



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

## Maine Medical Insurance External Review Summary

January 1, 2014 through December 31, 2014

### What is an External Review?

When a consumer disputes a medical insurance claim that has been denied by their insurance company, **and** has gone through at least one of two levels of the internal appeals process with the company, they have the right under Maine law to request that the Bureau of Insurance conduct an external review. Disputes that qualify involve:

- medical necessity
- a pre-existing condition
- experimental treatments, or
- a disagreement about diagnosis, care, or treatment

The Bureau of Insurance contracts with several organizations that conduct external reviews at no cost to consumers. These organizations have no affiliation with the insurance companies. The insurance companies must abide by the final decision of the external review. The consumer, on the other hand, is free to pursue other legal avenues if they are not satisfied with the decision.

### 2014 External Review Requests

In 2014 the Bureau’s Consumer Health Care Division received 53 requests for external review; 1 was resolved by the insurance carrier prior to the external review and 18 were not completed because the consumers did not return the necessary signed releases to continue the process. Of the 34 remaining requests, 24 were completed by January 1, 2015, and 3 were withdrawn by the consumer and 1 was resolved by the company prior to hearing. Of the 24 completed requests, 17 (71%) upheld the carrier’s decision, 1 was partially overturned (4%) and 6 were overturned (25%).

External Reviews became available in Maine in 2000. Figure 1 illustrates the number of external reviews overturned, upheld, withdrawn or resolved prior to the review, for the years 2005– 2014.

**Figure 1.**  
**External Review Outcomes by Year**

