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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 on 2016 Claims for Treatment of Lyme Disease and Other Tick-Borne Illnesses**

PREPARED BY THE MAINE BUREAU OF INSURANCE  
March 2017

Paul R. LePage  
Governor

Anne L. Head  
Commissioner

Eric A. Cioppa  
Superintendent



STATE OF MAINE  
DEPARTMENT OF PROFESSIONAL  
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BUREAU OF INSURANCE  
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AUGUSTA, MAINE  
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Paul R. LePage  
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Eric A. Cioppa  
Superintendent

March 23, 2017

Senator Rodney L. Whittemore, Chair  
Representative Mark W. Lawrence, Chair  
Joint Standing Committee on Insurance and Financial Services  
100 State House Station  
Augusta, ME 04333-0100

Dear Senator Whittemore, Representative Lawrence, and Honorable Members of the Joint Standing Committee:

Please accept this *Report on 2016 Claims for Treatment of Lyme Disease and Other Tick-Borne Illnesses*, compiled by the Maine Bureau of Insurance.

This report is being issued pursuant to 24-A M.R.S.A. §4302 (5).

Should you have any questions regarding this report, do not hesitate to contact this office.

Sincerely,

A handwritten signature in black ink, appearing to read 'E. Cioppa'.

Eric A. Cioppa  
Superintendent of Insurance



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## Background

Pursuant to 24-A M.R.S. §4302(5), the Superintendent of Insurance must report information annually to the Joint Standing Committee on Insurance and Financial Services related to insurance claims made for the diagnosis and treatment of Lyme disease and other tick-borne illnesses for all covered individuals in the State of Maine. This report covers calendar year 2016.

Included within this report is data about the number of claims made for the diagnosis and treatment of Lyme disease and other tick-borne illnesses; the number of claim denials and reasons for those denials; the number and outcome of internal appeals; the total dollar amounts of those claims; and the number of external appeals related to the treatment of Lyme disease and other tick-borne illnesses.

The Maine Center for Disease Control and Prevention identified five kinds of reported tick-borne illnesses in Maine: Lyme disease, Babesiosis, Ehrlichiosis (Anaplasmosis), Rocky Mountain Spotted Fever, and Powassan virus. Insurance carriers licensed to write health insurance coverage in Maine are required to report to the Bureau of Insurance claims information for all five tick-borne illnesses.

Data is collected via an online reporting form and includes claims for all insured Maine residents; however, the data does not include MaineCare or Medicare claims. Respondents include active insurers with authority to write health insurance in Maine. There was a 99% percent response rate from insurers.

## Tick-Borne Illness Claims by Category

Table 1 shows the number of claims submitted, paid and denied by category of tick-borne illness, as well as the total amount paid for claims. The reported data includes claims made for the diagnosis and treatment of tick-borne illnesses in 2016 for covered individuals in Maine. Five categories of tick-borne illnesses are listed based upon the International Classification of Diseases (ICD-10 codes).

The figures in Table 1 represent the number of claims reported, not the number of enrollees with a tick-borne illness. One enrollee may have several claims within the calendar year relating to a tick-borne illness. The “Percentage of Claims Paid” column is calculated by dividing the number of claims paid for a category (e.g., Lyme) by the number of claims submitted for that category.

<b>Table 1. Tick-Borne Illness Claims by Category, 2016</b>					
<b>Category</b>	<b>Submitted</b>	<b>Paid</b>	<b>Denied</b>	<b>Percentage of Claims Paid</b>	<b>Total Paid</b>
Babesiosis	647	589	58	91.04%	\$88,208.03
Ehrlichiosis (Anaplasmosis)	230	180	50	78.26%	\$117,052.09
Lyme disease	13,982	12,995	987	92.94%	\$1,604,775.29
Powassan virus	1	1	0	100.00%	\$10.00
Rocky Mountain Spotted Fever	102	102	0	100.00%	\$12,687.87
<b>Total:</b>	<b>14,962</b>	<b>13,867</b>	<b>1,095</b>	<b>92.68%</b>	<b>\$1,822,733.28</b>

## Reasons for Denied Tick-Borne Illness Claims

Table 2 provides the reasons given for denied claims related to any treatment for tick-borne illnesses. A claim may have multiple reasons for denial. The top three reasons for denial were Duplicate Claim, Incorrect Coding and No Pre-Authorization.

<b>Reasons for Denial</b>	<b>Number of Denied Claims</b>
Duplicate Claim	189
Incorrect Coding	139
No Pre-Authorization	97
Coverage Terminated	89
Not a Covered Benefit	75
Maximum Benefits Exceeded	36
Non-Participating Provider	26
More Information Requested/Not Received	17
Not Medically Necessary	2
Considered Experimental/Investigational	1
Pre-existing conditions Exclusion	0
Other Reasons for Denial	424
<b>Total:</b>	<b>1,095</b>

## Appeals/Reconsiderations/External Reviews for All Tick-Borne Illnesses

Table 3 provides the number of appeals and reconsiderations that were conducted by the insurance companies reporting data to the Bureau of Insurance. The Bureau had no requests for an independent external review relating to tick-borne illnesses in 2016.

	<b>Upheld</b>	<b>Overtured</b>	<b>Other</b>	<b>Total</b>
Appeals/Reconsideration (Internal)	3	0	0	3
Independent External Reviews (Conducted by the Insurer, not the Bureau of Insurance)	0	0	0	0
<b>Total:</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>3</b>

## Lyme Disease Claims by Treatment Type

Table 4 shows the number of Lyme disease claims by type of treatment provided for covered individuals. Claims for antibiotic treatment by any means of administration are counted.

The “Percentage of Claims Paid” column is calculated by dividing the number of claims paid for a treatment type by the number of claims submitted for that treatment type. It is possible for information about one enrollee to be entered in more than one category. For example, an enrollee could have paid claims for antibiotics and have paid claims for other types of treatment, such as physical therapy.

<b>Treatment Type</b>	<b>Submitted</b>	<b>Paid</b>	<b>Percentage of Claims Paid</b>	<b>Denied</b>	<b>Total Paid</b>
Antibiotic Treatment	2,841	2,803	98.66%	35	\$234,080.52
Other Treatment	11,169	10,199	91.32%	970	\$1,372,593.05
Total:	14,010	13,002	92.81%	1,005	\$1,606,673.57