	-	1,342,993	358,131	1,701,124
656	165,700	2,618,563	-	2,618,563	698,283	3,316,847
657	-	-	-	-	-	-
658	156,978	717,703	-	717,703	191,388	909,091
659	161,696	2,700,426	-	2,700,426	720,114	3,420,539
660	-	5,363	-	5,363	1,430	6,793
661	4,557	78,434	-	78,434	20,916	99,350
662	-	-	-	-	-	-
663	3,135	10,220	-	10,220	2,725	12,945
664	7,145	380,570	-	380,570	101,485	482,055
665	100,483	900,332	-	900,332	240,088	1,140,420
666	168,680	3,953,623	-	3,953,623	1,054,299	5,007,922
667	-	35,730	-	35,730	9,528	45,258
668	-	3,018	-	3,018	805	3,823
669	-	46	-	46	12	58
670	61,200	709,975	-	709,975	189,327	899,301
671	-	90,261	-	90,261	24,070	114,331
672	8,293	176,051	-	176,051	46,947	222,998
673	4,080	243,600	-	243,600	64,960	308,560
674	18,031	338,805	-	338,805	90,348	429,154
675	-	12,900	-	12,900	3,440	16,340
676	1,649	1,841	-	1,841	491	2,332
677	89,892	569,786	-	569,786	151,943	721,729
678	29,753	86,698	-	86,698	23,119	109,817
679	1,157	17,539	-	17,539	4,677	22,216
680	17,719	80,128	-	80,128	21,367	101,495
681	76,573	1,049,619	-	1,049,619	299,891	1,349,510
682	-	10,675	-	10,675	3,050	13,725
683	137,631	1,188,678	-	1,188,678	339,622	1,528,301
684	-	5,060	-	5,060	1,446	6,506
685	31,229	374,571	-	374,571	107,020	481,592
686	645	7,713	-	7,713	2,204	9,917
687	10,699	158,314	-	158,314	45,233	203,547
688	-	12,593	-	12,593	3,598	16,190
689	-	17,851	-	17,851	5,100	22,951
690	10,935	218,673	-	218,673	62,478	281,151
691	13,810	64,845	-	64,845	18,527	83,372
692	1,060	30,949	-	30,949	8,843	39,792
693	22,029	228,070	-	228,070	65,163	293,232
694	152,500	1,758,430	-	1,758,430	502,409	2,260,839
695	692	17,893	-	17,893	5,112	23,005
696	3,367	37,480	-	37,480	10,708	48,188
697	1,853	6,414	-	6,414	1,832	8,246
698	29,150	431,644	-	431,644	123,327	554,971
699	-	3,115	-	3,115	890	4,005
700	-	-	-	-	-	-

