

Completing the Maine Bureau of Insurance Rule 945 Short Form

Who Must File the Maine Rule 945 Short Form?

All companies with Health insurance authority in Maine that had less than \$5 million in direct written Health insurance premium for major medical and stop loss combined in Maine during the reporting year must file a 945 Short form by March 1st.

Data to Include

- You should report only major medical data and stop loss.

Data to Exclude

- Accidental Injury
- Specified Disease
- Hospital Indemnity
- Dental
- Vision
- Disability Income Long-
- Term Care Medicare
- Supplement
- Medicare Part D (Prescription Drug Service)
- Medicare Advantage
- Medicare Fee for Service
- Other Limited Benefit Health Insurance defined in [Rule Chapter 755](#).

Location of Report Form

<http://www.maine.gov/pfr/insurance/licensees/insurance-companies/insurers/data-reporting-requirements>. Scroll down to 945 (Maine Annual Report Supplement).

Section to Complete

The Short Form is an Excel spreadsheet containing two tabs at the bottom.

Companies with either major medical or stop loss must complete the following

spreadsheet tabs.

1. Sections I-III. Company Information, Contact Information, and Direct Written Health Insurance Premium

2. Section IV. Short Form Data

Enter information into lines 1-5 (i.e., the yellow cells) in the Short Form Data tab. Line 6 is calculated from your entries in lines 1-5.

Companies with no major medical or stop loss only need to complete the “Sections I-III. Company Data” tab. Companies reporting data on the Maine 286-A report but **NOT** having any data in line 2 (Medical – Large Group > 50) or in line 3 (Medical – Small Group <=50) or in line 4 (Medical – Individual), or in line 11 (Stop Loss) or in line 12 (Short-Term Medical) should complete only the “Sections I-III. Company Data” tab. Although the 286-A report is not due until April, it would be helpful to prepare it before completing the 945 report.

Questions about the Report May be Directed To

Keith Fougere – Phone: (207)-624-8432 or E-Mail: Keith.A.Fougere@maine.gov

Send the Completed Maine 945 Form To

- Save the completed Excel spreadsheet with the file named as follows: Company Name followed by a space, followed by your NAIC code (e.g., ABC Insurance Company 12345.xlsx). Send it as an e-mail attachment to Keith.A.Fougere@maine.gov. **Because many companies file other report forms with the Maine Bureau of Insurance, please specify the name of the report form that you are filing (e.g., 945) in the body or subject line of your e-mail.**