

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 2018

Prepared by the Maine Bureau of Insurance
July 2019

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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. §§ 2320-A, 2320-C, 2325-A and 2329
- Title 24-A M.R.S. §§ 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-six insurance carriers and HMOs reported 2018 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 2018. 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	\$249,848,425	29.9%	\$103,484,036	30.0%	\$353,332,461	29.9%
Day Treatment	\$6,249,599	0.7%	\$1,615,832	0.5%	\$7,865,431	0.7%
Out-Patient	\$579,271,673	69.3%	\$239,992,691	69.5%	\$819,264,364	69.4%
Total	\$835,369,697	100.0%	\$345,092,559	100.0%	\$1,180,462,256	100.0%

Alcohol and Drug Treatment

Table 2A shows the reported amounts paid for Alcohol and Drug Treatment claims in Maine for 2018. 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	\$6,749,289	57.1%	\$1,542,361	43.6%	\$8,291,650	54.0%
Day Treatment	\$367,310	3.1%	\$349,288	9.9%	\$716,598	4.7%
Out-Patient	\$4,698,568	39.8%	\$1,649,370	46.6%	\$6,347,938	41.30%
Total	\$11,815,167	100.0%	\$3,541,019	100.0%	\$15,356,186	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 76.94 percent of all paid In-Patient Alcohol and Drug Dependency claims in 2018.

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

	In-Patient	Out-Patient	Day Treatment	Total Group
2018	57.12%	39.77%	3.11%	100%
2017	48.34%	48.71%	2.95%	100%
2016	52.15%	44.81%	3.04%	100%
2015	45.98%	53.33%	0.69%	100%

Table 2C shows the percentage of all Alcohol and Drug Dependency claims paid to Total Medical claims paid for 2018.

Table 2C. Percentage of 2018 Alcohol and Drug Dependency Claims Paid to Total Medical Claims Paid

	Group	Individual	Combined Group & Individual
	Percent	Percent	Percent
Total	1.4%	1.0%	1.3%

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

2018	1.3%
2017	1.9%
2016	2.0%
2015	3.3%

Mental Health Services

Table 3A shows the reported amounts paid for Mental Health claims in Maine in 2018. 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).

Table 3A. 2018 Mental Health Claims Paid

	Group		Individual		Combined Group & Individual	
	Amount	Percent	Amount	Percent	Amount	Percent
In-Patient	\$11,566,619	31.2%	\$2,209,192	18.5%	\$13,775,811	28.1%
Day Treatment	\$3,482,981	9.4%	\$1,267,504	10.6%	\$4,750,485	9.7%
Out-Patient	\$22,039,965	59.4%	\$8,436,419	70.8%	30,476,384	62.2%
Total	\$37,089,565	100.0%	\$11,913,115	100.0%	\$49,002,680	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 75.69% of all paid Mental Health claims in 2018.

Table 3B. Percentage of Amounts Paid for Group Mental Health Claims in Maine

	In-Patient	Out-Patient	Day Treatment	Total Group
2018	31.19%	59.42%	9.39%	100%
2017	36.39%	56.72%	6.89%	100%
2016	35.43%	57.93%	6.63%	100%
2015	33.40%	65.47%	1.13%	100%

Table 3C shows the percentage of all Mental Health claims paid to Total Medical claims paid for 2018.

Table 3C. Percentage of 2018 Mental Health Claims Paid to Total Medical Claims Paid

	Group	Individual	Combined Group & Individual
	Percent	Percent	Percent
Total	4.4%	3.5%	4.2%

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

2018	4.2%
2017	4.1%
2016	5.3%
2015	7.2%

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.

Table 4. Percentage of Amounts Paid for Chiropractic Services to All Medical Claims in Maine

	Group Plans	Individual Plans	Combined Group & Individual
2018	0.88%	0.61%	0.80%
2017	0.93%	1.05%	0.97%
2016	1.02%	1.34%	1.12%
2015	1.00%	1.10%	1.03%

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.

Table 5A. Percentage of Screening Mammogram Claims Paid to Total Medical Claims Paid

	Group Plans	Individual Plans	Combined Group & Individual
2018	0.67%	1.18%	0.82%
2017	0.87%	0.76%	0.83%
2016	0.62%	0.79%	0.67%
2015	0.67%	0.75%	0.69%

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

	Number of Screening			Number of Diagnostic			Combined Screening and Diagnostic		
	Individual	Group	TOTAL	Individual	Group	TOTAL	Individual	Group	TOTAL
2018	19,915	38,094	58,009	4,125	5,421	9,546	24,040	43,515	67,555
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

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
2018	1.69%	1.69%	1.69%
2017	1.49%	1.99%	1.65%
2016	1.57%	1.63%	1.59%
2015	1.71%	1.25%	1.56%