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 2016

Prepared by the Maine Bureau of Insurance
August 2017

Paul R. LePage
Governor

Anne L. Head
Commissioner

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Superintendent
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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

Insurers report their information through the Bureau’s online reporting system. Thirty insurance carriers and HMOs reported 2016 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 2016. 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).

<table>
<thead>
<tr>
<th>Table 1. 2016 Total Medical Claims Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>In-Patient</td>
</tr>
<tr>
<td>Day Treatment</td>
</tr>
<tr>
<td>Out-Patient</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

Alcohol and Drug Treatment

Table 2A shows the reported amounts paid for Alcohol and Drug Treatment claims in Maine for 2016. 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).

<table>
<thead>
<tr>
<th>Table 2A. 2016 Alcohol and Drug Dependency Claims Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>In-Patient</td>
</tr>
<tr>
<td>Day Treatment</td>
</tr>
<tr>
<td>Out-Patient</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>
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 account for 36.84 percent of all paid In-Patient Alcohol and Drug Dependency claims.

<table>
<thead>
<tr>
<th>Year</th>
<th>In-Patient</th>
<th>Out-Patient</th>
<th>Day Treatment</th>
<th>Total Group</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td>36.84%</td>
<td>59.47%</td>
<td>3.68%</td>
<td>100%</td>
</tr>
<tr>
<td>2015</td>
<td>27.34%</td>
<td>71.79%</td>
<td>0.87%</td>
<td>100%</td>
</tr>
<tr>
<td>2014</td>
<td>29.58%</td>
<td>69.11%</td>
<td>1.31%</td>
<td>100%</td>
</tr>
<tr>
<td>2013</td>
<td>29.10%</td>
<td>70.40%</td>
<td>0.50%</td>
<td>100%</td>
</tr>
<tr>
<td>2012</td>
<td>31.10%</td>
<td>68.50%</td>
<td>0.40%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Table 2C shows the percentage of all Alcohol and Drug Dependency claims paid to Total Medical claims paid for 2016.

<table>
<thead>
<tr>
<th>Type</th>
<th>Group</th>
<th>Individual</th>
<th>Combined Group &amp; Individual</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent</td>
<td>0.4%</td>
<td>2.5%</td>
<td>0.9%</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Year</th>
<th>Amount Paid for Alcohol and Drug Dependency Claims as a Percentage of Amounts Paid for All Medical Claims in Maine</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td>0.9%</td>
</tr>
<tr>
<td>2015</td>
<td>1.9%</td>
</tr>
<tr>
<td>2014</td>
<td>0.6%</td>
</tr>
<tr>
<td>2013</td>
<td>0.7%</td>
</tr>
<tr>
<td>2012</td>
<td>0.7%</td>
</tr>
</tbody>
</table>
Mental Health Services

Table 3A shows the reported amounts paid for Mental Health claims in Maine in 2016. 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).

<table>
<thead>
<tr>
<th>Table 3A. 2016 Mental Health Claims Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group</td>
</tr>
<tr>
<td>Amount</td>
</tr>
<tr>
<td>---------</td>
</tr>
<tr>
<td>In-Patient</td>
</tr>
<tr>
<td>Day Treatment</td>
</tr>
<tr>
<td>Out-Patient</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

Table 3B shows by year the percentage of Group Mental Health claims by treatment type (In-Patient, Out-Patient or Day Treatment). Group policies account for 80.91% of all paid Mental Health claims.

<table>
<thead>
<tr>
<th>Table 3B. Percentage of Amounts Paid for Group Mental Health Claims in Maine</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-Patient</td>
</tr>
<tr>
<td>---------------------</td>
</tr>
<tr>
<td>2016</td>
</tr>
<tr>
<td>2015</td>
</tr>
<tr>
<td>2014</td>
</tr>
<tr>
<td>2013</td>
</tr>
<tr>
<td>2012</td>
</tr>
</tbody>
</table>

Table 3C shows the percentage of all Mental Health claims paid to Total Medical claims paid for 2016.

