

# MAINE STATE LEGISLATURE

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DEPARTMENT OF

**Professional &  
Financial Regulation**

STATE OF MAINE

- OFFICE OF SECURITIES
- BUREAU OF INSURANCE
- CONSUMER CREDIT PROTECTION
- BUREAU OF FINANCIAL INSTITUTIONS
- OFFICE OF PROF. AND OCC. REGULATION

# **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 2016**

Prepared by the Maine Bureau of Insurance  
August 2017

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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 insurance carriers and HMOs reported 2016 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 2016. The information is broken out by policy type (e.g., Group or Individual) and by treatment type (e.g., In-Patient, Day Treatment, or Outpatient).

	Group		Individual		Combined Group & Individual	
	Amount	Percent	Amount	Percent	Amount	Percent
<b>In-Patient</b>	\$353,403,407	30.2%	\$120,399,395	29.8%	\$473,802,802	30.1%
<b>Day Treatment</b>	\$125,209,140	10.7%	\$560,088	0.1%	\$125,769,228	8.0%
<b>Out-Patient</b>	\$693,139,409	59.2%	\$282,899,786	70.0%	\$976,039,195	61.9%
<b>Total</b>	\$1,171,751,956	100.0%	\$403,859,269	100.0%	\$1,575,611,225	100.0%

## Alcohol and Drug Treatment

Table 2A shows the reported amounts paid for Alcohol and Drug Treatment claims in Maine for 2016. The information is broken out by policy type (e.g., Group or Individual) and by treatment type (e.g., In-Patient, Day Treatment, Out-Patient).

	Group		Individual		Combined Group & Individual	
	Amount	Percent	Amount	Percent	Amount	Percent
<b>In-Patient</b>	\$1,611,750	36.8%	\$1,793,685	17.9%	\$3,405,435	23.7%
<b>Day Treatment</b>	\$161,032	3.7%	\$67,215	0.7%	\$228,247	1.6%
<b>Out-Patient</b>	\$2,601,643	59.5%	\$8,152,469	81.4%	\$10,754,113	74.7%
<b>Total</b>	\$4,374,425	100.0%	\$10,013,369	100.0%	\$14,387,795	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 36.84 percent of all paid In-Patient Alcohol and Drug Dependency claims.

	<b>In-Patient</b>	<b>Out-Patient</b>	<b>Day Treatment</b>	<b>Total Group</b>
<b>2016</b>	36.84%	59.47%	3.68%	100%
<b>2015</b>	27.34%	71.79%	0.87%	100%
<b>2014</b>	29.58%	69.11%	1.31%	100%
<b>2013</b>	29.10%	70.40%	0.50%	100%
<b>2012</b>	31.10%	68.50%	0.40%	100%

Table 2C shows the percentage of all Alcohol and Drug Dependency claims paid to Total Medical claims paid for 2016.

	<b>Group</b>	<b>Individual</b>	<b>Combined Group &amp; Individual</b>
	Percent	Percent	Percent
<b>Total</b>	0.4%	2.5%	0.9%

Table 2D shows by year the percentage of amounts paid for Alcohol and Drug Dependency claims to Total Medical claims paid in Maine.

<b>2016</b>	0.9%
<b>2015</b>	1.9%
<b>2014</b>	0.6%
<b>2013</b>	0.7%
<b>2012</b>	0.7%

## Mental Health Services

Table 3A shows the reported amounts paid for Mental Health claims in Maine in 2016. The information is broken out by policy type (e.g., Group or Individual) and by treatment type (e.g., In-Patient, Day Treatment, Out-Patient).

	Group		Individual		Combined Group & Individual	
	Amount	Percent	Amount	Percent	Amount	Percent
<b>In-Patient</b>	\$10,754,534	24.2%	\$2,412,931	23.0%	\$13,167,465	24.0%
<b>Day Treatment</b>	\$3,762,958	8.5%	\$1,772,254	16.9%	\$5,535,212	10.1%
<b>Out-Patient</b>	\$29,877,914	67.3%	\$6,290,071	60.0%	\$36,167,985	65.9%
<b>Total</b>	\$44,395,406	100.0%	\$10,475,256	100.0%	\$54,870,662	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 80.91% of all paid Mental Health claims.

