

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 2017

Prepared by the Maine Bureau of Insurance
September 2018

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Table of Contents

Background.....1

Total Medical Claims.....2

Alcohol and Drug Treatment.....2

Mental Health Services4

Chiropractic Services.....5

Mammography6

Breast Cancer Treatment7

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. Twenty-eight insurance carriers and HMOs reported 2017 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 2017. 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	\$248,318,762	30.2%	\$121,385,986	31.5%	\$369,704,748	30.7%
Day Treatment	\$3,390,225	0.4%	\$643,044	0.2%	\$4,033,269	0.3%
Out-Patient	\$569,193,551	69.3%	\$263,085,426	68.3%	\$832,278,977	69.0%
Total	\$820,902,538	100.0%	\$385,114,456	100.0%	\$1,206,016,994	100.0%

Alcohol and Drug Treatment

Table 2A shows the reported amounts paid for Alcohol and Drug Treatment claims in Maine for 2017. 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	\$6,937,602	49.0%	\$1,559,407	21.2%	\$8,497,009	39.5%
Day Treatment	\$217,024	1.5%	\$118,039	1.6%	\$335,063	1.6%
Out-Patient	\$6,997,908	49.4%	\$5,693,435	77.2%	\$12,691,343	59.0%
Total	\$14,152,534	100.0%	\$7,370,881	100.0%	\$21,523,415	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 65.75 percent of all paid In-Patient Alcohol and Drug Dependency claims.

	In-Patient	Out-Patient	Day Treatment	Total Group
2017	49.02%	49.45%	1.53%	100%
2016	55.20%	43.60%	1.20%	100%
2015	47.57%	51.87%	0.55%	100%
2014	44.17%	54.88%	0.96%	100%
2013	51.54%	48.11%	0.35%	100%

Table 2C shows the percentage of all Alcohol and Drug Dependency claims paid to Total Medical claims paid for 2017.

	Group	Individual	Combined Group & Individual
	Percent	Percent	Percent
Total	1.7%	1.9%	1.8%

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

2017	1.8%
2016	1.9%
2015	3.3%
2014	1.4%
2013	1.5%

Mental Health Services

Table 3A shows the reported amounts paid for Mental Health claims in Maine in 2017. 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	\$14,528,273	38.1%	\$2,673,634	30.4%	\$17,201,907	36.7%
Day Treatment	\$1,343,264	3.5%	\$269,736	3.1%	\$1,613,000	3.4%
Out-Patient	\$22,228,638	58.3%	\$5,838,257	66.5%	28,066,895	59.9%
Total	\$38,100,175	100.0%	\$8,781,627	100.0%	\$46,881,802	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 81.27% of all paid Mental Health claims.

	In-Patient	Out-Patient	Day Treatment	Total Group
2017	38.13%	58.34%	3.53%	100%
2016	35.69%	59.51%	4.80%	100%
2015	36.44%	62.35%	1.21%	100%
2014	33.74%	64.60%	1.66%	100%
2013	34.36%	63.78%	1.86%	100%

Table 3C shows the percentage of all Mental Health claims paid to Total Medical claims paid for 2017.

	Group	Individual	Combined Group & Individual
	Percent	Percent	Percent
Total	4.6%	2.3%	3.9%

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

Table 3D. Amounts Paid for Mental Health Claims as a Percentage of Amounts Paid for All Medical Claims in Maine	
2017	3.9%
2016	3.7%
2015	6.8%
2014	4.5%
2013	4.4%

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.

Table 4. Percentage of Amounts Paid for Chiropractic Services to All Medical Claims in Maine			
	Group Plans	Individual Plans	Combined Group & Individual
2017	0.94%	1.05%	0.98%
2016	1.03%	1.36%	1.14%
2015	1.00%	1.10%	1.03%
2014	0.99%	1.07%	1.01%
2013	0.93%	0.51%	0.89%

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
2017	0.87%	0.77%	0.84%
2016	0.63%	0.81%	0.68%
2015	0.67%	0.75%	0.70%
2014	0.62%	0.69%	0.64%
2013	0.61%	0.91%	0.64%

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.

	Number of Screening			Number of Diagnostic			Combined Screening and Diagnostic		
	Individual	Group	TOTAL	Individual	Group	TOTAL	Individual	Group	TOTAL
2017	15,059	32,993	48,052	2,731	5,326	8,057	17,790	38,319	56,109
2016	22,143	34,468	56,611	4,307	5,672	9,979	26,450	40,140	66,590
2015	20,086	34,740	54,826	3,583	5,916	9,499	23,669	40,656	64,325
2014	10,153	31,612	41,765	1,568	5,275	6,843	11,721	36,887	48,608
2013	5,301	37,486	42,787	749	5,836	6,585	6,050	43,322	49,372

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.

	Group	Individual	Combined Group & Individual
2017	1.47%	1.36%	1.43%
2016	1.55%	1.41%	1.51%
2015	1.74%	2.62%	2.03%
2014	1.83%	1.66%	1.78%
2013	1.81%	2.15%	1.84%