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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 on 2024 Claims for Diagnosis and Treatment of Lyme Disease and Other Tick- Borne Illnesses

Prepared by the Maine Bureau of Insurance

November 2025

Janet T. Mills
Governor

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Commissioner

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Background

Pursuant to 24-A M.R.S. § 4302(5), the Superintendent of Insurance must report to the Joint Standing Committee on Health Coverage, Insurance and Financial Services annual data related to insurance claims made for the diagnosis and treatment of Lyme disease and other tick-borne illnesses,¹ for all covered individuals in the State of Maine. This report's claims were incurred in calendar year 2024.

This report includes the following data:

- Number of claims made for the diagnosis and treatment of Lyme disease and other tick-borne illnesses;
- Total dollar amounts of these claims;
- Number of claim denials and reasons for the denials;
- Number and outcome of internal appeals; and
- Number of external appeals related to the treatment of Lyme disease and other tick-borne illnesses.

Reported tick-borne illnesses in Maine include:

- Lyme Disease (singular)
- Multiple Tick-borne Illnesses (any combination)
- Other (any tick-borne illness other than Lyme)

Insurance carriers licensed to write health insurance in Maine are required to report claims information for all tick-borne illnesses to the Bureau of Insurance.

Data includes claims for all commercially insured Maine residents. The data does not include claims from self-insured health plans, MaineCare, or Medicare. Respondents include active insurers with authority to write health insurance in Maine. There was a 100% response rate from insurers for this report.

¹ For general health information about tick-borne illnesses, please visit the Maine Center for Disease Control and Prevention (Maine CDC)'s resources at <https://www.maine.gov/dhhs/mecdc/diseases-conditions/insect-borne-diseases/ticks>. Maine CDC also tracks case counts of the most common tick-borne illnesses and the number of emergency department visits for suspected tick exposure at <https://data.mainepublichealth.gov/tracking/tickborne>.

Tick-Borne Illness Claims by Category

Table 1 displays, by category of tick-borne illness, the number of claims submitted, paid, and denied, as well as the total amount paid. These figures represent the number of claims reported, not the number of enrollees with a tick-borne illness. One enrollee may have several claims within the calendar year related to a tick-borne illness.

Table 1 Tick-Borne Illness Claims by Category, 2024					
Category	Submitted	Paid	Denied	% of Claims Paid²	Total Amount Paid
Lyme Disease (singular)	3,092	2,578	514	83%	\$567,268
Multiple Tick-borne Illnesses (any combination)	94	77	17	82%	\$26,237
Other (any singular tick-borne disease other than Lyme)	2,797	2,423	374	87%	\$349,132
Total	5,983	5,078	905	85%	\$942,637

Reasons for Denied Tick-Borne Illness Claims

Table 2 provides the reasons given for denied claims related to any diagnosis or treatment for tick-borne illnesses. A claim may have multiple reasons for denial. The top three reasons for denial (excluding the Other Reasons for Denial category) were Not a Covered Benefit, Duplicate Claim, and Coverage Terminated.

² The % of Claims Paid column is calculated by dividing the number of claims paid for a category (e.g., Lyme Disease) by the number of claims submitted for that category.

Table 2 Reasons for Denied Tick-Borne Illness Claims, 2024	
Reasons for Denial	Number of Denied Claims
Considered Experimental/Investigational	0
Coverage Terminated	134
Duplicate Claim	140
Incorrect Coding	104
Maximum Benefits Exceeded	51
More Information Requested/Not Received	15
No Pre-Authorization	6
Non-Participating Provider	125
Not a Covered Benefit	194
Not Medically Necessary	1
Pre-existing Conditions Exclusion	0
Other Reasons for Denial	135
Total	905

Appeals/Reconsiderations/External Reviews for All Tick-Borne Illnesses

As indicated in Table 3, there was 1 internal appeal/request for reconsideration in 2024, and the denial was upheld.

Table 3 Number of Appeals/Reconsiderations and External Reviews for All Tick-Borne Illnesses, 2024				
	Upheld	Overturned	Other	Total
Appeals/Reconsideration (Internal)	1	0	0	1
External Reviews	0	0	0	0
Total	1	0	0	1