	In-Patient	Out-Patient	Day Treatment	Total Group
<b>2016</b>	24.22%	67.30%	8.48%	100%
<b>2015</b>	24.73%	73.88%	1.38%	100%
<b>2014</b>	23.46%	75.02%	1.52%	100%
<b>2013</b>	25.00%	73.20%	1.80%	100%
<b>2012</b>	24.60%	73.30%	2.00%	100%

Table 3C shows the percentage of all Mental Health claims paid to Total Medical claims paid for 2016.

	Group	Individual	Combined Group & Individual
	Percent	Percent	Percent
<b>Total</b>	3.8%	2.6%	3.5%

Table 3D shows by year the percentage of amounts paid for Mental Health claims to Total Medical claims paid in Maine.

<b>Table 3D. Amounts Paid for Mental Health Claims as a Percentage of Amounts Paid for All Medical Claims in Maine</b>	
<b>2016</b>	3.5%
<b>2015</b>	4.4%
<b>2014</b>	3.2%
<b>2013</b>	3.1%
<b>2012</b>	3.2%

### **Chiropractic Services**

Table 4 shows by year and by policy type (e.g., Group or Individual) the percentage of Chiropractic Services claims paid to Total Medical claims in Maine.

<b>Table 4. Percentage of Amounts Paid for Chiropractic Services to All Medical Claims in Maine</b>			
	<b>Group Plans</b>	<b>Individual Plans</b>	<b>Combined Group &amp; Individual</b>
<b>2016</b>	0.87%	1.42%	1.01%
<b>2015</b>	0.79%	1.10%	0.86%
<b>2014</b>	0.78%	1.07%	0.83%
<b>2013</b>	0.80%	0.51%	0.78%
<b>2012</b>	1.00%	0.50%	1.00%



## Mammography

Table 5A shows by year and by policy type (e.g., Group or Individual) the percentage of Screening Mammogram claims paid to the Total Medical claims paid in Maine.

	<b>Group Plans</b>	<b>Individual Plans</b>	<b>Combined Group &amp; Individual</b>
<b>2016</b>	0.68%	0.76%	0.70%
<b>2015</b>	0.76%	0.75%	0.76%
<b>2014</b>	0.73%	0.69%	0.72%
<b>2013</b>	0.74%	0.91%	0.75%
<b>2012</b>	0.69%	0.88%	0.71%

Table 5B shows by year a breakdown of the number of Screening Mammograms and the number of Diagnostic Mammograms by policy type (e.g., Individual or Group) and combined totals.

	<b>Number of Screening</b>			<b>Number of Diagnostic</b>			<b>Combined Screening and Diagnostic</b>		
	Individual	Group	TOTAL	Individual	Group	TOTAL	Individual	Group	TOTAL
<b>2016</b>	21,987	53,981	75,968	4,183	13,533	17,716	26,170	67,514	93,684
<b>2015</b>	20,086	50,412	70,498	3,584	9,254	12,838	23,670	59,666	83,336
<b>2014</b>	10,159	69,674	79,833	1,568	10,596	12,164	11,727	80,270	91,997
<b>2013</b>	5,308	75,383	80,691	749	11,732	12,481	6,057	87,115	93,172
<b>2012</b>	4,916	64,307	69,223	718	11,232	11,950	5,634	75,539	81,173

## Breast Cancer Treatment

Table 6 shows by year and by policy type (e.g., Group or Individual) the percentage of Breast Cancer Treatment claims paid to the Total Medical claims paid in Maine.

	<b>Group</b>	<b>Individual</b>	<b>Combined Group &amp; Individual</b>
<b>2016</b>	1.58%	1.32%	1.51%
<b>2015</b>	1.25%	2.61%	1.55%
<b>2014</b>	1.46%	1.66%	1.50%
<b>2013</b>	1.54%	2.14%	1.58%
<b>2012</b>	1.62%	2.85%	1.72%