

Transparency in Coverage Rule and Machine-Readable File Requirements



With the finalization of the Transparency in Coverage Rule, the Departments of Health and Human Services, Labor, and the Treasury now require health insurers and employer self-insured health plans to create a member-facing price comparison tool and post machine-readable files publicly. CMS has also published a [fact sheet](#) for the Transparency in Coverage Rule.

According to the final version of the Hospital Price Transparency Rule, a machine-readable file is a digital file (.XML, .JSON, .CSV, etc...), that can be imported or read electronically by a computer system. Files must include information about rates for covered items, services, and prescription drugs for both in and out of network providers; files must provide Provider NPI and TIN information as well as billing and RX Codes. Data must be updated monthly. Machine-readable files are required for plan years starting on or after January 1, 2022. However, the Departments announced that enforcement would not be effective until July 1, 2022, for in-network and out-of-network files.

■ Aetna

- Will produce MRF File
- Files will be hosted on website beginning July 1, 2022
- Service will be available to Fully Insured and AFA (Level Funded) products

■ Cigna

- Will produce and host MRF file
- Clients will be responsible for posting files onto their websites
- Third parties may be used to produce and host files outside of Cigna

■ Florida Blue

- MRFs will use format and schema defined by CMS (JSON format)
- Fully insured groups will use one MRF per plan network
- Self-insured groups will use one MRF per plan network per group EIN
 - MRF for self-funded groups will only include rates for benefits that Florida Blue or Truli for Health have available.
 - Rates for “carved out” benefits will need to be procured from that vendor
- All files will be available on Florida Blue website
- **NOTE:** Information is preliminary and is subject to change.

■ Humana

- Actively working towards complying with the Transparency in Coverage final rule
- Currently focusing on data infrastructure for remaining compliant with new rules

■ UnitedHealthcare

- MRFs will be available on website free of charge
 - Users not required to create an account or any other credentials
- Customers may use UnitedHealthcare website link on their website
- Website link is transparency-in-coverage.uhc.com (available July 1, 2022)