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Row	Paid Benefits Current Quarter	Cumulative To Date	Medicaid	Incurred to Date	Current Annual Paid	Estimate of Cumulative Incurred in 12 Months
701	13,521	188,502	-	188,502	53,858	242,359
702	23,554	330,314	-	330,314	94,375	424,690
703	265	5,447	-	5,447	1,556	7,004
704	-	9,172	-	9,172	2,621	11,792
705	-	398	-	398	114	512
706	40,456	553,578	-	553,578	158,165	711,743
707	28,542	438,376	-	438,376	125,250	563,626
708	28,991	329,030	-	329,030	94,009	423,039
709	-	-	-	-	-	-
710	25,294	147,524	-	147,524	42,150	189,673
711	194,669	595,980	-	595,980	183,379	779,359
712	-	176	-	176	54	230
713	91,672	837,178	-	837,178	257,593	1,094,771
714	214	18,101	-	18,101	5,569	23,670
715	104,055	1,284,415	-	1,284,415	395,205	1,679,620
716	6,564	15,850	-	15,850	4,877	20,726
717	-	11,937	-	11,937	3,673	15,610
718	16,525	105,511	-	105,511	32,465	137,976
719	4,240	58,580	-	58,580	18,025	76,604
720	7,741	85,654	-	85,654	26,355	112,010
721	40,269	284,958	-	284,958	87,679	372,637
722	-	2,728	-	2,728	839	3,567
723	151,547	1,774,017	-	1,774,017	545,851	2,319,868
724	1,945	60,858	-	60,858	18,725	79,583
725	7,770	65,199	-	65,199	20,061	85,260
726	-	1,186	-	1,186	365	1,551
727	21,007	126,341	-	126,341	38,874	165,215
728	-	-	-	-	-	-
729	27,740	281,064	-	281,064	86,481	367,546
730	973	21,768	-	21,768	6,698	28,466
731	-	73,272	-	73,272	22,545	95,818
732	83,679	685,213	-	685,213	210,835	896,047
733	36,436	55,177	-	55,177	16,978	72,155
734	5,344	50,778	-	50,778	16,926	67,703
735	500	2,664	-	2,664	888	3,552
736	-	-	-	-	-	-
737	3,920	62,174	-	62,174	20,725	82,898
738	-	250,717	-	250,717	83,572	334,289
739	-	4,963	-	4,963	1,654	6,618
740	59,206	324,167	-	324,167	108,056	432,223
741	-	416	-	416	139	555
742	22,377	219,515	-	219,515	73,172	292,687
743	-	15	-	15	5	20
744	401,422	2,526,717	-	2,526,717	842,239	3,368,956
745	-	11,661	-	11,661	3,887	15,548
746	-	12,294	-	12,294	4,098	16,392
747	4,140	26,618	-	26,618	9,679	36,297
748	-	-	-	-	-	-
749	4,446	43,504	-	43,504	15,820	59,323
750	10,592	62,105	-	62,105	22,584	84,689
751	809	9,784	-	9,784	3,558	13,342
752	-	1,881	-	1,881	684	2,565
753	-	4,239	-	4,239	1,542	5,781
754	35	465	-	465	169	634
755	564	6,452	-	6,452	2,346	8,798
756	-	-	-	-	-	-
757	30,337	173,368	-	173,368	63,043	236,412
758	-	-	-	-	-	-
759	697	1,927	-	1,927	701	2,628
760	4,994	49,410	-	49,410	17,967	67,378
761	3,028	19,450	-	19,450	7,073	26,523
762	-	65	-	65	24	89
763	-	2,861	-	2,861	1,040	3,901
764	-	-	-	-	-	-
765	-	-	-	-	-	-
766	137,895	1,882,851	-	1,882,851	684,673	2,567,524
767	6,253	42,470	-	42,470	15,444	57,914
768	8,350	61,866	-	61,866	22,497	84,362
769	-	-	-	-	-	-
770	47,585	179,341	-	179,341	65,215	244,556
771	37,119	164,239	-	164,239	59,723	223,962
772	-	-	-	-	-	-
773	106,666	1,032,126	-	1,032,126	375,319	1,407,445
774	-	131,607	-	131,607	47,857	179,464
775	2,297	14,493	-	14,493	5,270	19,763
776	-	440	-	440	160	600
777	6,260	129,818	-	129,818	47,207	177,025
778	-	-	-	-	-	-
779	6,655	456,740	-	456,740	166,087	622,827
780	2,201	19,728	-	19,728	7,891	27,619
781	-	-	-	-	-	-
782	275	15,817	-	15,817	6,327	22,144
783	-	-	-	-	-	-
784	-	-	-	-	-	-
785	2,097	8,377	-	8,377	3,351	11,728
786	-	-	-	-	-	-
787	-	2,835	-	2,835	1,134	3,969
788	1,030	1,665	-	1,665	666	2,332
789	-	7,925	-	7,925	3,170	11,094
790	12,950	59,125	-	59,125	23,650	82,775
791	111,835	600,806	-	600,806	240,322	841,128
792	400	5,272	-	5,272	2,109	7,381
793	25,126	86,202	-	86,202	34,481	120,682
794	2,760	33,783	-	33,783	13,513	47,297
795	-	5,500	-	5,500	2,200	7,700
796	7,904	16,565	-	16,565	6,626	23,190
797	10,579	60,795	-	60,795	24,318	85,113
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, 2023

