



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

Report of the Superintendent of Insurance on Mandated Health Insurance Claims for Substance Abuse and Mental Health Services, Mammography and Breast Cancer Treatment and Chiropractic Services for the Year 2020

Prepared by the Maine Bureau of Insurance
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Background

This report is a compilation of data submitted by insurance carriers and Health Maintenance Organizations (HMOs) to the Superintendent of Insurance as required by the following statutes:

- Title 24 M.R.S.A. §§ 2320-A, 2320-C, 2325-A and 2329
- Title 24-A §§ 2745-A(4), 2748(3), 2749-C(4), 2837-C, 2840-A(3), 2842(9) 2843(7), 4222-B(14), 4234-A(10), 4236, 4237, 4237-A

Twenty-five insurance carriers and HMOs reported 2020 Maine claims data for mandated coverage of alcohol and drug treatment, mental health services, chiropractic care, screening mammograms, and breast cancer treatment.

Total Medical Claims

Table 1 shows the reported amounts paid for Total Medical claims in Maine for 2020. The information is broken out by policy type (e.g., Group or Individual) and by treatment type (e.g., In-Patient, Day Treatment, or Outpatient).

	Group		Individual		Combined Group & Individual	
	Amount	Percent	Amount	Percent	Amount	Percent
In-Patient	\$227,376,679	27.3%	\$80,808,014	29.3%	\$308,184,693	27.8%
Day Treatment	\$3,652,473	0.4%	\$1,451,779	0.5%	\$5,104,252	0.5%
Out-Patient	\$601,758,190	72.3%	\$193,629,949	70.2%	\$795,388,139	71.7%
Total	\$832,787,342	100.0%	\$275,889,742	100.0%	\$1,108,677,084	100.0%

Alcohol and Drug Treatment

Table 2A shows the reported amounts paid for Alcohol and Drug Treatment claims in Maine for 2020. The information is broken out by policy type (e.g., Group or Individual) and by treatment type (e.g., In-Patient, Day Treatment, Out-Patient).

	Group		Individual		Combined Group & Individual	
	Amount	Percent	Amount	Percent	Amount	Percent
In-Patient	\$5,640,419	54.7%	\$1,791,894	57.6%	\$7,432,313	55.4%
Day Treatment	\$573,186	5.6%	\$298,905	9.6%	\$872,091	6.5%
Out-Patient	\$4,102,534	39.8%	\$1,018,103	32.7%	\$5,120,637	38.1%
Total	\$10,316,139	100.0%	\$3,108,902	100.0%	\$13,425,041	100.0%

Table 2B shows by year the percentage of Group Alcohol and Drug Dependency claims by treatment type (In-Patient, Out-Patient or Day Treatment). Group policies accounted for 76.84 percent of all paid In-Patient Alcohol and Drug Dependency claims in 2020.

Table 2B. Percentage of Amounts Paid by Treatment Type for Group Alcohol & Drug Dependency Claims in Maine				
	In-Patient	Out-Patient	Day Treatment	Total Group
2020	54.68%	39.77%	5.56%	100%
2019	52.88%	42.27%	4.85%	100%
2018	57.12%	39.77%	3.11%	100%
2017	48.34%	48.71%	2.95%	100%

Table 2C shows the percentage of all Alcohol and Drug Dependency claims paid to Total Medical claims paid for 2020.

Table 2C. Percentage of 2020 Alcohol & Drug Dependency Claims Paid to Total Medical Claims Paid			
	Group	Individual	Combined Group & Individual
	Percent	Percent	Percent
Total	1.2%	1.1%	1.2%

Table 2D shows by year the percentage of amounts paid for Alcohol and Drug Dependency claims to Total Medical claims paid in Maine.

Table 2D. Amounts Paid for Alcohol & Drug Dependency Claims as a Percentage of Amounts Paid for All Medical Claims in Maine	
2020	1.2%
2019	1.1%
2018	1.3%
2017	1.9%

Mental Health Services

Table 3A shows the reported amounts paid for Mental Health claims in Maine in 2020. The information is broken out by policy type (e.g., Group or Individual) and by treatment type (e.g., In-Patient, Day Treatment, Out-Patient).

	Group		Individual		Combined Group & Individual	
	Amount	Percent	Amount	Percent	Amount	Percent
In-Patient	\$11,364,272	26.5%	\$2,178,099	22.0%	\$13,542,371	25.6%
Day Treatment	\$2,589,768	6.0%	\$806,900	8.2%	\$3,396,668	6.4%
Out-Patient	\$28,971,010	67.5%	\$6,902,081	69.8%	\$35,873,091	67.9%
Total	\$42,925,050	100.0%	\$9,887,080	100.0%	\$52,812,130	100.0%

Table 3B shows by year the percentage of Group Mental Health claims by treatment type (In-Patient, Out-Patient or Day Treatment). Group policies accounted for 81.28% of all paid Mental Health claims in 2020.

	In-Patient	Out-Patient	Day Treatment	Total Group
2020	26.47%	67.49%	6.03%	100.0%
2019	27.36%	65.08%	7.56%	100.0%
2018	31.19%	59.42%	9.39%	100.0%
2017	36.39%	56.72%	6.89%	100.0%

Table 3C shows the percentage of all Mental Health claims paid to Total Medical claims paid for 2020.

	Group	Individual	Combined Group & Individual
	Percent	Percent	Percent
Total	5.2%	3.6%	4.8%

Table 3D shows by year the percentage of amounts paid for Mental Health claims to Total Medical claims paid in Maine.

Year	Percentage
2020	4.8%
2019	3.8%
2018	4.2%
2017	4.1%

Chiropractic Services

Table 4 shows by year and by policy type (e.g., Group or Individual) the percentage of Chiropractic Services claims paid to Total Medical claims in Maine.

Year	Group Plans	Individual Plans	Combined Group & Individual
2020	0.83%	0.61%	0.73%
2019	0.83%	0.48%	0.73%
2018	0.88%	0.61%	0.80%
2017	0.93%	1.05%	0.97%

Mammography

Table 5A shows by year and by policy type (e.g., Group or Individual) the percentage of Screening Mammogram claims paid to the Total Medical claims paid in Maine.

	Group Plans	Individual Plans	Combined Group & Individual
2020	0.85%	0.96%	0.88%
2019	0.67%	1.02%	0.76%
2018	0.67%	1.18%	0.82%
2017	0.87%	0.76%	0.83%

Table 5B shows by year a breakdown of the number of Screening Mammograms and the number of Diagnostic Mammograms by policy type (e.g., Individual or Group) and combined totals.

Table 5B. Number of Screening Mammograms and Diagnostic Mammograms Paid for in Maine by Year

Year	Number of Screening			Number of Diagnostic			Number of Diagnostic and Screening		
	Individual	Group	Total	Individual	Group	Total	Individual	Group	Total
2020	14,549	37,152	51,701	4,084	10,074	14,158	18,633	47,226	65,859
2019	18,797	43,744	62,541	3,681	6,427	10,108	22,478	50,171	72,649
2018	19,915	38,094	58,009	4,125	5,421	9,546	24,040	43,515	67,555
2017	15,059	32,993	48,052	2,731	5,326	8,057	17,790	38,319	56,109

Breast Cancer Treatment

Table 6 shows by year and by policy type (e.g., Group or Individual) the percentage of Breast Cancer Treatment claims paid to the Total Medical claims paid in Maine.

	Group	Individual	Combined Group & Individual
2020	2.76%	1.98%	2.57%
2019	1.51%	1.85%	1.61%
2018	1.59%	1.75%	1.64%
2017	1.49%	1.99%	1.65%