



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 on 2021 Claims for Treatment of Lyme Disease and Other Tick-Borne Illnesses**

PREPARED BY THE MAINE BUREAU OF INSURANCE  
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## Background

Pursuant to 24-A M.R.S. §4302(5), the Superintendent of Insurance must report annual data to the Joint Standing Committee on Health Coverage, Insurance and Financial Services information related to insurance claims made for the diagnosis and treatment of Lyme disease and other tick-borne illnesses, for all covered individuals in the State of Maine. This report covers calendar year 2021.

Included within this report is data about:

- the number of claims made for the diagnosis and treatment of Lyme disease and other tick-borne illnesses;
- the total dollar amounts of those claims;
- the number of claim denials and reasons for those denials;
- the number and outcome of internal appeals; and
- the number of external appeals related to the treatment of Lyme disease and other tick-borne illnesses.

Reported tick-borne illnesses in Maine include:

- Lyme Disease (singular)
- Multiple Tickborne Illnesses (any combination)
- Other (any tickborne illness other than Lyme).

Insurance carriers licensed to write Health insurance coverage in Maine are required to report claims information for all tick-borne illnesses to the Bureau of Insurance.

Data includes claims for all insured Maine residents; however, the data does not include MaineCare or Medicare claims. Respondents include active insurers with authority to write Health insurance in Maine. There was a 100% response rate from insurers.

## Tick-Borne Illness Claims by Category

Table 1 shows what carriers reported for the number of claims submitted, paid, and denied by category of tick-borne illness, as well as the total amount paid for claims. These figures represent the number of claims reported, not the number of enrollees with a tick-borne illness. One enrollee may have several claims within the calendar year relating to a tick-borne illness.

The reported data includes claims made for the diagnosis and treatment of tick-borne illnesses for covered individuals in Maine in 2021.

The “Percentage of Claims Paid” column is calculated by dividing the number of claims paid for a category (e.g., Lyme) by the number of claims submitted for that category.

<b>Category</b>	<b>Submitted</b>	<b>Paid</b>	<b>Denied</b>	<b>% of Claims Paid</b>	<b>Total Paid</b>
Lyme Disease (singular)	4,975	4,474	501	89.93%	\$749,775
Multiple Tickborne Illnesses (any combination)	226	200	26	88.50%	\$76,434
Other (any singular tickborne disease other than Lyme)	2,239	1,979	260	88.39%	\$737,681
<b>Total:</b>	<b>7,440</b>	<b>6,653</b>	<b>787</b>	<b>89.42%</b>	<b>\$1,563,891</b>

## Reasons for Denied Tick-Borne Illness Claims

Table 2 provides the reasons given for denied claims related to any treatment for tick-borne illnesses. A claim may have multiple reasons for denial.

The top three reasons for denial (excluding “other reasons”) were Duplicate Claim, Coverage Terminated, and Non-Participating Provider.

In the Other Reasons for Denial category, “RX Refilled Too Soon” was the top reason reported.

<b>Reasons for Denial</b>	<b>Number of Denied Claims</b>
Considered Experimental/Investigational	7
Coverage Terminated	81
Duplicate Claim	138
Incorrect Coding	60
Maximum Benefits Exceeded	34
More Information Requested/Not Received	42
No Pre-Authorization	39
Non-Participating Provider	62
Not a Covered Benefit	38
Not Medically Necessary	26
Pre-existing Conditions Exclusion	0
Other Reasons for Denial	284
<b>Total:</b>	<b>811</b>

## Appeals/Reconsiderations/External Reviews for All Tick-Borne Illnesses

As indicated in Table 3, there was one internal appeal or reconsideration conducted by the insurance companies reporting data to the Bureau of Insurance, and the Bureau had no requests for independent external reviews relating to tick-borne illnesses in 2021.

	<b>Upheld</b>	<b>Overtured</b>	<b>Other</b>	<b>Total</b>
Appeals/Reconsideration (Internal)	0	1	0	1
Independent External Reviews	0	0	0	0
<b>Total:</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>1</b>