

# **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 2010**

This report is a compilation of the data submitted by insurers to the Superintendent of Insurance as required by Title 24 M.R.S.A. §§ 2320-A, 2325-A, and 2329 and Title 24-A §§ 2320-C, 2745-A(4), 2748(3), 2749-C(4), 2837-A(4), 2837-C, 2840-A(3), 2842(9), 2843(7), 4222-B (14), 4234-A(10) 4236, 4237, and 4237-A. Insurers reported information through a new online reporting system. Appendix A at the end of this document lists the data elements that were collected. The report is divided into two parts. Part A contains a summary of the most recent calendar year (Section I). Part B provides historical information on mental health and alcohol and drug dependency claims (Section II), mammography and breast cancer treatment (Section III) and chiropractic services (Section IV). Forty three insurance carriers reported data for 2010.

## **Part A: Mandated Summary for Most Recent Year**

The following section presents data for 2010, the most recent calendar year for which mandated benefits information is available.

### **Section I. Mandated Benefits Summary Report**

The tables in Section I show the aggregate amounts paid for individual and group plans by type of care (i.e., inpatient, outpatient, and day treatment) or by type of product (i.e., HMO or Non-HMO). They also show the total amounts paid for all medical claims. Using Table I as an example, The “Percentage Of” columns represent the following:

- The “Percentage of Mental Health” is the amount paid for a specific type of care (i.e., inpatient, outpatient and day treatment) divided by the amount paid for all mental health services. For example, for individual plans the Inpatient Mental Health Claims were \$526,814. For individual plans the Total Mental Health Claims were \$1,548,625. Dividing the former amount by the latter amount produces 34.02%.
- The “Percentage of Total Med” is the amount paid for a specific mandate divided by the total amount paid for Medical Claims. For example, for group plans the Mental Health Claims were \$34,675,235. For group plans the Total Medical Claims was \$1,080,870,563. Dividing the former amount by the latter amount produces 3.21%.

[Tables I:](#) 2010 Amounts Paid for Mental Health Claims in Maine by Type of Care and Type of Product with Percentage of Mental Health and Total Medical Claims

[Tables II:](#) 2010 Amounts Paid for Alcoholism and Drug Dependency Claims by Type of Care and by Type of Product with Percentage of Alcoholism and Drug Dependency and Total Medical Claims

[Tables III](#): 2010 Amounts Paid for Chiropractic Services by Type of Plan and Type of Product with Percentage of Chiropractic Services and Total Medical Claims

[Tables IV](#): 2010 Amounts Paid for Mammography Screening by Type of Plan and Type of Product with Percentage of Mammography Screening and Total Medical Claims

[Tables V](#): 2010 Amounts Paid for Breast Cancer Treatment by Type of Plan and Type of Product with Percent of Breast Cancer Treatment and Total Medical Claims

## **Part B: Historical Data**

The following three sections present data for years 2007 through 2010. Information in prior year's reports should not be compared to this report because of revisions made by carriers. Data for calendar years 2006 and before is excluded because at least two carriers discovered errors with previously reported information and are unable to make revisions prior to 2007.

### **Section II. Mental Health and Alcohol and Drug Dependency**

Table VI below has three rows and three categories. The rows are all products (i.e., HMOs and non-HMOs), HMO only or non-HMO only. The three benefit categories are the percentage of total group medical claims, the percentage of group alcohol drug claims and the percentage of group mental health claims. The columns in each category contain a percentage. For more information about the meaning of each entry in the table, please go to Appendix B and click on the link.

Group mental health claims represent 3.21% of all group medical claims in Maine. These percentages have remained around three percent over the four year period. While mental health claims for individual policies are not a mandated benefit but are a mandated offer, the claims are reported for comparison. Group alcohol and drug claims represent 0.55% of all group medical claims. These percentages have also remained consistent over the four year period. Information for alcohol and drug day treatment was first collected in 2009.

Table VII shows that, of the group mental health claims in 2010, 25.77% of the amounts paid were for Inpatient care, 72.61% were for outpatient care, and 1.62% of amounts paid were for day treatment. Since 2007, group mental health inpatient care has increased by three percent and outpatient care has decreased by three percent.

Table VIII shows that, of the alcohol and drug dependency claims in 2010, 35.69% were for inpatient care, 63.69% were for outpatient care and 0.61% were for day treatment. The inpatient care and outpatient care percentages have remained consistent over the past few years.

[Table VI](#): Summary of Mandated Benefits for Group Mental Health and Alcohol and Drug Dependency

[Table VII](#): Percentages of Amounts Paid for Group Mental Health Claims in Maine by Type of Care and for All Medical Claims.

[Table VIII](#): Percentages of Amounts Paid for Group Alcohol and Drug Dependency Claims in Maine by Type of Care and for All Medical Claims.

### **Section III. Mammography and Breast Cancer Treatment**

Table IX below shows the percentage of amounts paid for screening mammograms and breast cancer treatment to amounts paid for all medical claims in Maine from 2007-2010. For more information about the meaning of each entry in the table, please go to Appendix C and click on the link.

Claims for screening mammograms represent 0.62% of all medical claims in Maine. This percentage has remained consistent over the four year period. Claims for breast cancer treatment represent 2.00% of all medical claims in Maine. This percentage has also remained consistent from 2007-2010. Breast cancer treatment and screening mammograms combined accounted for 2.62% of the total Medical claims in Maine in 2010.

Table X shows the number of reported screening and diagnostic mammograms in Maine for both individual plans and group plans for 2007-2010. A total of 83,147 mammograms were reported by insurers in 2010, a reduction of twenty percent since 2007.

[Table IX](#): Percentage of Amounts Paid for Screening Mammograms and Breast Cancer Treatment to All Medical Claims in Maine

[Table X](#): Number of Screening Mammograms and Diagnostic Mammograms Paid for in Maine

### **Section IV. Chiropractic Services**

Table XI below shows the percentage of amounts paid for chiropractic services in Maine to the total amounts paid for all medical claims in Maine from 2007-2010. Going from left to right across each row, the percentages for each year represent the following:

- Amounts paid for Individual Chiropractic Services to the amounts paid for Individual Medical Claims in Maine.
- Amounts paid for Group Chiropractic Services to the amounts paid for Group Medical Claims in Maine.
- Amounts paid for All Chiropractic Services to the amounts paid for All Medical Claims in Maine.

Claims for chiropractic services represent 0.94% of all medical claims in Maine. This percentage has remained consistent over the three year period.

[Table XI](#): Percentage of Amounts Paid for Chiropractic Services to All Medical Claims in Maine

## **Appendix A. Data Elements on Online Reporting Form for Group Insurance Policies and for Individual Insurance Policies**

- Total Amount Paid for Medical Claims in Maine by Inpatient, Day Treatment and Outpatient
- Amount Paid for Alcoholism & Drug Dependency Claims by Inpatient, Day Treatment and Outpatient
- Amount Paid for Mental Health Claims by Inpatient, Day Treatment, and Outpatient
- Amount Paid for Chiropractic Services
- Amount Paid for Screening Mammograms
- Amount Paid for Breast Cancer Treatment
- Number of Mammograms Paid for Screening
- Number of Mammograms Paid for Diagnostic

## **Appendix B. Reading Section II Table VI**

[How to Read the Table](#): Click on this link to read how the figures in the table are calculated.

## **Appendix C. Reading Section III Table IX**

[How to Read the Table](#): Click on this link to read how the figures in the table are calculated.