

Requirement to Post Machine-readable Files Begins July 1, 2022

WHAT YOU NEED TO KNOW

The “[Transparency in Coverage](#)” (TiC) final ruling was passed in October 2020. This was passed to improve transparency within group health plans when it comes to disclosing health care pricing and cost-sharing.

New transparency in coverage requirements apply to group health plans and health insurers in the individual and group markets. These rules require plans and issuers to disclose certain price and cost information to participants, beneficiaries, and enrollees.

The first requirement, effective **July 1st, 2022**, is a public posting of both in-network and out-of-network rates. These will be accessed through Machine Readable Files, or MRF’s.

Self-Insured Plans

Self-funded plan sponsors are responsible for complying with the regulations. However, you may enter into a written agreement with your carrier, TPA or health care claims clearinghouse to make public the required information. However, the plan sponsor must monitor the other party to ensure the entity is providing the required disclosures. Contact your TPA or self-funded carrier to ensure they will update these files monthly to stay in compliance.

While the final ruling is not clear that the **employer** is required to post a link on their own site if the carrier or TPA is already doing it, the TiC Final Rules suggest that self-insured employers post a link on their “publicly available” website that is accessible to the general public. It is not necessary for you to post the URL link on your website landing page. If you do not have a website, please consult legal counsel.

Final Considerations

CMS has released an FAQ document that can be found here:

<https://www.cms.gov/sites/default/files/2022-04/FAQ-Affordable-Care-Act-Implementation-Part-53.pdf>

Most carriers have FAQ’s posted on their websites.

We have attached the MRF URLs for most major

Share with your employees that this information has been publicly posted.

We will work with our carrier partners to continue to keep you updated as more information becomes available.

Fully Insured Plans

Our fully insured group health plan carriers complying with the machine-readable files on behalf of all plans. If your insurer has not provided TiC “opt-in” materials, reach out to your insurer representative directly for the materials. Fully insured carriers will update these MRF’s monthly to stay in compliance.

Level-Funded Plans

Reach out to your insurance carrier to determine if your plan is filed as a fully insured policy. If not, then the plan is considered self-insured and you should follow the recommendations set forth under the Self-Insured section.