



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 2022

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-one insurance carriers and HMOs reported 2022 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 2022. 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 | \$256,081,919 | 25.9% | \$90,312,197 | 26.3% | \$346,394,116 | 26.0% |
| Day Treatment | \$3,726,085 | 0.4% | \$1,573,679 | 0.5% | \$5,299,764 | 0.4% |
| Out-Patient | \$728,194,726 | 73.7% | \$251,967,303 | 73.3% | \$980,162,029 | 73.6% |
| Total | \$988,002,730 | 100.0% | \$343,853,179 | 100.0% | \$1,331,855,909 | 100.0% |

Alcohol and Drug Treatment

Table 2A shows the reported amounts paid for Alcohol and Drug Treatment claims in Maine for 2022. 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 | \$5,967,391 | 54.7% | \$1,355,172 | 51.4% | \$7,322,563 | 54.1% |
| Day Treatment | \$430,042 | 3.9% | \$286,467 | 10.9% | \$716,509 | 5.3% |
| Out-Patient | \$4,508,711 | 41.3% | \$993,237 | 37.7% | \$5,501,948 | 40.6% |
| Total | \$10,906,144 | 100.0% | \$2,634,876 | 100.0% | \$13,541,020 | 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 81.5 percent of all paid In-Patient Alcohol and Drug Dependency claims in 2022.

| Table 2B. Percentage of Amounts Paid by Treatment Type for Group Alcohol and Drug Dependency Claims in Maine | | | | |
|---|-------------------|--------------------|----------------------|--------------------|
| | In-Patient | Out-Patient | Day Treatment | Total Group |
| 2022 | 54.72% | 41.34% | 3.94% | 100% |
| 2021 | 53.10% | 42.98% | 3.92% | 100% |
| 2020 | 54.68% | 39.77% | 5.56% | 100% |
| 2019 | 52.88% | 42.27% | 4.85% | 100% |

Table 2C shows the percentage of all Alcohol and Drug Dependency claims paid to Total Medical claims paid for 2022.

| Table 2C. Percentage of 2022 Alcohol & Drug Dependency Claims Paid to Total Medical Claims Paid | | | |
|--|--------------|-------------------|--|
| | Group | Individual | Combined Group & Individual |
| Total | 1.1% | 0.8% | 1.0% |

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 and Drug Dependency Claims as a Percentage of Amounts Paid for All Medical Claims in Maine | |
|--|------|
| 2022 | 1.0% |
| 2021 | 1.1% |
| 2020 | 1.2% |
| 2019 | 1.1% |

Mental Health Services

Table 3A shows the reported amounts paid for Mental Health claims in Maine in 2022. 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 | \$8,953,874 | 22.0% | \$1,708,263 | 16.2% | \$10,662,137 | 20.8% |
| Day Treatment | \$2,254,996 | 5.6% | \$1,140,970 | 10.8% | \$3,395,966 | 6.6% |
| Out-Patient | \$29,415,801 | 72.4% | \$7,694,220 | 73.0% | \$37,110,021 | 72.5% |
| Total | \$40,624,671 | 100.0% | \$10,543,453 | 100.0% | \$51,168,124 | 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 79.39% of all paid Mental Health claims in 2022.

| | In-Patient | Out-Patient | Day Treatment | Total Group |
|-------------|------------|-------------|---------------|-------------|
| 2022 | 22.04% | 72.41% | 5.55% | 100% |
| 2021 | 27.08% | 66.91% | 6.01% | 100% |
| 2020 | 26.47% | 67.49% | 6.03% | 100% |
| 2019 | 27.36% | 65.08% | 7.56% | 100% |

Table 3C shows the percentage of all Mental Health claims paid to Total Medical claims paid for 2022.

| | Group | Individual | Combined Group & Individual |
|--------------|---------|------------|-----------------------------|
| | Percent | Percent | Percent |
| Total | 4.1% | 3.1% | 3.8% |

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

| | |
|-------------|------|
| 2022 | 3.8% |
| 2021 | 3.9% |
| 2020 | 4.8% |
| 2019 | 3.8% |

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.

| | Group Plans | Individual Plans | Combined Group & Individual |
|-------------|--------------------|-------------------------|--|
| 2022 | 0.58% | 0.32% | 0.52% |
| 2021 | 0.63% | 0.46% | 0.59% |
| 2020 | 0.71% | 0.49% | 0.62% |
| 2019 | 0.83% | 0.61% | 0.73% |

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 |
|-------------|--------------------|-------------------------|--|
| 2022 | 0.66% | 1.20% | 0.80% |
| 2021 | 0.66% | 1.05% | 0.76% |
| 2020 | 0.85% | 0.96% | 0.88% |
| 2019 | 0.67% | 1.02% | 0.76% |

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.

| Year | Number of Screening | | | Number of Diagnostic | | | Number of Diagnostic and Screening | | |
|-------------|----------------------------|--------|--------|-----------------------------|--------|--------|---|--------|--------|
| | Individual | Group | TOTAL | Individual | Group | TOTAL | Individual | Group | TOTAL |
| 2022 | 20,147 | 46,173 | 66,320 | 5,598 | 13,115 | 18,713 | 25,745 | 59,288 | 85,033 |
| 2021 | 18,815 | 37,152 | 55,967 | 4,084 | 10,074 | 14,158 | 22,899 | 47,226 | 70,125 |
| 2020 | 14,549 | 43,744 | 58,293 | 3,681 | 6,427 | 10,108 | 18,230 | 50,171 | 68,401 |
| 2019 | 18,797 | 38,049 | 56,846 | 4,125 | 5,421 | 9,546 | 22,922 | 43,470 | 66,392 |

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 |
|-------------|--------------|-------------------|--|
| 2022 | 1.69% | 1.76% | 1.71% |
| 2021 | 1.61% | 1.52% | 1.59% |
| 2020 | 2.76% | 1.95% | 2.57% |
| 2019 | 1.51% | 1.85% | 1.61% |