

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 2023

Prepared by the Maine Bureau of Insurance
May 2024

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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

Twenty-three insurance carriers and HMOs reported 2023 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 2023. 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
In-Patient	\$269,071,931	25.7%	\$99,488,969	25.5%	\$368,560,900	25.6%
Day Treatment	\$17,926,359	1.7%	\$1,452,360	0.4%	\$19,378,719	1.3%
Out-Patient	\$760,266,347	72.6%	\$288,837,072	74.1%	\$1,049,103,419	73.0%
Total	\$1,047,264,637	100.0%	\$389,778,401	100.0%	\$1,437,043,038	100.0%

Alcohol and Drug Treatment

Table 2A shows the reported amounts paid for Alcohol and Drug Treatment claims in Maine for 2023. 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
In-Patient	\$6,581,610	54.7%	\$2,641,443	61.4%	\$9,223,053	56.4%
Day Treatment	\$519,968	4.3%	\$325,143	7.6%	\$845,111	5.2%
Out-Patient	\$4,933,558	41.0%	\$1,338,851	31.1%	\$6,272,409	38.4%
Total	\$12,035,136	100.0%	\$4,305,437	100.0%	\$16,340,573	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 accounted for 73.7 percent of all paid In-Patient Alcohol and Drug Dependency claims in 2023.

Table 2B. Percentage of Amounts Paid by Treatment Type for Group Alcohol & Drug Dependency Claims in Maine

	In-Patient	Out-Patient	Day Treatment	Total Group
2023	54.69%	40.99%	4.32%	100.00%
2022	54.72%	41.34%	3.94%	100.00%
2021	53.10%	42.98%	3.92%	100.00%
2020	54.68%	39.77%	5.56%	100.00%

Table 2C shows the percentage of all Alcohol and Drug Dependency claims paid to Total Medical claims paid for 2023.

Table 2C. Percentage of 2023 Alcohol & Drug Dependency Claims Paid to Total Medical Claims Paid

	Group	Individual	Combined Group & Individual
Total	1.1%	1.1%	1.1%

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

Table 2D. Amounts Paid for Alcohol and Drug Dependency Claims as a Percentage of Amounts Paid for All Medical Claims in Maine

2023	1.1%
2022	1.0%
2021	1.1%
2020	1.2%

Mental Health Services

Table 3A shows the reported amounts paid for Mental Health claims in Maine in 2023. 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
In-Patient	\$13,102,029	26.2%	\$3,024,119	18.3%	\$16,126,148	24.2%
Day Treatment	\$2,427,205	4.9%	\$1,117,574	6.7%	\$3,544,779	5.3%
Out-Patient	\$34,439,788	68.9%	\$12,417,725	75.0%	\$46,857,513	70.4%
Total	\$49,969,022	100.0%	\$16,559,418	100.0%	\$66,528,440	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 accounted for 75.11% of all paid Mental Health claims in 2023.

	In-Patient	Out-Patient	Day Treatment	Total Group
2023	26.22%	68.92%	4.86%	100.00%
2022	22.04%	72.41%	5.55%	100.00%
2021	27.08%	66.91%	6.01%	100.00%
2020	26.47%	67.49%	6.03%	99.99%

Table 3C shows the percentage of all Mental Health claims paid to Total Medical claims paid for 2023.

	Group	Individual	Combined Group & Individual
	Percent	Percent	Percent
Total	4.8%	4.2%	4.6%

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

2023	4.6%
2022	3.8%
2021	3.9%
2020	4.8%

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.

	Group Plans	Individual Plans	Combined Group & Individual
2023	0.54%	0.35%	0.49%
2022	0.58%	0.32%	0.52%
2021	0.63%	0.46%	0.59%
2020	0.71%	0.49%	0.62%

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.

	Group Plans	Individual Plans	Combined Group & Individual
2023	0.63%	1.24%	0.80%
2022	0.66%	1.20%	0.80%
2021	0.66%	1.05%	0.76%
2020	0.85%	0.96%	0.88%

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.

Table 5B. Number of Screening Mammograms and Diagnostic Mammograms Paid for in Maine by Year

Year	Number of Screening			Number of Diagnostic			Number of Diagnostic and Screening		
	Individual	Group	TOTAL	Individual	Group	TOTAL	Individual	Group	TOTAL
2023	22,066	45,857	67,923	6,119	13,271	19,390	28,185	59,128	87,313
2022	20,147	46,173	66,320	5,598	13,115	18,713	25,745	59,288	85,033
2021	18,815	37,152	55,967	4,084	10,074	14,158	22,899	47,226	70,125
2020	14,549	43,744	58,293	3,681	6,427	10,108	18,230	50,171	68,401

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.

Table 6. Percentage of Breast Cancer Treatment Claims Paid to Total Medical Claims Paid

	Group	Individual	Combined Group & Individual
2023	1.52%	1.60%	1.54%
2022	1.69%	1.76%	1.71%
2021	1.61%	1.52%	1.59%
2020	2.76%	1.95%	2.57%