

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 2022

Prepared by the Maine Bureau of Insurance
July 2023

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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-one insurance carriers and HMOs reported 2022 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 2022. 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	\$256,081,919	25.9%	\$90,312,197	26.3%	\$346,394,116	26.0%
Day Treatment	\$3,726,085	0.4%	\$1,573,679	0.5%	\$5,299,764	0.4%
Out-Patient	\$728,194,726	73.7%	\$251,967,303	73.3%	\$980,162,029	73.6%
Total	\$988,002,730	100.0%	\$343,853,179	100.0%	\$1,331,855,909	100.0%

Alcohol and Drug Treatment

Table 2A shows the reported amounts paid for Alcohol and Drug Treatment claims in Maine for 2022. 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	\$5,967,391	54.7%	\$1,355,172	51.4%	\$7,322,563	54.1%
Day Treatment	\$430,042	3.9%	\$286,467	10.9%	\$716,509	5.3%
Out-Patient	\$4,508,711	41.3%	\$993,237	37.7%	\$5,501,948	40.6%
Total	\$10,906,144	100.0%	\$2,634,876	100.0%	\$13,541,020	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 81.5 percent of all paid In-Patient Alcohol and Drug Dependency claims in 2022.

	In-Patient	Out-Patient	Day Treatment	Total Group
2022	54.72%	41.34%	3.94%	100%
2021	53.10%	42.98%	3.92%	100%
2020	54.68%	39.77%	5.56%	100%
2019	52.88%	42.27%	4.85%	100%

Table 2C shows the percentage of all Alcohol and Drug Dependency claims paid to Total Medical claims paid for 2022.

	Group	Individual	Combined Group & Individual
Total	1.1%	0.8%	1.0%

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

2022	1.0%
2021	1.1%
2020	1.2%
2019	1.1%

Mental Health Services

Table 3A shows the reported amounts paid for Mental Health claims in Maine in 2022. 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	\$8,953,874	22.0%	\$1,708,263	16.2%	\$10,662,137	20.8%
Day Treatment	\$2,254,996	5.6%	\$1,140,970	10.8%	\$3,395,966	6.6%
Out-Patient	\$29,415,801	72.4%	\$7,694,220	73.0%	\$37,110,021	72.5%
Total	\$40,624,671	100.0%	\$10,543,453	100.0%	\$51,168,124	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 79.39% of all paid Mental Health claims in 2022.

	In-Patient	Out-Patient	Day Treatment	Total Group
2022	22.04%	72.41%	5.55%	100%
2021	27.08%	66.91%	6.01%	100%
2020	26.47%	67.49%	6.03%	100%
2019	27.36%	65.08%	7.56%	100%

Table 3C shows the percentage of all Mental Health claims paid to Total Medical claims paid for 2022.

	Group	Individual	Combined Group & Individual
	Percent	Percent	Percent
Total	4.1%	3.1%	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
2022	3.8%
2021	3.9%
2020	4.8%
2019	3.8%

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
2022	0.58%	0.32%	0.52%
2021	0.63%	0.46%	0.59%
2020	0.71%	0.49%	0.62%
2019	0.83%	0.61%	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
2022	0.66%	1.20%	0.80%
2021	0.66%	1.05%	0.76%
2020	0.85%	0.96%	0.88%
2019	0.67%	1.02%	0.76%

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
2022	20,147	46,173	66,320	5,598	13,115	18,713	25,745	59,288	85,033
2021	18,815	37,152	55,967	4,084	10,074	14,158	22,899	47,226	70,125
2020	14,549	43,744	58,293	3,681	6,427	10,108	18,230	50,171	68,401
2019	18,797	38,049	56,846	4,125	5,421	9,546	22,922	43,470	66,392

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
2022	1.69%	1.76%	1.71%
2021	1.61%	1.52%	1.59%
2020	2.76%	1.95%	2.57%
2019	1.51%	1.85%	1.61%