

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 2014

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-seven insurance carriers and HMOs reported 2014 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 2014. 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).

Table 1. 2014 Total Medical Claims Paid						
	Group		Individual		Combined Group & Individual	
	Amount	Percent	Amount	Percent	Amount	Percent
In-Patient	\$380,781,332	30.7%	\$96,412,487	37.6%	\$477,193,819	31.9%
Day Treatment	\$1,265,372	0.1%	\$158,513	0.1%	\$1,423,885	0.1%
Out-Patient	\$858,571,880	69.2%	\$159,548,255	62.3%	\$1,018,120,135	68.0%
Total	\$1,240,618,584	100.0%	\$256,119,255	100.0%	\$1,496,737,839	100.0%

Alcohol and Drug Treatment

Table 2A shows the reported amounts paid for Alcohol and Drug Treatment claims in Maine for 2014. 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, 22.4% of all Group claims were for In-Patient treatment and 69.1% of Combined Group & Individual claims were for Out-Patient treatment.

Table 2A. 2014 Alcohol and Drug Dependency Claims Paid						
	Group		Individual		Combined Group & Individual	
	Amount	Percent	Amount	Percent	Amount	Percent
In-Patient	\$1,653,864	22.4%	\$982,354	63.8%	\$2,636,218	29.6%
Day Treatment	\$112,029	1.5%	\$4,527	0.3%	\$116,556	1.3%
Out-Patient	\$5,605,302	76.0%	\$553,492	35.9%	\$6,158,794	69.1%
Total	\$7,371,195	100.0%	\$1,540,373	100.0%	\$8,911,568	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 nearly 83 percent of paid Alcohol and Drug Dependency claims.

Table 2B. Percentage of Amounts Paid by Treatment Type for Group Alcohol and Drug Dependency Claims in Maine			
	In-Patient	Out-Patient	Day Treatment
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%
2010	35.69%	63.69%	0.61%

Table 2C shows the percentage of Alcohol and Drug Dependency claims paid to Total Medical claims paid for 2014.

Table 2C. Percentage of 2014 Alcohol and Drug Dependency Claims Paid to Total Medical Claims Paid			
	Group	Individual	Combined Group & Individual
	Percent	Percent	Percent
Total	0.6%	0.6%	0.6%

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 0.60% of amounts paid for all medical claims.

Table 2D. Amounts Paid for Alcohol and Drug Dependency Claims as a Percentage of Amounts Paid for All Medical Claims in Maine	
2014	0.60%
2013	0.66%
2012	0.70%
2011	0.66%
2010	0.55%

Mental Health Services

Table 3A shows the reported amounts paid for Mental Health claims in Maine in 2014. 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, 23.5% of all Group claims were for In-Patient treatment and 71.5% of Combined Group & Individual claims were for Out-Patient treatment.

Table 3A. 2014 Mental Health Claims Paid						
	Group		Individual		Combined Group & Individual	
	Amount	Percent	Amount	Percent	Amount	Percent
In-Patient	\$8,896,624	23.5%	\$3,845,773	41.4%	\$12,742,397	27.0%
Day Treatment	\$576,198	1.5%	\$129,966	1.4%	\$706,164	1.5%
Out-Patient	\$28,444,925	75.0%	\$5,319,913	57.2%	\$33,764,838	71.5%
Total	\$37,917,747	100.0%	\$9,295,652	100.0%	\$47,213,399	100.0%

Table 3B shows by year the percentage of Mental Health claims by treatment type (In-Patient, Out-Patient or Day Treatment). Group policies account for over 80 percent of paid Mental Health claims.

Table 3B. Percentage of Amounts Paid for Group Mental Health Claims in Maine			
	In-Patient	Out-Patient	Day Treatment
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%
2010	25.77%	72.61%	1.62%

Table 3C shows the percentage of Mental Health claims paid to Total Medical claims paid for 2014.

Table 3C. Percentage of 2014 Mental Health Claims Paid to Total Medical Claims Paid			
	Group	Individual	Combined Group & Individual
	Percent	Percent	Percent
Total	3.1%	3.6%	3.2%

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 3.15% of amounts paid for all medical claims.

Table 3D. Amounts Paid for Mental Health Claims as a Percentage of Amounts Paid for All Medical Claims in Maine	
2014	3.15%
2013	3.07%
2012	3.20%
2011	3.42%
2010	3.21%

Chiropractic Services

Table 4 shows by year the percentage of Chiropractic Services claims paid to the Total Medical claims paid for each policy type (e.g., Group or Individual). In the most recent year, Chiropractic Services claims accounted for 0.78% of all Group claims and 1.07% of all Individual claims.

Table 4. Percentage of Amounts Paid for Chiropractic Services to All Medical Claims in Maine			
	Group Plans	Individual Plans	Combined Group & Individual
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%
2010	0.97%	0.52%	0.94%

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 0.73% of all Group claims and 0.69% of all Individual claims.

Table 5. Percentage of Screening Mammogram Claims Paid to Total Medical Claims Paid			
	Group Plans	Individual Plans	Combined Group & Individual
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%
2010	0.62%	0.53%	0.62%

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 79,833 Screening Mammograms of which 10,159 were for Individual policies and 69,674 were for Group policies. There were also 12,164 Diagnostic Mammograms of which 1,568 were for Individual policies and 10,596 were for Group policies.

Table 6. Number of Screening Mammograms and Diagnostic Mammograms Paid for in Maine by Year									
	Number of Screening			Number of Diagnostic			Number of Diagnostic and Screening		
	Individual	Group	TOTAL	Individual	Group	TOTAL	Individual	Group	TOTAL
2014	10,159	69,674	79,833	1,568	10,596	12,164	11,727	80,270	91,560
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
2010	4,371	65,929	70,300	1,167	11,680	12,847	5,538	77,609	83,147

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 1.46% of all Group claims and 1.66% of all Individual claims.

Table 7. Percentage of Breast Cancer Treatment Claims Paid to Total Medical Claims Paid			
	Group	Individual	Combined Group & Individual
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%
2010	1.76%	4.98%	2.00%