

PAYORS INCLUDED ON COMPAREMAINE

LAST UPDATED: FEBRUARY 20, 2025

OVERVIEW

The average total payments on CompareMaine come from the State of Maine's All-Payer Claims Database (APCD). For version 13.0, we reviewed over 18 million claims from 20 health insurance plans that covered healthcare services and procedures provided in Maine from July 1, 2023 – June 30, 2024. CompareMaine does not include information on the uninsured. However, effective January 1, 2014, a provision in the Affordable Care Act addresses what some hospitals may charge individuals eligible for financial assistance for emergency and medically necessary care. At this time, these analyses do not include people with Medicare Advantage, Original Medicare, or Medicaid (MaineCare). After these claims were excluded, a total of 4,090,517 claims from 20 commercial payors were analyzed; with 1,879,255 claims from 16 commercial payors used in the development of payment estimates on CompareMaine.

PAYORS ANALYZED

Claims from the following 20 payors were analyzed during CompareMaine version 13.0.

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| 1. Aetna Health Inc.* | 11. Harvard Pilgrim Health Care Inc* |
| 2. Aetna Life Insurance Company* | 12. Health Plans Inc* |
| 3. Anthem Health Plans of Maine, Inc.* | 13. HPHC Insurance Company Inc* |
| 4. Anthem Insurance Companies, Inc.* | 14. Humana Insurance Company |
| 5. Chesterfield Resources, Inc* | 15. Maine Community Health Options* |
| 6. CIGNA Health & Life Insurance Company* | 16. Meritain Health Inc* |
| 7. Combined Insurance Company of America | 17. UniCare Life & Health Insurance Company* |
| 8. Fidelity Security Life Insurance Company | 18. United Healthcare Insurance Company* |
| 9. First American Administrators Inc | 19. United HealthCare Services, Inc.* |
| 10. Gordon Group Investments* | 20. USABLE Mutual Insurance* |

* Indicates the payor had reportable results.

MHDO requires a certain volume of claims data for each procedure to be eligible for reporting on CompareMaine. The top five commercial payors on CompareMaine represent approximately 91% of the claims data that is used to generate payment estimates on CompareMaine:

- Aetna (includes Aetna Health Inc. and Aetna Life Insurance Company)
- Anthem (includes Anthem Health Plans of Maine, Inc. and Anthem Insurance Companies, Inc.)
- CIGNA (includes CIGNA Health & Life Insurance Company)
- Community Health Options
- Harvard Pilgrim (includes HPHC Insurance Company Inc and Harvard Pilgrim Health Care Inc)

Commercial payors with insufficient volume are not identified independently on CompareMaine but their payment data is included in the statewide average payments.