

Payors Included on CompareMaine

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Overview

The average total payments on CompareMaine come from the State of Maine's All-Payer Claims Database (APCD). For version 14.0, we reviewed over 19 million claims from 32 health insurance plans that covered healthcare services and procedures provided in Maine from July 1, 2024 – June 30, 2025. 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. Currently, these analyses do not include people with Medicare Advantage, Original Medicare, or Medicaid (MaineCare). After these claims were excluded, a total of 4,383,786 claims from 22 commercial payors were analyzed; with 2,028,600 claims from 17 commercial payors used in the development of payment estimates on CompareMaine.

Payors Analyzed

Claims from the following 22 payors were analyzed during CompareMaine version 14.0:

1. Aetna Health Inc.*
2. Aetna Life Insurance Company*
3. American Progressive Life & Health Insurance Company of New York*
4. Anthem Health Plans of Maine, Inc.*
5. Anthem Insurance Companies, Inc.*
6. Arcadian Health Plan Inc
7. Chesterfield Resources, Inc*
8. CIGNA Health & Life Insurance Company*
9. Combined Insurance Company of America
10. Fidelity Security Life Insurance Company
11. First American Administrators Inc
12. Gordon Group Investments*
13. Harvard Pilgrim Health Care Inc*
14. Health Plans Inc*
15. HPHC Insurance Company Inc*
16. Humana Insurance Company
17. Maine Community Health Options*
18. Meritain Health Inc*
19. UniCare Life & Health Insurance Company*
20. United Healthcare Insurance Company*
21. United HealthCare Services, Inc.*
22. 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 88% 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.