Row	Paid Benefits Current Quarter	Cumulative To Date	Medicaid	Incurred to Date	Current Annual Paid	Estimate of Cumulative Incurred in 12 Months
801	-	-	-	-	-	-
802	5,594	82,853	-	82,853	33,141	115,994
803	11,973	138,497	-	138,497	55,399	193,896
804	5,485	40,272	-	40,272	16,109	56,380
805	-	163	-	163	65	228
806	-	1,381	-	1,381	552	1,933
807	164,975	1,334,200	-	1,334,200	533,680	1,867,880
808	387	2,062	-	2,062	825	2,887
809	-	272	-	272	109	381
810	93,961	412,997	-	412,997	165,199	578,196
811	-	5,226	-	5,226	2,323	7,548
812	9,319	110,028	-	110,028	48,901	158,930
813	164,921	981,174	-	981,174	436,077	1,417,251
814	68,583	650,317	-	650,317	289,030	939,346
815	-	1,198	-	1,198	532	1,730
816	14,165	100,967	-	100,967	44,874	145,841
817	15,966	100,328	-	100,328	44,590	144,919
818	-	-	-	-	-	-
819	-	1,156	-	1,156	514	1,670
820	-	1,453	-	1,453	646	2,099
821	7,807	15,031	-	15,031	7,515	22,546
822	3,722	34,397	-	34,397	17,199	51,596
823	52,125	115,057	-	115,057	57,528	172,585
824	663	6,411	-	6,411	3,205	9,616
825	-	-	-	-	-	-
826	-	-	-	-	-	-
827	124,680	896,158	-	896,158	448,079	1,344,238
828	47,523	338,453	-	338,453	169,227	507,680
829	-	-	-	-	-	-
830	-	585	-	585	293	878
831	-	7,333	-	7,333	3,667	11,000
832	105,063	529,689	-	529,689	264,845	794,534
833	6,814	18,079	-	18,079	10,331	28,410
834	-	-	-	-	-	-
835	-	5,101	-	5,101	2,915	8,015
836	15,760	53,002	-	53,002	30,287	83,289
837	-	253	-	253	145	398
838	14,701	104,661	-	104,661	59,806	164,467
839	301	1,167	-	1,167	667	1,834
840	6,793	42,827	-	42,827	24,473	67,300
841	6,408	44,860	-	44,860	25,634	70,494
842	-	-	-	-	-	-
843	15,247	81,834	-	81,834	46,762	128,596
844	7,421	159,583	-	159,583	91,190	250,773
845	-	300	-	300	171	471
846	-	-	-	-	-	-
847	5,969	72,588	-	72,588	41,479	114,067
848	5,923	41,194	-	41,194	23,540	64,734
849	67,444	424,425	-	424,425	242,528	666,953
850	12,821	103,091	-	103,091	58,909	162,001
851	240	1,683	-	1,683	962	2,645
852	189,928	1,076,665	-	1,076,665	615,237	1,691,902
853	2,480	3,159	-	3,159	1,805	4,963
854	-	-	-	-	-	-
855	-	-	-	-	-	-
856	-	8,861	-	8,861	5,907	14,768
857	16,681	42,762	-	42,762	28,508	71,269
858	-	6,000	-	6,000	4,000	10,000
859	152,651	1,564,672	-	1,564,672	1,043,115	2,607,786
860	-	1,073	-	1,073	715	1,788
861	35,658	71,445	-	71,445	47,630	119,075
862	25	50	-	50	33	83
863	2,250	9,350	-	9,350	6,233	15,583
864	5,710	19,705	-	19,705	13,137	32,842
865	2,793	6,407	-	6,407	4,271	10,679
866	17,051	80,346	-	80,346	53,564	133,910
867	6,000	29,447	-	29,447	19,631	49,078
868	231,797	1,145,768	-	1,145,768	763,845	1,909,613
869	-	2,145	-	2,145	1,430	3,575
870	-	28,946	-	28,946	19,297	48,243
871	309,188	450,754	-	450,754	300,502	751,256
872	16,584	62,516	-	62,516	41,677	104,193
873	20,540	62,394	-	62,394	41,596	103,990
874	47,049	154,487	-	154,487	102,991	257,478
875	4,849	15,573	-	15,573	10,382	25,954
876	3,141	14,920	-	14,920	9,946	24,866
877	2,533	18,665	-	18,665	12,444	31,109
878	-	-	-	-	-	-
879	55,124	296,007	-	296,007	197,338	493,344
880	59,855	335,942	-	335,942	223,961	559,904
881	34,497	158,311	-	158,311	105,541	263,852
882	-	-	-	-	-	-
883	-	-	-	-	-	-
884	-	442	-	442	294	736
885	210	700	-	700	560	1,260
886	4,850	31,941	-	31,941	25,553	57,493
887	7,700	13,098	-	13,098	10,478	23,576
888	2,284	35,919	-	35,919	28,735	64,654
889	-	266	-	266	213	480
890	-	-	-	-	-	-
891	-	-	-	-	-	-
892	-	-	-	-	-	-
893	-	1,118	-	1,118	894	2,012
894	39,635	109,667	-	109,667	87,734	197,401
895	411	2,796	-	2,796	2,236	5,032
896	28,889	100,700	-	100,700	80,560	181,260
897	25,994	54,048	-	54,048	43,238	97,286
898	3,304	3,644	-	3,644	2,915	6,559
899	1,705	4,056	-	4,056	3,245	7,301
900	1,084	2,612	-	2,612	2,090	4,702

