Instructions for Completing Maine Bureau of Insurance
940 Annual Data Report

General Information:
This form reports information for medical expense insurance premiums written in the State of Maine only. It supplements information provided in your company's Annual Statement blanks. All carriers offering or renewing individual health plans subject to 24-A M.R.S.A. § 2736-C and all carriers offering small group health plans subject to 24-A M.R.S.A. § 2808-B must provide specific information.

Due Date: Each year on or Before April 30.

Who Must Complete and Submit the Entire 940 Report?

- Health insurers and HMOs with new or renewing medical coverage
- Individual Health Plan means any hospital and medical expense-incurred policy or health, hospital or medical service corporation plan contract. It includes both individual contracts and certificates issued under group contracts specified in 24-A § 2701(2)(C). For more information see 24-A § 2736-C.
- Small Group Health Plan means any hospital and medical expense-incurred policy; health, hospital or medical service corporation plan contract; or health maintenance organization subscriber contract covering an eligible group. For more information see 24-A § 2808-B.

Who Must Complete and Submit Only Company and Contact Person Information at the top of the Cover Sheet tab of the 940 Form?

Companies that provide only the following types of insurance:

- Limited Medical Plans such as Accident Only, Specified Disease or Hospital Indemnity)
- Credit
- Disability
- Long-term care or nursing home care
- Medicare Supplement
- Medicare Part D (Prescription Drug Coverage)
- Medicare Fee for Service
- Medicare Advantage
- Dental

- Vision
- Coverage Issued as a Supplement to Liability insurance
- Workers' Compensation
- Automobile Medical Payment
- Insurance under which benefits are payable with or without regard to fault and that is required statutorily to be contained in any liability insurance policy or equivalent self-insurance
- Stop Loss
- Federal Employees Health Benefit Plans
- Short-Term Medical Plans

**Click on the Cover Sheet tab at the bottom of the spreadsheet, complete the company information and contact information, and then send the form to the bureau as an e-mail attachment. You do not have to complete the other sections. If you provided medical expense coverage, however, you must complete the other questions under the applicable Individual or Small Group tabs.

Where Do I Find the Report Form? The website link is: http://www.maine.gov/pfr/insurance/forms/excel/Rule940Report.xls. This brings up a Microsoft Excel spreadsheet which is comprised of different colored tabs at the bottom of the screen. These tabs are as follows:

Cover Sheet--At the top of the form, please fill in your company name, NAIC number, the year this report covers, and your company's address. The NAIC number was supplied in the e-mail notification sent to you. If you do not know your company's NAIC number, please contact our office. Then complete the contact person's name, title, and contact information.

Scroll down the page and place an X beside the types of plans the company offered or had in-force during the previous calendar year. The categories for Individual coverage include: Indemnity, Standardized Indemnity, PPO, HMO, and HMO Standardized. The categories for Small Group coverage include: Indemnity (including Standardized), PPO, and HMO (including Standardized).

Next, if you offered Individual coverage, click on each of the three colored tabs for Individual Coverage and the bottom of the screen. If you did not offer Individual coverage, then skip those tabs and go to the colored tabs for Small Group coverage.

Individual Tabs

Individual-NumberInsured: Use a separate table for each plan type (e.g., Indemnity, HMO, PPO). Click on the light blue box beside Plan Type label and use the drop down arrow and select a plan from the list. Then enter the number of Maine Covered Persons by Age Band and Gender in the white boxes. The total categories, in dark gray boxes, will be calculated automatically.

Individual-Rates: Use a separate table for each plan design (e.g., HMO Standard Plan, Basic: $250 deductible, etc.). Click on the light blue box beside Plan label and use the drop down arrow and select a plan design from the list. Then enter the individual monthly premium as of January 1 of the current year by age and family category (individual, couple, 1-parent family, and family) in the white boxes. If your plan differs from the plan design in Table 2, please explain the differences in the space provided.

Individual-Experience: For all individual plans combined, enter the earned premium and incurred claims for the prior calendar year.

Small Group-Employees: Use a separate table for each plan type (Indemnity, HMO, PPO). Click on the blue box beside the Plan Type label and use the drop down arrow and select a plan from the list. Then enter the number of Maine Covered Employees by Age Band and Employee Category (Employee, Employee & Spouse, Employee & Children, and Employee & Family) within Gender in the white boxes. The total categories, in dark gray boxes, will be calculated automatically.

Small Group-Lives: Use a separate table for each plan type (Indemnity, HMO, PPO). Click on the blue box beside the Plan Type label and use the drop down arrow and select a plan from the list. Then enter the number of Lives Covered as of the prior year's end by Age Band and Employee or Dependent within Gender in the white boxes. The total categories, in dark gray boxes, will be calculated automatically.

Small Group-Rates: Scroll down to Table 1 to see a list of Small Group Plan Designs for which we are interested in collecting information. For each of the plan designs listed, select one of your actively marketed plans which most closely resembles the plans in Table 1 and note any material differences between your plan and the listed plan. Enter in the white boxes your monthly premium as of January 1 of the current year for sample groups having the census shown in Table 2 at the bottom of the page.

Small Group-Experience: For all small group plans combined, enter the earned premium and the incurred claims for the prior calendar year.

Questions? Contact either Brad Brown at (207)-624-8478 or electronically at Bradford.L.Brown@maine.gov or Ken Gardiner at (207)-624-8469 or electronically at Kenneth.D.Gardiner@maine.gov.