<table>
<thead>
<tr>
<th>Table 3C. Percentage of 2016 Mental Health Claims Paid to Total Medical Claims Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group</td>
</tr>
<tr>
<td>Percent</td>
</tr>
<tr>
<td>-----------------</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>
Table 3D shows by year the percentage of amounts paid for Mental Health claims to Total Medical claims paid in Maine.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>3D</td>
<td>3.5%</td>
<td>4.4%</td>
<td>3.2%</td>
<td>3.1%</td>
<td>3.2%</td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th></th>
<th>Group Plans</th>
<th>Individual Plans</th>
<th>Combined Group &amp; Individual</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td>0.87%</td>
<td>1.42%</td>
<td>1.01%</td>
</tr>
<tr>
<td>2015</td>
<td>0.79%</td>
<td>1.10%</td>
<td>0.86%</td>
</tr>
<tr>
<td>2014</td>
<td>0.78%</td>
<td>1.07%</td>
<td>0.83%</td>
</tr>
<tr>
<td>2013</td>
<td>0.80%</td>
<td>0.51%</td>
<td>0.78%</td>
</tr>
<tr>
<td>2012</td>
<td>1.00%</td>
<td>0.50%</td>
<td>1.00%</td>
</tr>
</tbody>
</table>
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.

<table>
<thead>
<tr>
<th>Year</th>
<th>Group Plans</th>
<th>Individual Plans</th>
<th>Combined Group &amp; Individual</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td>0.68%</td>
<td>0.76%</td>
<td>0.70%</td>
</tr>
<tr>
<td>2015</td>
<td>0.76%</td>
<td>0.75%</td>
<td>0.76%</td>
</tr>
<tr>
<td>2014</td>
<td>0.73%</td>
<td>0.69%</td>
<td>0.72%</td>
</tr>
<tr>
<td>2013</td>
<td>0.74%</td>
<td>0.91%</td>
<td>0.75%</td>
</tr>
<tr>
<td>2012</td>
<td>0.69%</td>
<td>0.88%</td>
<td>0.71%</td>
</tr>
</tbody>
</table>

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>
<thead>
<tr>
<th>Year</th>
<th>Number of Screening</th>
<th>Number of Diagnostic</th>
<th>Combined Screening and Diagnostic</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Individual</td>
<td>Group</td>
<td>TOTAL</td>
</tr>
<tr>
<td>2016</td>
<td>21,987</td>
<td>53,981</td>
<td>75,968</td>
</tr>
<tr>
<td>2015</td>
<td>20,086</td>
<td>50,412</td>
<td>70,498</td>
</tr>
<tr>
<td>2014</td>
<td>10,159</td>
<td>69,674</td>
<td>79,833</td>
</tr>
<tr>
<td>2013</td>
<td>5,308</td>
<td>75,383</td>
<td>80,691</td>
</tr>
<tr>
<td>2012</td>
<td>4,916</td>
<td>64,307</td>
<td>69,223</td>
</tr>
</tbody>
</table>
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.

<table>
<thead>
<tr>
<th></th>
<th>Group</th>
<th>Individual</th>
<th>Combined Group &amp; Individual</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td>1.58%</td>
<td>1.32%</td>
<td>1.51%</td>
</tr>
<tr>
<td>2015</td>
<td>1.25%</td>
<td>2.61%</td>
<td>1.55%</td>
</tr>
<tr>
<td>2014</td>
<td>1.46%</td>
<td>1.66%</td>
<td>1.50%</td>
</tr>
<tr>
<td>2013</td>
<td>1.54%</td>
<td>2.14%</td>
<td>1.58%</td>
</tr>
<tr>
<td>2012</td>
<td>1.62%</td>
<td>2.85%</td>
<td>1.72%</td>
</tr>
</tbody>
</table>