

## **Instructions for Completing the Maine Bureau of Insurance Supplemental Insurance Reporting Form (286-A)**

### **Part A: Company & Contact Information**

The company information at the very top of Part A (above contact instructions) comes from our licensing system and cannot be changed by you. If the information is incorrect, please contact Jane Lathrop at (207)-624-8492 or at [Jane.G.Lathrop@maine.gov](mailto:Jane.G.Lathrop@maine.gov).

You must attach a contact person to your report. If the contact person appears in the drop down box beside “Select a Contact” then choose that person and then click on the Attach Contact button. Verify that the contact information is still correct. If you need to add your name to the contact list or change contact information, click on the Add/Update Contacts button and follow the instructions.

### **Part B: Reported Data**

This is where you enter the written premium by line for both group and individual coverage. Please have all of your information ready to enter and then submit. Use the Tab key to move from field to field.

### **General Information:**

Use this form to report information about Health insurance premiums written in the State of Maine only. Please enter the dollar amount of written premium for your company by line of coverage (shown on lines 1-19 of the form). Information for Group policies is reported in column 1 and information for Individual policies is reported in column 2. Entries are not permitted in the gray portions of the form. The yellow portions of the form are calculated and are not for data entry. If your company did not provide coverage for a specific line and type of coverage (i.e., Group or Individual), leave the column zero filled.

### **Definitions:**

- 1. Disability Income—Health insurance that provides income payments to the insured when the insured is disabled due to sickness or accident.
- 2. Medical—Large group (>50) means medical insurance covering employers that have more than 50 employees, even if fewer than 50 are covered by the insurance. This includes both policies issued directly to the employer and coverage of large employers under a policy issued to an association, multiple employer trust, private purchasing alliance or any similar group. It does not include coverage under the Federal Employees Health Benefit Plan. Medical does not include stand-alone dental or vision coverage, accident only coverage, long-term care or nursing home care coverage, Medicare supplement coverage, or specified disease coverage.
- 3. Medical—Small group (<=50) means medical insurance covering employers that have 50 or fewer employees. This includes both policies issued directly to the employer and coverage of small employers under a policy issued to an association, multiple employer trust, private purchasing alliance, or any similar group. Medical does not include stand-alone dental or vision coverage, accident only coverage, long-term care or nursing home care coverage, Medicare

- supplement coverage, or specified disease coverage. [See 24-A M.R.S.A. [§ 2808-B\(1\)](#).]
- 4. Medical –Individual means medical coverage unrelated to employment, whether through an individual policy or a group policy issued to an association, private purchasing alliance, or any similar group. Medical does not include stand-alone dental or vision coverage, accident only coverage, long-term care or nursing home care coverage, Medicare supplement coverage, or specified disease coverage. Do not include short-term policies. [See 24-A M.R.S.A. [§ 2736-C\(1\)\(C\)](#).]
  - 5. Dental—Coverage for dental services under a group or individual policy. This does not include dental coverage that is part of a major medical policy.
  - 6. Medicare Supplement insurance means a group or individual policy that is advertised, marketed or designed primarily as a supplement to reimbursements under Medicare for hospital, medical or surgical expenses.. It does not include Medicare Advantage plans or Medicare drug plans. [See 24-A M.R.S.A. [§ 5001\(1\)\(4\)](#).]
  - 7. Long-Term care, Nursing Home Care, and Home Health Care [See 24-A M.R.S.A. [§ 5072\(4\)](#) and [§ 5051\(1\)](#), (3), and (3-A).]
  - 8. CHAMPUS/TRICARE supplement means coverage that supplements TRICARE (formerly CHAMPUS).
  - 9. Cancer and Dread Disease includes coverage only for specified catastrophic diseases.
  - 10. Federal Employees Health Benefit Plan-- A system of "managed competition" through which employee health benefits are provided to full-time permanent civilian government employees and qualified retirees of the United States Government.
  - 11. Stop Loss is employee benefit excess insurance purchased by employers in order to limit their exposure under self-insured medical plans. [See 24-A M.R.S.A. [§ 704\(C-1\)](#).]
  - 12. Short-Term Medical—Medical coverage for one year or less. [See 24-A M.R.S.A. [§ 2849-B\(1\)](#).]
  - 13. Vision Care Insurance is health insurance coverage for eye examinations, and eyeglass or contact lens prescriptions.
  - 14. Medicare Advantage plans are health plans that are approved by Medicare and provided by private companies. Also known as Medicare Part C, this is another way for beneficiaries to receive their Part A, B and D benefits.
  - 15. Medicare Part D provides coverage for prescription drugs.
  - 16. All Other—Any written health insurance premium other than those in lines 1 through 15, including but not limited to hospital indemnity and accident only.
  - 18. Credit Disability—Covers monthly payments to a lender if someone is injured or disabled to the point where they cannot work. [See 24-A M.R.S.A. [§ 2853\(2\)](#).]

### **Edit Checks:**

Part B of the Supplemental Insurance Reporting Form contains links to edit checks to help ensure accuracy of your data. The edit checks compare information reported on this form to information reported on Annual Statement blanks. There are separate edit checks

depending upon what color Annual Statement blank your company was required to complete.

**Due Date:**

The Supplement Insurance Reporting form must be returned to the Bureau of Insurance by April 1.