

Transparency in Coverage: Implementation of Machine-Readable Files (MRFs)



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Greetings,

As part of the Transparency in Coverage legislation, the insurance companies are required to provide access to "Machine-Readable Files (MRF's)" on July 1, 2022. Below you will find guidance from FL Blue on what is involved and how to share the information for non-grandfathered group health plans. Employers are to make the link available and can do so by pasting a copy of the link to their public website.

If you have questions, please let us know. We appreciate your business!

Thank you,
Torgersen Causey

More Information on July 1 Implementation of Machine-Readable Files (MRFs) (The link to our MRFs will not be active until July 1.)

The Transparency in Coverage final rules require non-grandfathered group health plans and health insurance issuers offering non-grandfathered coverage in the group and individual markets to disclose on a public website information regarding

- In-network negotiated rates for covered items and services
- Out-of-network allowed amounts and billed charges for covered items and services

As of July 1, 2022, these machine-readable files (MRFs) must be made "publicly available and accessible to any person free of charge and without conditions, such as establishment of a user account, password, or other credentials, or submission of personally identifiable information (PII) to access the file" and must be updated on a monthly basis. The website where these MRFs will be housed is:

<https://www.floridablue.com/members/tools-resources/transparency>

The site will also include a Table of Contents file with specific details on how to identify the file that applies to a specific health plan

Groups may copy and paste the above link to their public website in order to comply with these rules.

Important notes about these files

- These files are extremely large (minimum file size is 20 GB) and are designed to allow researchers, regulators, and application developers with data related to payment rates for health care services
- Due to the size of these files, an individual's ability to view or download these files will be dependent on their hardware, browser, and internet speed
- The data on these files does not reflect the application of benefits or cost-sharing (deductibles, copayments, coinsurance) for a specific health plan
- Each MRF uses a standard data format and schema (JSON) defined by federal agencies
- For fully insured groups, there will be one MRF per plan network (BlueOptions, BlueCare, etc.)
- For self-insured groups, there will be one MRF per plan network (BlueOptions, BlueCare, etc.) per group employee identification number (EIN). Users should contact their employer directly to obtain their EIN
- All MRFs will only include rates for benefits that Florida Blue or Truist for Health administers – rates for benefits that are "carved out" to other vendors (i.e., pharmacy) will have to be obtained from that vendor.

Florida Blue



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