

## **Anthem Market Conduct Examination Report Issued**

The Maine Bureau of Insurance (“Bureau”) has issued the final report of its market conduct examination of Anthem Health Plans of Maine, Inc. (“Anthem”). Anthem has agreed to pay a \$100,000 civil penalty as part of a consent agreement reached with the Bureau and the Maine Office of the Attorney General based upon the findings in the examination. In addition to the civil penalty, Anthem is required to take corrective action for identified violations.

The examination report and consent agreement can be found here:

- [Examination Report](#)
- [Consent Agreement](#)

The examination was initiated as a statutorily required examination under 24-A M.R.S. § 221(5). Under Maine law, the Bureau is required to examine the operations of major medical health insurers operating in Maine at least once every five years. The examination was done through the sampling of claims files and other records. The time period reviewed was from October 1, 2019, through September 30, 2021.

This was a comprehensive examination that looked at many aspects of the company’s operations in the areas of claims handling, claims payments, appeals, utilization review (including prior authorization), and parity under the Mental Health Parity and Addiction Equity Act (MHPAEA). The examination report explains the areas of noncompliance that were identified within the sampled files and the company procedures that were reviewed during the examination.

As part of the consent agreement, Anthem is required to conduct a quarterly self-audit from July 1, 2025 through June 30, 2026, to establish that all issues identified in the report have been corrected. “Several of the issues identified in the report have been corrected, and we appreciate Anthem’s attention to these matters,” said Maine Insurance Superintendent Bob Carey. “The Bureau will continue to monitor Anthem’s corrective action in this matter to ensure Anthem’s compliance with all applicable laws and regulations.”

Anthem is a Maine domiciled insurance company based in South Portland.