



Janet T. Mills
Governor

STATE OF MAINE
DEPARTMENT OF PROFESSIONAL
AND FINANCIAL REGULATION
BUREAU OF INSURANCE
34 STATE HOUSE STATION
AUGUSTA, MAINE
04333-0034

Eric A. Cioppa
Superintendent

April 21, 2021

Senator Heather Sanborn, Chair
Representative Denise Tepler, Chair
Joint Standing Committee on Health Coverage, Insurance and Financial Services
100 State House Station
Augusta, ME 04333-0100

RE: L.D. 749, An Act To Establish a Council on Health Systems Development

Dear Senator Sanborn, Representative Tepler, and Members of the Committee:

The Bureau of Insurance takes no position on L.D. 749 but offers information for the Committee to consider. This letter lists the types of data the Bureau could contribute, compared to the criteria listed in the bill. The Bureau collects data relative to insurance premiums and carrier financial solvency through carriers' annual Rule 945 reports. Data the Bureau of Insurance collects, which might be useful to the proposed council, includes:

1. Carrier specific enrollment and premium by geographic rating areas.
2. Some utilization data by geographic rating area, including the number of:
 - a. Hospital days (not including emergency room) - inpatient only
 - b. Physician encounters
 - c. Other professional encounters
 - d. Emergency room visits
3. Reports on other carrier-specific items for fully-insured individual/small group/large group plans, and stop loss plans, including the following:
 - a. Cost containment expenses
 - b. Other claims adjustment expenses
 - c. Salaries, wages and other benefits excluding cost containment expenses and other claims adjustment expenses
 - d. Commissions
 - e. Marketing and advertising



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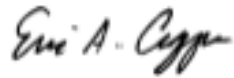
Fax (207) 624-8599

- f. Taxes, licenses and fees, excluding ACA annual health insurance industry fee and ACA exchange fee
- g. ACA annual health insurance industry fee
- h. ACA exchange fee
- i. MGARA reinsurance assessment
- j. Charitable contributions
- k. Lobbying expenses
- l. All other expenses
- m. Total claims adjustment and administrative expenses
- n. Net underwriting gain or loss

This information is publicly available on the Bureau's website.

I hope this information is useful to the Committee. Please let me know if you have questions.

Sincerely,



Eric A. Cioppa
Superintendent

Cc: Representative Anne Perry, Sponsor