



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 on 2020 Claims for Treatment of Lyme Disease and Other Tick-Borne Illnesses

PREPARED BY THE MAINE BUREAU OF INSURANCE
April 2021

Janet T. Mills
Governor

Anne L. Head
Commissioner

Eric A. Cioppa
Superintendent

Background

Pursuant to 24-A M.R.S. §4302(5), the Superintendent of Insurance must report annual data to the Joint Standing Committee on Health Coverage, Insurance and Financial Services information related to insurance claims made for the diagnosis and treatment of Lyme disease and other tick-borne illnesses, for all covered individuals in the State of Maine. This report covers calendar year 2020.

Included within this report is data about:

- the number of claims made for the diagnosis and treatment of Lyme disease and other tick-borne illnesses;
- the total dollar amounts of those claims;
- the number of claim denials and reasons for those denials;
- the number and outcome of internal appeals; and
- the number of external appeals related to the treatment of Lyme disease and other tick-borne illnesses.

Five kinds of reported tick-borne illnesses in Maine are included:

- Lyme disease
- Babesiosis
- Ehrlichiosis (Anaplasmosis)
- Rocky Mountain Spotted Fever, and
- Powassan virus.

Insurance carriers licensed to write health insurance coverage in Maine are required to report claims information for all five tick-borne illnesses to the Bureau of Insurance.

Data includes claims for all insured Maine residents; however, the data does not include MaineCare or Medicare claims. Respondents include active insurers with authority to write health insurance in Maine. There was a 100% response rate from insurers.

Tick-Borne Illness Claims by Category

Table 1 shows what carriers reported for the number of claims submitted, paid and denied by category of tick-borne illness, as well as the total amount paid for claims. These figures represent the number of claims reported, not the number of enrollees with a tick-borne illness. One enrollee may have several claims within the calendar year relating to a tick-borne illness.

The reported data includes claims made for the diagnosis and treatment of tick-borne illnesses for covered individuals in Maine in 2020.

The “Percentage of Claims Paid” column is calculated by dividing the number of claims paid for a category (e.g., Lyme) by the number of claims submitted for that category.

Category	Submitted	Paid	Denied	% of Claims Paid	Total Paid
Lyme Disease (singular)	4,282	3,404	878	79.50%	\$638,807
Multiple Tickborne Illnesses (any combination)	120	84	36	70.00%	\$19,476
Other (any singular tickborne disease other than Lyme)	833	679	154	81.51%	\$525,668
Total:	5,235	4,167	1,068	79.60	\$1,183,951

Reasons for Denied Tick-Borne Illness Claims

Table 2 provides the reasons given for denied claims related to any treatment for tick-borne illnesses. A claim may have multiple reasons for denial.

The top three reasons for denial (excluding “other reasons”) were Duplicate Claim, More Information Requested/Not Received, and Non-Participating Provider.

In the Other Reasons for Denial category “Date Received Not Timely” was the top reason reported.

Reasons for Denial	Number of Denied Claims
Considered Experimental/Investigational	0
Coverage Terminated	86
Duplicate Claim	259
Incorrect Coding	29
Maximum Benefits Exceeded	10
More Information Requested/Not Received	164
No Pre-Authorization	17
Non-Participating Provider	120
Not a Covered Benefit	36
Not Medically Necessary	27
Pre-existing Conditions Exclusion	1
Other Reasons for Denial	336
Total:	1,085

Appeals/Reconsiderations/External Reviews for All Tick-Borne Illnesses

As indicated in Table 3, there were seven internal appeals or reconsiderations conducted by the insurance companies reporting data to the Bureau of Insurance, and the Bureau had no requests for independent external reviews relating to tick-borne illnesses in 2020.

Table 3. Number of Appeals/Reconsiderations and External Reviews for All Tick-Borne Illnesses, 2020				
	Upheld	Overtured	Other	Total
Appeals/Reconsideration (Internal)	5	2	0	7
Independent External Reviews	0	0	0	0
Total:	5	2	0	7