

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 on 2022 Claims for Treatment of Lyme Disease and Other Tick-Borne Illnesses

PREPARED BY THE MAINE BUREAU OF INSURANCE
March 2023

Janet T. Mills
Governor

Anne L. Head
Commissioner

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Acting Superintendent

Background

Pursuant to 24-A M.R.S. §4302(5), the Superintendent of Insurance must report to the Joint Standing Committee on Health Coverage, Insurance and Financial Services annual data 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 2022.

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.

Reported tick-borne illnesses in Maine include:

- Lyme Disease (singular)
- Multiple Tickborne Illnesses (any combination)
- Other (any tickborne illness other than Lyme)

Insurance carriers licensed to write Health insurance coverage in Maine are required to report claims information for all 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 for this report.

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. These figures 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 reported data includes claims made for the diagnosis and treatment of tick-borne illnesses for covered individuals in Maine in 2022.

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	% of Claims Paid	Total Paid
Lyme Disease (singular)	5,328	4,766	562	89.45%	\$738,264
Multiple Tickborne Illnesses (any combination)	62	51	11	82.26%	\$42,002
Other (any singular tickborne disease other than Lyme)	2,268	2,082	186	91.80%	\$1,092,078
Total:	7,658	6,899	759	90.09%	\$1,872,344

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, Incorrect Coding, and More Information Requested/Not Received.

Various reasons were provided for the Other Reasons for Denial category including: prescription refills requested too soon or not covered, and billing issues.

Reasons for Denial	Number of Denied Claims
Considered Experimental/Investigational	9
Coverage Terminated	62
Duplicate Claim	183
Incorrect Coding	158
Maximum Benefits Exceeded	60
More Information Requested/Not Received	83
No Pre-Authorization	18
Non-Participating Provider	8
Not a Covered Benefit	34
Not Medically Necessary	1
Pre-existing Conditions Exclusion	0
Other Reasons for Denial	199
Total:	815

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

As indicated in Table 3, there were three internal appeals or reconsiderations conducted by insurance companies reporting data to the Bureau of Insurance, and the Bureau had four requests for independent external reviews relating to tick-borne illnesses in 2022.

	Upheld	Overtured	Other	Total
Appeals/Reconsideration (Internal)	2	1	0	3
Independent External Reviews	4	0	0	4
Total:	6	1	0	7