

# FAQ: Machine-Readable Files

## **What is a machine-readable file (MRF)?**

A machine-readable file is defined as a digital representation of data or information in a file that can be imported or read by a computer system for further processing without human intervention, while ensuring no semantic meaning is lost. The Transparency in Coverage Rule (TiC) specifies that insurers/plans must create and publicly post machine-readable files (MRF) with detailed in-network and out-of-network pricing data. TiC requires each machine-readable file to use a non-proprietary, open format.

## **What data will be available in the MRFs provided?**

Beginning July 1, 2022, we will create MRFs with in-network rates and out-of-network allowed amounts.

The MRFs we produce will only contain the data we administer and maintain. This will include MRFs with BlueCard pricing, custom pricing for tiered groups, and out-of-network pricing. These files will include pricing for drugs covered under the medical plan.

The prescription drug file compliance date has been postponed, but we will be compliant with regulations when that date is announced.

If a plan uses a third-party vendor (such as carved-out behavioral health), then the group should work with that vendor to determine whether it is providing a similar solution.

## **Will files be created on a group-specific basis? If not, how will users know they are selecting the correct files?**

Our website will be set up so users can search for MRFs by the employer's IRS Employer Identification Number (EIN) or Health Insurance Oversight System (HIOS) ID. The search will return all the relevant files for the employer based on their EIN/HIOS ID and network code.

For groups with custom pricing, such as a hospital employer with a domestic pricing tier, we will generate the in-network MRFs that apply to that tier. These files will be available at our public website for that employer only.

Out-of-network MRFs will be created for each group based on historical claims. Pricing will correspond to the pricing methodology selected by the group (e.g. 150% of Medicare). Per regulations, this file will only include pricing for services for which a provider has more than 20 claims for that service paid during the 90-day time period that begins 180 days prior to the publication date of the MRF.

## **How many files will be created for a group?**

An in-network file will be created for each network a group uses and will include a separate file for each Blue Plan nationwide. The Out-of-Network file will be a single file.

## **How often will the MRFs be updated?**

The files will be updated monthly.

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## **Will you create these files and/or the website internally or utilize a subcontractor?**

We will create these files internally.

## **In what format will you provide the files?**

Files will be in JSON format.

## **Where will the files be located? Can plan sponsors link to the files?**

These files will be accessible through a publicly available website - the My Health Toolkit member portal. The final URL will be published in June. Plan sponsors may link to those files as desired.

## **Will you provide employers with MRFs on a monthly basis?**

Because of sharing limitations due to file size, the machine-readable files will only be made available on the public website.

## **When will your platform be ready to launch?**

Files will be available for download without login by the July 1, 2022 enforcement date.

## **Will employers be able to obtain test data and/or test files prior to July 1, 2022?**

Testing will be conducted internally by BlueCross. We are not planning any external testing. Prior to file publication, we will communicate to clients how to identify and access their data within the files.

## **Are there any fees to employers to get the MRFs?**

No.

## **Are members able to access the MRFs?**

Anyone can visit our public website and download files based on employer group EIN. However, these files are not intended for member consumption. Members who wish to review pricing for specific provider or procedures should visit our Find Care tool available on the member portal.

## **How will you monitor and validate your processes to ensure the ongoing accuracy of the data in the files?**

Quality assurance processes will be an integral part of our solution design for the monthly file postings.

## **How long will you retain the MRFs?**

As these files are updated monthly, we will retain the last month's production data used to create the MRF for a period of ten years in offline backups.