

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 2019

Prepared by the Maine Bureau of Insurance
July 2020

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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-four insurance carriers and HMOs reported 2019 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 2019. 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	\$254,807,289	28.7%	\$95,095,437	28.5%	\$349,902,726	28.7%
Day Treatment	\$7,104,915	0.8%	\$1,213,595	0.4%	\$8,318,510	0.7%
Out-Patient	\$625,611,221	70.5%	\$237,156,416	71.1%	\$862,767,637	70.7%
Total	\$887,523,425	100.0%	\$333,465,448	100.0%	\$1,220,988,873	100.0%

Alcohol and Drug Treatment

Table 2A shows the reported amounts paid for Alcohol and Drug Treatment claims in Maine for 2019. 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	\$4,976,122	52.9%	\$1,583,663	46.3%	\$6,559,785	51.1%
Day Treatment	\$456,278	4.8%	\$337,056	9.8%	\$793,334	6.2%
Out-Patient	\$3,977,248	42.3%	\$1,502,654	43.9%	\$5,479,902	42.7%
Total	\$9,409,648	100.0%	\$3,423,373	100.0%	\$12,833,021	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 73.32 percent of all paid In-Patient Alcohol and Drug Dependency claims in 2019.

	In-Patient	Out-Patient	Day Treatment	Total Group
2019	52.88%	42.27%	4.85%	100%
2018	57.12%	39.77%	3.11%	100%
2017	48.34%	48.71%	2.95%	100%
2016	52.15%	44.81%	3.04%	100%

Table 2C shows the percentage of all Alcohol and Drug Dependency claims paid to Total Medical claims paid for 2019.

	Group	Individual	Combined Group & Individual
	Percent	Percent	Percent
Total	1.1%	1.0%	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.

2019	1.1%
2018	1.3%
2017	1.9%
2016	2.0%

Mental Health Services

Table 3A shows the reported amounts paid for Mental Health claims in Maine in 2019. 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	\$9,449,683	27.4%	\$3,359,657	27.3%	\$12,809,340	27.4%
Day Treatment	\$2,611,720	7.6%	\$742,099	6.0%	\$3,353,819	7.2%
Out-Patient	\$22,474,327	65.1%	\$8,192,703	66.6%	30,667,030	65.5%
Total	\$34,535,730	100.0%	\$12,294,459	100.0%	\$46,830,189	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 73.75% of all paid Mental Health claims in 2019.

	In-Patient	Out-Patient	Day Treatment	Total Group
2019	27.36%	65.08%	7.56%	100%
2018	31.19%	59.42%	9.39%	100%
2017	36.39%	56.72%	6.89%	100%
2016	35.43%	57.93%	6.63%	100%

Table 3C shows the percentage of all Mental Health claims paid to Total Medical claims paid for 2019.

	Group	Individual	Combined Group & Individual
	Percent	Percent	Percent
Total	3.9%	3.7%	3.8%

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

Year	Percentage
2019	3.8%
2018	4.2%
2017	4.1%
2016	5.3%

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.

Year	Group Plans	Individual Plans	Combined Group & Individual
2019	0.83%	0.48%	0.73%
2018	0.88%	0.61%	0.80%
2017	0.93%	1.05%	0.97%
2016	1.02%	1.34%	1.12%

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
2019	0.67%	1.02%	0.76%
2018	0.67%	1.18%	0.82%
2017	0.87%	0.76%	0.83%
2016	0.62%	0.79%	0.67%

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 Mammograms			Number of Diagnostic Mammograms			Combined Screening and Diagnostic		
	Individual	Group	TOTAL	Individual	Group	TOTAL	Individual	Group	TOTAL
2019	18,797	43,744	62,541	3,681	6,427	10,108	22,478	50,171	72,649
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

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
2019	1.51%	1.85%	1.61%
2018	1.59%	1.75%	1.64%
2017	1.49%	1.99%	1.65%
2016	1.57%	1.63%	1.59%