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Transparency in Coverage Rules – Machine Readable Files (MRF)

On November 12, 2020, the Departments of Health & Human Services, Labor, and the Treasury finalized the **Transparency in Coverage Rule (Rule)**. Provisions in the Rule include requirements for health insurers and group health plans to post publicly machine-readable files (MRF) containing in-network negotiated payment rates and historical out of network charges for covered items and services. These MRFs will be made available by our medical insurance carriers or our third-party claims administrators beginning July 1, 2022, and will be updated on a monthly basis. If your employer sponsors a medical plan with a 2022 plan year start date that is after July 1, the MRFs will be made available no later than the first day of the 2022 plan year. Note, the pharmacy MRF requirement has been delayed, pending additional rulemaking. The MRFs will “provide opportunities for detailed research studies, data analysis, and offer third party developers and innovators the ability to create private sector solutions to help drive additional price comparison and consumerism in the health care market.” *Source: CMS*

What data will be made available?

As a part of the Transparency in Coverage (TIC) Rule that was put into place in August 2021, insurers/health plans are required to create and post machine-readable files (MRFs) that can be read by other computer systems. The data is not in a format that employees can understand. It will include information so vendors can perform research, analysis and develop innovative tools with regard to:

1. Network negotiated rates for all items and services
2. Historical payments to, and billed charges from, out-of-network providers

What is the link for Anthem’s medical plans?

Our health plan carrier, Anthem Blue Cross, creates and publishes the Machine-Readable Files on behalf of our Plan. To link to the Machine-Readable Files, please click on the URL provided:

<https://www.anthem.com/machine-readable-file/search>.

If you have any questions, please feel free to contact PeopleOps.



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