

Instructions for Completing the Maine Bureau of Insurance 945 Report (Annual Report Supplement)

Please read the entire instructions carefully to see what parts of the report to complete, which report form to use, and what is included and excluded. Any company that was active at any time during the previous calendar year, had authority to write Health insurance in Maine, and that meets the criteria in either Sections I or II below is required to submit a Maine 945 report form.

Section I. Who Must Complete and Submit the 945 Entire Report?

- Health insurers and HMOs with new or renewing medical coverage
- Companies providing Excess Insurance (Stop Loss) as defined in 24-A M.R.S.A. § 707(1)(C-1)
- Companies providing coverage issued under the Federal Employees Health Benefits Program (your information should be included under Large Group)
- Companies providing Short-Term medical coverage as defined in 24-A M.R.S.A. § 2849-B(1)
- Companies reporting any data on the Maine 286-A report in line 2 (Medical – Large Group > 50) or line 3 (Medical – Small Group <=50) or line 4 (Medical – Individual), or line 11 (Stop Loss) or line 12 (Short-Term Medical). Note: Although the 286-A report is not due until April 1, it would be helpful to prepare it before completing the 945 report.

Section II. Who Must Complete and Submit Only Company and Contact Information in Rows 1-9 of the 945 Form?

Either companies that provide only:

- Accidental Injury
- Specified Disease
- Hospital Indemnity
- Medicare Supplement
- Disability Income
- Long-Term Care
- Other Limited Benefit Coverage (e.g., vision)
- Medicare Part D (Prescription Drug Coverage)
- Medicare Advantage
- Medicare Fee for Service

OR

Companies reporting data on the Maine 286-A report but **NOT** having any data in line 2 (Medical – Large Group > 50) or in line 3 (Medical – Small Group <=50) or in line 4 (Medical – Individual), or in line 11 (Stop Loss) or in line 12 (Short-Term Medical). Note: Although the 286-A report is not due until April, it would be helpful to prepare it before completing the 945 report.

Answers You Must Know

- **945 Report Due Date?** On or before March 1.

- **What Do We Report?** Report information for Maine only in separate columns for each of the categories defined in Section III below. Information is reported net of any reinsurance ceded.
- **Which Version of the Form Do We Complete?** There are two versions of the report. The Long Form is filled out by companies with \$2 million or more in direct written Health insurance premium in the State of Maine (**excluding** the types of business in the bulleted list in Section II above). The Short Form is filled out by companies with less than \$2 million in direct written Health insurance premium in the State of Maine.
- **Where Do I Find the Forms?** The **short form** is found at http://www.maine.gov/pfr/insurance/forms/excel/Rule945_short.xls. The **long form** is found at <http://www.maine.gov/pfr/insurance/forms/excel/Rule945.xls>.
- **What Are the Definitions of the Categories on the Forms?** See Section III below.
- **Where Can I Find General Instructions About the Forms?** General instructions about the Short Form are in Section IV below. General Instructions about the Long Form are in Section V. below.
- **What Edit Checks Should I be Concerned with?** Companies completing the Long Form may find the edit checks at <http://www.maine.gov/pfr/insurance/forms/excel/Rule945LongFormComparisons.xls>. Companies not meeting the edit checks will be asked to correct the data or to verify that the information is correct and explain why. Explanations may be provided at the time the data is submitted.
- **Where Do We Send Our Response?** Send responses by e-mail to Bradford.L.Brown@maine.gov.
- **Who Do I Call with Questions?** If you have questions about how to complete the form call Brad Brown at (207)-624-8478.

Section III. Definitions of Categories

- Large Group: Fully insured large groups, meaning all group and blanket policies, including Federal Employees Health Benefits Program, other than small groups and Dirigo groups
- Small Group: Fully insured small groups (1-50 employees) as defined by 24-A M.R.S.A. § 2808-B, excluding Dirigo groups
- Individuals: Fully insured individuals, including short-term coverage and excluding Medicare Advantage plans and Dirigo individuals
- Dirigo Groups: Issued pursuant to 24-A M.R.S.A. Chapter 87
- Dirigo Individuals: Issued pursuant to 24-A M.R.S.A. Chapter 87
- Stop Loss: Employee benefit excess insurance as defined in 24-A M.R.S.A. § 707(1)(C-1)
- Total: The sum of Large Group, Small Group, Individuals, Dirigo Groups, Dirigo Individuals, and Stop Loss.

Section IV. Short Form General Instructions

Information is reported on a statewide basis and is net of any reinsurance ceded. Premium income amounts reported on the Maine Rule 945 form are based on earned premium. Report for each of the categories listed above the net premium income, total revenues, total medical and hospital expenses, total claims adjustment and administrative expenses, increase in revenues, and net underwriting gain or loss. Please see Rule Chapter 945, Appendix B for more information about what to report:

<http://www.maine.gov/sos/cec/rules/02/031/031c945.doc>.

Section V. Long Form General Instructions

The long form contains eight tabs shown under Parts of the Long Form below. The majority of the information that you provide correspond to line items from the Statement of Revenue and Expenses, the Underwriting and Investment Exhibit, Part 3 – Analysis of Expenses and the Exhibit of Premiums, Enrollment and Utilization, which are contained in the Health annual statutory financial statements. For insurers completing Life and Accident and Health (Life) or Property and Casualty (P&C) annual statutory financial statements, a portion of the information required is contained within Schedule H – Accident and Health Exhibit—of those annual statutory financial statements. Some line items may not tie directly to any exhibits in the Life or P&C statements. For these items, the reporting entity may look to the instructions for the Health statement for guidance. For more information please see Rule Chapter 945, Appendix A: <http://www.maine.gov/sos/cec/rules/02/031/031c945.doc>.

Parts of the Long Form

- **PART 1** contains the form for entering State-wide data regarding Member and Contract information, Revenue information, Expense information, and Utilization Statistics by Category (See definition of Categories above). As indicated on the reporting form, some items are entered directly in PART 1 while others are calculated as the sum of items in Parts 2-a through 2-e.

One copy of PART 2 of the form must be completed for each region in which your company has health insurance business.

- **PART 2-a** contains the form for entering Regional data for zip codes beginning with 039, 040, and 041.
- **PART 2-b** contains the form for entering Regional data for zip code beginning with 042.
- **PART 2-c** contains the form for entering Regional data for zip codes beginning with 043, 045, 046, 048 and 049.
- **PART 2-d** contains the form for entering Regional data for zip code beginning with 044.
- **PART 2-e** contains the form for entering Regional data for zip code beginning with 047.

- **PART 3** enter the allocation method (actual, allocated, or combination) by region and category of policyholder to indicate how the data in PART 1 and PARTS 2-a through 2-e were determined.
- **Comments:** For each item marked as either Allocated or Combination in **Part 3**, you must provide explanation for the Allocation by Region or Allocation by Category.