

Title 24-A M.R.S. § 4303-E Report Instructions

Who Must File the Report?

Health carriers with more than 1,000 Maine covered lives as reported in the Rule 940 and Rule 945 reports filed with the Maine Bureau of Insurance must report information required by [24-A §4303-E\(3\) and \(4\)](#). We base our population on the results of the previous year (more than 1,000 Maine covered lives reported in the previous year will require a report filing in the current year).

Location of Report Form

<https://www.maine.gov/pfr/insurance/licensees/insurance-companies/insurers/data-reporting-requirements>. Scroll down to Title 24-A M.R.S. § 4303-E Report (Denials, Downcoding, Network Data). **Note:** All fields on all three tabs at the bottom of the form (Report Form, Downcoding, and In-Network) are required to be completed. Overwrite the prefilled zeros with your data leaving zeros where data is not applicable. Don't not leave any fields blank because they will result in a load failure.

What to Report

- Company and Contact Information
- Total Annual Amount Spent on Emergency Out-of-Network Costs
- Number of Claims Submitted
- Number of Claims Denied
- Number of Claim Denials by Reason
- Number of Downcoded Claims by Reason
- Number of In-Network Facilities
- Number of In-Network Providers in the following Specialties:
 - Behavioral Health
 - Gynecology/Obstetrics
 - Cardiology
 - Dermatology
 - Ophthalmology
 - Orthopedic Surgery
 - Gastroenterology

Definitions

- **Downcoding:** The alteration by plan or issuer of a service code to another service code, or the alteration, addition, or removal by a plan or issuer of a modifier, if the changed code or modifier is associated with a lower Qualifying Payment Amount (QPA) than the service code or modifier billed by the provider or facility.
- **Facility:** Any public or private hospital, clinic, center, medical school, medical training institute, health care facility, physician's office, infirmary, dispensary, ambulatory surgical center, or other institution or location where medical or mental health care is provided to any person.

- **Hospital-based professional:** A professional who furnishes substantially all of their services in a hospital setting (whether inpatient or outpatient), and who uses the hospital facilities and equipment. This definition is based on the American Hospital Association’s definition of “hospital-based physician”. An example of this would be the Pulmonology Clinic located inside Maine General Hospital. The individual pulmonology providers would not be captured by the other in-network categories because pulmonology is not one of the specialties we requested provider data for.
- **Number of facilities:** The number of actual buildings/offices in-network, and should not include the professionals who practice inside. You will be reporting the number of providers (i.e., practitioners) by specialty separately.

Items to Remember

- Because the reports are loaded electronically into our databases, data is overwritten when additional copies of the report are submitted (e.g. John Smith submits a report for ABC Insurance then Jane Jones submits a report for ABC Insurance – the report from Jane Jones will overwrite what was submitted by John Smith).
- Obtain the most recent version of the Excel report form and instructions from our website - <https://www.maine.gov/pfr/insurance/licensees/insurance-companies/insurers/data-reporting-requirements>. to 24-A M.R.S. § 4303-E Report Denials, Downcoding, Network Data.
- You must provide your NAIC number on the report.
- We store information alphabetically and need to be able to easily identify your company as having filed the report - **do not use acronyms in the file name**. Send your completed report to us in an e-mail attachment with the following naming standard: **Company Name 4303-E.xlsx**. Please do not place any other words or numbers in front of this.
 - **Any format other than Excel (.xlsx)** will fail to load into our database.
 - **PDFs will not load and will be sent back.**
- Include the report name (24-A M.R.S. § 4303-E Report) in the Subject line or body of the e-mail, so we know which report you are filing.

Questions

If you have any questions about the content of this report, please contact Pam Stutch at Pamela.Stutch@maine.gov or call (207)-624-8458.

Where to Send the Completed Report Form

Save the completed Excel spreadsheet with the file named as follows: Company Name followed by a space, followed Report Name (e.g., ABC Insurance Company 4303-E.xlsx). Send it as an e-mail attachment to Barbra.L.Garboski@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 (i.e., Title 24-A M.R.S. § 4303-E Report) in the body or subject line of your e-mail.

- **Do not encrypt/secure Email** - Due to the number of insurers that are required to file our annual reports, we do not accept encrypted emails that compel signing up for an account to view them. ALL reports submitted to the Bureau of Insurance are kept confidential and any information shared in our legislative reports is aggregated and does not identify any single carrier.