New York State Department of Health
 Quarterly Analysis of New York Medical Indemnity Fund
 Participant Profile
 As of June 30, 2023

Row	Paid Benefits Current Quarter	Cumulative To Date	Medicaid	Incurred to Date	Current Annual Paid	Estimate of Cumulative Incurred in 12 Months
901	-	-	-	-	-	-
902	8,492	129,082	-	129,082	129,082	258,164
903	234,030	645,072	-	645,072	645,072	1,290,144
904	20,727	62,900	-	62,900	62,900	125,800
905	-	-	-	-	-	-
906	-	-	-	-	-	-
907	64,885	152,272	-	152,272	152,272	304,543
908	-	-	-	-	-	-
909	150	150	-	150	150	300
910	-	-	-	-	-	-
911	-	-	-	-	-	-
912	128,595	321,392	-	321,392	321,392	642,785
913	30,419	53,238	-	53,238	53,238	106,476
914	94,277	208,914	-	208,914	208,914	417,828
915	30,482	77,663	-	77,663	77,663	155,325
916	-	-	-	-	-	-
917	91,538	118,223	-	118,223	118,223	236,445
918	-	-	-	-	-	-
919	-	-	-	-	-	-
920	2,880	8,098	-	8,098	8,098	16,196
921	58,787	98,341	-	98,341	131,122	229,463
922	-	-	-	-	-	-
923	10,400	20,295	-	20,295	27,061	47,356
924	2,323	11,752	-	11,752	15,669	27,421
925	1,125	1,125	-	1,125	1,500	2,624
926	7,161	14,341	-	14,341	19,121	33,462
927	3,085	3,582	-	3,582	4,777	8,359
928	19,554	19,655	-	19,655	26,207	45,862
929	-	-	-	-	-	-
930	-	-	-	-	-	-
931	-	-	-	-	-	-
932	4,197	8,933	-	8,933	11,910	20,843
933	1,165	1,435	-	1,435	1,913	3,347
934	-	-	-	-	-	-
935	408	554	-	554	738	1,292
936	185,358	198,777	-	198,777	265,036	463,813
937	16,125	16,387	-	16,387	21,850	38,237
938	4,866	4,866	-	4,866	6,488	11,354
939	-	-	-	-	-	-
940	294	294	-	294	392	686
941	-	-	-	-	-	-
942	100,886	215,684	-	215,684	287,578	503,262
943	-	-	-	-	-	-
944	3,831	3,991	-	3,991	5,322	9,313
945	23,016	23,016	-	23,016	46,031	69,047
946	-	-	-	-	-	-
947	-	-	-	-	-	-
948	-	-	-	-	-	-
949	-	-	-	-	-	-
950	-	-	-	-	-	-
951	-	-	-	-	-	-
952	-	-	-	-	-	-
953	-	-	-	-	-	-
954	-	-	-	-	-	-
955	-	-	-	-	-	-
956	530	530	-	530	1,060	1,590
957	-	-	-	-	-	-
958	471	471	-	471	943	1,414
959	13,337	13,337	-	13,337	26,673	40,010
960	-	-	-	-	-	-
961	1,235	1,235	-	1,235	2,470	3,704
962	67,194	67,194	-	67,194	134,389	201,583
963	9,630	9,630	-	9,630	19,261	28,891
964	1,067	1,067	-	1,067	4,267	5,333
965	-	-	-	-	-	-
966	-	-	-	-	-	-
967	-	-	-	-	-	-
968	3,984	3,984	-	3,984	15,936	19,920
969	-	-	-	-	-	-
970	-	-	-	-	-	-
971	-	-	-	-	-	-
972	-	-	-	-	-	-
973	-	-	-	-	-	-
974	-	-	-	-	-	-
975	-	-	-	-	-	-
976	-	-	-	-	-	-
977	-	-	-	-	-	-
978	-	-	-	-	-	-
979	-	-	-	-	-	-
980	-	-	-	-	-	-
981	-	-	-	-	-	-
982	-	-	-	-	-	-
Medicare RX Drug Costs	-	5,037,116	-	5,037,116	-	-
Citizens RX Drug Costs	1,219,247	22,133,303	-	22,133,303	-	-
Unknown	-	25,232	-	25,232	-	-
Unidentified	-	533	-	533	-	-
Refund Amounts	(248,794)	(1,970,408)	-	(1,970,408)	-	-
Total	24,780,216	427,740,504	322,301	428,062,805		

