

MAINE STATE LEGISLATURE

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Report of the Superintendent of Insurance on Mandated Health Insurance Claims for Substance Abuse and Mental Health Services, Mammography and Breast Cancer Treatment and Chiropractic Services for the Year 2015

Prepared by the Maine Bureau of Insurance
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Paul R. LePage
Governor

Anne L. Head
Commissioner

Eric A. Cioppa
Superintendent

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Background

This report is a compilation of data submitted by insurance carriers and Health Maintenance Organizations (HMOs) to the Superintendent of Insurance as required by the following statutes:

- Title 24 M.R.S.A. §§ 2320-A, 2320-C, 2325-A and 2329
- Title 24-A §§ 2745-A(4), 2748(3), 2749-C(4), 2837-C, 2840-A(3), 2842(9) 2843(7), 4222-B(14), 4234-A(10), 4236, 4237, 4237-A

Insurers report their information through the Bureau's online reporting system. Thirty-two insurance carriers and HMOs reported 2015 Maine claims data for mandated coverage of alcohol and drug treatment, mental health services, chiropractic care, screening mammograms, and breast cancer treatment.

Total Medical Claims

Table 1 shows the reported amounts paid for Total Medical claims in Maine for 2015. The information is broken out by policy type (e.g., Group or Individual) and by treatment type (e.g., In-Patient, Out-Patient, or Day Treatment).

	Group		Individual		Combined Group & Individual	
	Amount	Percent	Amount	Percent	Amount	Percent
In-Patient	\$386,650,635	30.4%	\$124,564,814	34.0%	\$511,215,449	31.2%
Day Treatment	\$1,111,020	0.1%	\$642,989	0.2%	\$1,754,009	0.1%
Out-Patient	\$885,087,131	69.5%	\$241,163,032	65.8%	\$1,126,250,163	68.7%
Total	\$1,272,848,786	100.0%	\$366,370,835	100.0%	\$1,639,219,621	100.0%

Alcohol and Drug Treatment

Table 2A shows the reported amounts paid for Alcohol and Drug Treatment claims in Maine for 2015. The information is broken out by policy type (e.g., Group or Individual) and by treatment type (e.g., In-Patient, Out-Patient, or Day Treatment). Percentages are shown for each treatment type within policy type. For example, 27.3% of all Group claims were for In-Patient treatment and 55.5% of Combined Group & Individual claims were for Out-Patient treatment.

	Group		Individual		Combined Group & Individual	
	Amount	Percent	Amount	Percent	Amount	Percent
In-Patient	\$2,554,562	27.3%	\$11,014,760	51.5%	\$13,569,322	44.2%
Day Treatment	\$81,256	0.9%	\$25,351	0.1%	\$106,607	0.3%
Out-Patient	\$6,707,886	71.8%	\$10,344,621	48.4%	\$17,052,507	55.5%
Total	\$9,343,704	100.0%	\$21,384,732	100.0%	\$30,728,436	100.0%

Table 2B shows by year the percentage of Group Alcohol and Drug Dependency claims by treatment type (In-Patient, Out-Patient or Day Treatment). Group policies account for over 30 percent of paid Alcohol and Drug Dependency claims.

	In-Patient	Out-Patient	Day Treatment
2015	27.34%	71.79%	0.87%
2014	29.58%	69.11%	1.31%
2013	29.10%	70.40%	0.50%
2012	31.10%	68.50%	0.40%
2011	36.53%	61.94%	1.53%

Table 2C shows the percentage of all Alcohol and Drug Dependency claims paid to Total Medical claims paid for 2015.

	Group	Individual	Combined Group & Individual
	Percent	Percent	Percent
Total	0.7%	5.8%	1.9%

Table 2D shows by year the percentage of amounts paid for Alcohol and Drug Dependency claims to Total Medical claims in Maine. In the most recent reporting year, amounts paid for Alcohol and Drug Dependency claims accounted for 1.87% of amounts paid for all medical claims.

2015	1.87%
2014	0.60%
2013	0.66%
2012	0.70%
2011	0.66%

Mental Health Services

Table 3A shows the reported amounts paid for Mental Health claims in Maine in 2015. The information is broken out by policy type (e.g., Group or Individual) and by treatment type (e.g., In-Patient, Out-Patient, Day Treatment). Percentages are shown for each treatment type within policy type. For example, 24.7% of all Group claims were for In-Patient treatment and 63.6% of Combined Group & Individual claims were for Out-Patient treatment.

