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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 2019 Claims for Treatment of Lyme Disease and Other Tick-Borne Illnesses

PREPARED BY THE MAINE BUREAU OF INSURANCE
March 2020

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Anne L. Head
Commissioner

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March 6, 2020

Senator Heather B. Sanborn, Chair
Representative Denise A. Tepler, Chair
Joint Standing Committee on Health Coverage, Insurance and Financial Services
100 State House Station
Augusta, ME 04333-0100

Dear Senator Sanborn, Representative Tepler, and Honorable Members of the Joint Standing Committee:

Please accept this *Report on 2019 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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Background

Pursuant to 24-A M.R.S. §4302(5), the Superintendent of Insurance must report annually to the Joint Standing Committee on Health Coverage, 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 2019.

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 total dollar amounts of those claims; the number of claim denials and reasons for those denials; the number and outcome of internal appeals; and the number of external appeals related to the treatment of Lyme disease and other tick-borne illnesses.

Five kinds of reported tick-borne illnesses in Maine were listed: 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 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 what carriers reported for 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 2019.

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.

Category	Submitted	Paid	Denied	Percentage of Claims Paid	Total Paid
Babesiosis	325	274	51	84.31%	\$29,624
Ehrlichiosis (Anaplasmosis)	540	438	102	81.11%	\$178,575
Lyme disease	6,217	5,356	861	86.15%	\$963,763
Powassan virus	84	52	32	61.90%	\$41,863
Rocky Mountain Spotted Fever	28	21	7	75.00%	\$1,300
Total:	7,194	6,141	1,053	85.36%	\$1,215,125

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 (excluding “other reasons”) were Duplicate Claim, More Information Requested/Not Received, and Coverage Terminated.

“Medicare is primarily responsible” was listed as the top reason for denials in the Other Reasons for Denial category.

Reasons for Denial	Number of Denied Claims
Considered Experimental/Investigational	2
Coverage Terminated	48
Duplicate Claim	421
Incorrect Coding	47
Maximum Benefits Exceeded	1
More Information Requested/Not Received	57
No Pre-Authorization	10
Non-Participating Provider	45
Not a Covered Benefit	45
Not Medically Necessary	3
Pre-existing Conditions Exclusion	0
Other Reasons for Denial	374
Total:	1,053

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

As indicated in Table 3, there were no internal appeals or reconsiderations conducted by the insurance companies reporting data to the Bureau of Insurance, and the Bureau had no requests for independent external reviews relating to tick-borne illnesses in 2019.

	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 claims paid for antibiotics and have claims paid for other types of treatment, such as physical therapy.

Treatment Type	Submitted	Paid	Denied	Percentage of Claims Paid	Total Paid
Antibiotic Treatment	1,838	1,816	22	98.80%	\$241,238
Other Treatment	5,100	4,372	728	85.73%	\$550,342
Total:	6,938	6,188	750	89.19%	\$791,580