



MAINE DEPARTMENT OF  
**Professional  
& Financial  
Regulation**

Maine Bureau of Insurance

## **APPLICATION FOR HARDSHIP EXEMPTION FROM SUBMITTING ELECTRONIC HEALTH CLAIMS**

Bureau of Insurance Rule 825, available at <http://www.maine.gov/sos/cec/rules/02/031/031c825.doc>, details the requirements of Title 24 M.R.S.A. § 2985, which requires all health care practitioners – including sole practitioners – who submit claims for payment directly to private health insurance companies to submit claims in electronic data format, but allows health care practitioners with fewer than 10 full-time equivalent employees to apply to the Superintendent of Insurance for a continued exemption based upon hardship. This rule applies to physicians and all others certified, registered or licensed in the healing arts, including, but not limited to, nurses, podiatrists, optometrists, chiropractors, physical therapists, dentists, psychologists and physicians' assistants.

The law and rule do NOT apply to billing MaineCare, Medicare, workers compensation, or automobile insurance, nor in situations where providers bill patients directly and those patients submit claims for reimbursement with their insurance carrier.

**General Instructions:** All questions on this application must be answered, but the answers can be supplied on a separate document. Please submit the information requested by:

- *Email:* [Joanne.Rawlings-Sekunda@maine.gov](mailto:Joanne.Rawlings-Sekunda@maine.gov);
- *Fax:* 207/624-8599; OR
- *Mail:* Consumer Health Care Division, Maine Bureau of Insurance, 34 State House Station, Augusta, ME 04333, Attention: Joanne Rawlings-Sekunda.

Applicants may be asked to provide such other information as the Superintendent of Insurance or his/her delegate may reasonably request.

If anything is unclear, please contact Joanne Rawlings-Sekunda, Consumer Health Care Division, at 207/624-8472 or [Joanne.Rawlings-Sekunda@maine.gov](mailto:Joanne.Rawlings-Sekunda@maine.gov).

### **General information:**

1. Practice name

2. Mailing address
3. Street address (if different)
4. Contact person, phone, email address

**Practice information:**

5. Type of practice (e.g., dental, behavioral health)
6. Age of practice (years)
7. Names and medical license numbers of the principals of the practice
8. The number of full-time equivalent employees, including non-medical personnel
9. The number of doctors, nurses and other medical personnel
10. The average number of patient visits per month

**Billing-related information:**

11. Annual gross health care receipts
  
12. Reason(s) for requesting an exemption to the electronic billing mandate. (Note: If your practice electronically bills its largest payer(s) and is seeking an exemption for smaller payers, please provide an estimate of the percentage of bills that would be paper-billed if the waiver were granted.)
  
13. Does the practice have access to an internet service provider or to cable services? If no, why not? If the practice does not have this because of cost, please provide an estimate of that cost and explain why it would be prohibitive.
  
14. Does the practice have access to telephone services? If no, why not? If the practice does not have this because of cost, please provide an estimate of that cost and explain why it would be prohibitive.
  
15. Does the practice have access to a computer? If no, why not? If the practice does not have this because of cost, please provide an estimate of that cost and explain why it would be prohibitive.

16. Please provide an analysis of how much it would cost the practice to set up and maintain electronic billing capability during the first year, including the cost of complying with Federal rules regulating the security of protected electronic health information. The analysis must also compare the annual cost of electronic billing to the annual cost of the practice's current billing method. (If you need help finding out the cost to set up electronic billing capability, check out "Frequently Asked Questions: Electronic Claims Submission" on the Bureau of Insurance's website, [www.maine.gov/insurance](http://www.maine.gov/insurance), under "Featured").