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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 2017 Claims for Treatment of Lyme Disease and Other Tick-Borne Illnesses

**PREPARED BY THE MAINE BUREAU OF INSURANCE
April 2018**

**Paul R. LePage
Governor**

**Anne L. Head
Commissioner**

**Eric A. Goppa
Superintendent**



Paul R. LePage
GOVERNOR

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DEPARTMENT OF PROFESSIONAL
AND FINANCIAL REGULATION
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Eric A. Cioppa
Superintendent

April 18, 2018

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 2017 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,

Eric A. Cioppa
Superintendent of Insurance



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Table of Contents

Background	1
Tick-Borne Illness Claims by Category	2
Reasons for Denied Tick-Borne Illness Claims	3
Appeals/ Reconsiderations/ External Reviews for All Tick-Borne Illnesses	3
Lyme Disease Claims by Treatment Type	4

Background

Pursuant to 24-A.M.R.S. §4302(5), the Superintendent of Insurance must report annually to the Joint Standing Committee on Insurance and Financial Services information 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 2017.

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 claims information for all five tick-borne illnesses to the Bureau of Insurance.

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 100% 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 for covered individuals in Maine in 2017. 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.

Table 1. Tick-Borne Illness Claims by Category, 2017					
Category	Submitted	Paid	Denied	Percentage of Claims Paid	Total Paid
Babesiosis	780	696	84	89.23%	\$109,299.61
Ehrlichiosis (Anaplasmosis)	339	322	17	94.99%	\$179,475.94
Lyme disease	10,389	9,386	1,003	90.35%	\$1,304,897.91
Powassan virus	19	16	3	84.21%	\$4,601.42
Rocky Mountain Spotted Fever	46	42	4	91.30%	\$1,434.79
Total:	11,573	10,462	1,111	90.40%	\$ 1,599,709.67

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 Incorrect Coding, Not a Covered Benefit, and Duplicate Claim.

Table 2. Reasons for Denied Tick-Borne Illness Claims, 2017	
Reasons for Denial	Number of Denied Claims
Incorrect Coding	180
Not a Covered Benefit	131
Duplicate Claim	112
No Pre-Authorization	110
Coverage Terminated	74
More Information Requested/Not Received	36
Not Medically Necessary	32
Maximum Benefits Exceeded	14
Non-Participating Provider	11
Pre-existing Conditions Exclusion	2
Considered Experimental/ Investigational	0
Other Reasons for Denial	410
Total:	1,112

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 2017.

Table 3. Number of Appeals/ Reconsiderations and External Reviews for All Tick-Borne Illnesses, 2017				
	Upheld	Overtured	Other	Total
Appeals/ Reconsideration (Internal)	0	0	0	0
Independent External Reviews	0	0	0	0
Total:	0	0	0	0

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 included.

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.

Treatment Type	Submitted	Paid	Percentage of Claims Paid	Denied	Total Paid
Antibiotic Treatment	2,363	2,316	98.01%	47	\$196,117.06
Other Treatment	10,395	9,408	90.51%	987	\$1,522,672.00
Total:	12,758	11,724	91.90%	1,034	\$1,718,789.06