	Group		Individual		Combined Group & Individual	
	Amount	Percent	Amount	Percent	Amount	Percent
In-Patient	\$9,188,887	24.7%	\$15,962,942	46.3%	\$25,151,829	35.1%
Day Treatment	\$514,035	1.4%	\$377,789	1.1%	\$891,824	1.2%
Out-Patient	\$27,450,461	73.9%	\$18,147,534	52.6%	\$45,597,995	63.6%
Total	\$37,153,383	100.0%	\$34,488,265	100.0%	\$71,641,648	100.0%

Table 3B shows by year the percentage of Group Mental Health claims by treatment type (In-Patient, Out-Patient or Day Treatment). Group policies account for 51.8% of paid Mental Health claims.

	In-Patient	Out-Patient	Day Treatment
2015	24.73%	73.88%	1.38%
2014	23.46%	75.02%	1.52%
2013	25.00%	73.20%	1.80%
2012	24.60%	73.30%	2.00%
2011	25.09%	72.80%	2.11%

Table 3C shows the percentage of Mental Health claims paid to Total Medical claims paid for 2015.

	Group	Individual	Combined Group & Individual
	Percent	Percent	Percent
Total	2.9%	9.4%	4.4%

Table 3D shows by year the percentage of amounts paid for Mental Health claims to Total Medical claims in Maine. In the most recent reporting year, amounts paid for Mental Health claims accounted for 4.37% of amounts paid for all medical claims.

Year	Percentage
2015	4.37%
2014	3.15%
2013	3.07%
2012	3.20%
2011	3.42%

Chiropractic Services

Table 4 shows by year the percentage of Chiropractic Services claims paid to Total Medical claims paid for each policy type (e.g., Group or Individual). In the most recent year, Chiropractic Services claims accounted for 0.79% of all Group claims and 1.10% of all Individual claims.

Year	Group Plans	Individual Plans	Combined Group & Individual
2015	0.79%	1.10%	0.86%
2014	0.78%	1.07%	0.83%
2013	0.80%	0.51%	0.78%
2012	1.00%	0.50%	1.00%
2011	0.92%	0.46%	0.89%

Mammography

Table 5 shows by year the percentage of Screening Mammogram claims paid to the Total Medical claims paid for each policy type (e.g., Group or Individual). In the most recent year, Screening Mammogram claims accounted for 0.76% of all Group claims and 0.75% of all Individual claims.

	Group Plans	Individual Plans	Combined Group & Individual
2015	0.76%	0.75%	0.76%
2014	0.73%	0.69%	0.72%
2013	0.74%	0.91%	0.75%
2012	0.69%	0.88%	0.71%
2011	0.66%	0.79%	0.67%

Table 6 shows by year the number of Screening Mammograms and the number of Diagnostic Mammograms by policy type (e.g., Group or Individual) and overall. For example, in the most recent year there were 92,205 Screening Mammograms of which 20,108 were for Individual policies and 72,097 were for Group policies. There were also 14,717 Diagnostic Mammograms of which 3,586 were for Individual policies and 11,131 were for Group policies.

	Number of Screening			Number of Diagnostic			Number of Diagnostic and Screening		
	Individual	Group	TOTAL	Individual	Group	TOTAL	Individual	Group	TOTAL
2015	20,108	72,097	92,205	3,586	11,131	14,717	23,694	83,228	106,922
2014	10,159	69,674	79,833	1,568	10,596	12,164	11,727	80,270	91,997
2013	5,308	75,383	80,691	749	11,732	12,481	6,057	87,115	93,172
2012	4,916	64,307	69,223	718	11,232	11,950	5,634	75,539	81,173
2011	5,466	61,616	67,082	1,356	11,309	12,665	6,822	72,925	79,747

Breast Cancer Treatment

Table 7 shows the percentage of Breast Cancer Treatment claims paid to the Total Medical claims paid for each policy type (e.g., Group or Individual). In the most recent year, Breast Cancer Treatment claims accounted for 1.25% of all Group claims and 2.61% of all Individual claims.

	Group	Individual	Combined Group & Individual
2015	1.25%	2.61%	1.55%
2014	1.46%	1.66%	1.50%
2013	1.54%	2.14%	1.58%
2012	1.62%	2.85%	1.72%
2011	1.78%	2.90%	1.87%