

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 2021

Prepared by the Maine Bureau of Insurance
July 2022

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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-two insurance carriers and HMOs reported 2021 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 2021. 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	\$257,260,682	26.2%	\$94,718,743	28.1%	\$351,979,425	26.7%
Day Treatment	\$9,141,993	0.9%	\$1,511,959	0.4%	\$10,653,952	0.8%
Out-Patient	\$713,815,790	72.8%	\$241,097,982	71.5%	\$954,913,772	72.5%
Total	\$980,218,465	100.0%	\$337,328,684	100.0%	\$1,317,547,149	100.0%

Alcohol and Drug Treatment

Table 2A shows the reported amounts paid for Alcohol and Drug Treatment claims in Maine for 2021. 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	\$6,063,823	53.1%	\$1,443,069	51.5%	\$7,506,892	52.8%
Day Treatment	\$447,515	3.9%	\$301,669	10.8%	\$749,184	5.3%
Out-Patient	\$4,908,845	43.0%	\$1,058,844	37.8%	\$5,967,689	42.0%
Total	\$11,420,183	100.0%	\$2,803,582	100.0%	\$14,223,765	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 80.29 percent of all paid In-Patient Alcohol and Drug Dependency claims in 2021.

	In-Patient	Out-Patient	Day Treatment
2021	53.10%	42.98%	3.92%
2020	54.68%	42.27%	5.56%
2019	52.88%	39.77%	4.85%
2018	57.12%	48.71%	3.11%

Table 2C shows the percentage of all Alcohol and Drug Dependency claims paid to Total Medical claims paid for 2021.

	Group	Individual	Combined Group & Individual
	Percent	Percent	Percent
Total	1.2%	0.8%	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.

2021	1.1%
2020	1.2%
2019	1.1%
2018	1.3%

Mental Health Services

Table 3A shows the reported amounts paid for Mental Health claims in Maine in 2021. 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	\$11,577,018	27.1%	\$2,203,023	24.2%	\$13,780,041	26.6%
Day Treatment	\$2,571,643	6.0%	\$941,957	10.4%	\$3,513,600	6.8%
Out-Patient	\$28,610,124	66.9%	\$5,952,132	65.4%	\$34,562,256	66.7%
Total	\$42,758,785	100.0%	\$9,097,112	100.0%	\$51,855,897	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 82.46% of all paid Mental Health claims in 2021.

	In-Patient	Out-Patient	Day Treatment
2021	27.08%	66.91%	6.01%
2020	26.47%	67.49%	6.03%
2019	27.36%	65.08%	7.56%
2018	31.19%	59.42%	9.39%

Table 3C shows the percentage of all Mental Health claims paid to Total Medical claims paid for 2021.

	Group	Individual	Combined Group & Individual
	Percent	Percent	Percent
Total	4.4%	2.7%	3.9%

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

2021	3.9%
2020	4.8%
2019	3.8%
2018	4.2%

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.

	Group Plans	Individual Plans	Combined Group & Individual
2021	0.63%	0.46%	0.59%
2020	0.71%	0.49%	0.62%
2019	0.83%	0.61%	0.73%
2018	0.83%	0.48%	0.73%

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
2021	0.66%	1.05%	0.76%
2020	0.85%	0.96%	0.88%
2019	0.67%	1.02%	0.76%
2018	0.67%	1.18%	0.82%

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.

Year	Number of Screening			Number of Diagnostic			Number of Diagnostic and Screening		
	Individual	Group	TOTAL	Individual	Group	TOTAL	Individual	Group	TOTAL
2021	18,815	46,811	65,626	5,043	12,810	17,853	23,858	59,621	83,479
2020	14,549	37,152	51,701	4,084	10,074	14,158	18,633	47,226	65,859
2019	18,797	43,744	62,541	3,681	6,427	10,108	22,478	50,171	72,649
2018	19,915	38,049	57,964	4,125	5,421	9,546	24,040	43,470	67,510

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
2021	1.61%	1.52%	1.59%
2020	2.76%	1.95%	2.57%
2019	1.51%	1.85%	1.61%
2018	1.59%	1.75%	1.64%