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)
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

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	12/31/2012	418.65	10-Year	2.79%
		12/31/2013	427.09	5-Year	2.89%
		12/31/2014	439.72	3-Year	2.63%
		12/31/2015	451.07		
		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		

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, 2023

	<u>2016Q2</u>	<u>2016Q3</u>	<u>2016Q4</u>	<u>2017Q1</u>	<u>2017Q2*</u>	<u>2017Q3*</u>	<u>2022Q3</u>	<u>2022Q4</u>	<u>2023Q1</u>	<u>2023Q2</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			\$ 25,878,009	\$ 23,625,035	\$ 27,580,153	\$ 24,780,216	\$ 21,099,865	\$ 101,863,413	382.8%
Number of Living Participants	400	422	437	455			901	925	942	960			
Average Payments Per Living Participant**	\$ 11,758	\$ 12,881	\$ 11,643	\$ 12,908			\$ 28,721	\$ 25,541	\$ 29,278	\$ 25,813	\$ 12,310	\$ 27,324	122.0%
Average Payments per Participant													
Medical Treatment	\$ 628	\$ 760	\$ 562	\$ 646			\$ 1,228	\$ 1,278	\$ 2,133	\$ 1,300	\$ 649	\$ 1,485	128.8%
Hospital Based Care	1,024	898	1,242	1,217			2,944	1,497	3,421	3,362	1,095	2,806	156.2%
Surgical Care	35	108	51	69			1,119	855	684	1,269	66	982	1395.8%
Nursing Care	6,005	7,036	5,783	5,996			10,759	8,866	9,396	8,428	6,205	9,362	50.9%
Dental Care	24	29	29	21			20	34	36	40	25	32	27.2%
Rehabilitation Care	725	708	613	613			1,354	1,542	1,752	1,405	665	1,513	127.6%
Respite Care	546	671	729	685			3,063	3,039	3,225	2,733	658	3,015	358.5%
Durable Med Equip	435	527	430	794			1,235	1,250	1,231	977	547	1,173	114.6%
Other Health Care Costs	31	37	22	20			3,957	3,599	3,813	3,266	27	3,659	13246.4%
Home Modifications†	989	481	563	800			161	201	687	458	708	377	-46.8%
Vehicle Modifications†	144	197	52	188			72	123	92	49	145	84	-42.3%
Prescription and Non-Prescriptive Drugs†	1,147	1,357	1,543	1,828			1,216	1,549	1,364	1,406	1,469	1,384	-5.8%
Assistive Technology†	1	-	-	-			26	56	40	5	0	32	10122.4%
Other Payments†	25	70	24	31			1,977	1,829	1,617	1,373	37	1,699	4437.2%

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)