

Transparency in Coverage Rule - Machine Readable Files

As part of the No Surprises Act and Transparency in Coverage Final Rule set forth by the U.S. Department of the Treasury, the U.S. Department of Labor, and the U.S. Department of Health and Human Services, group health plans and health insurance issuers are required to make available to the public the negotiated rates for all covered items with in-network providers, and historical payments to and billed charges from, out-of-network providers through machine-readable files (MRFs) posted on an internet website. These files will permit the public to have access to health plan payment information that can be used to understand health plan pricing and the cost for health care services.

Blue Cross Blue Shield of Massachusetts (BCBSMA) supports components of the Transparency in Coverage Rule (TCR) which requires the disclosure of In-Network provider negotiated rates and historical Out-of-Network allowed amounts through machine-readable files (MRFs) on a publicly available website by July 1, 2022.

BCBSMA developed the solution for machine-readable files based on the implementation guidelines that were issued on March 1, 2022. BCBSMA produces files for In-Network and Allowed Amount for all of their insured and self-insured clients. The machine-readable files will be accessible through BCBSMA weblink found on our Teamsters Local 653 website at <https://teamsterslocal653.org/member-center/health-welfare-insurance>. The BCBSMA site will be searchable by HIOS (Health Insurance Oversight System) and employer tax ID number (EIN). To support their national and regional networks, BCBSMA will provide links to other Blues plans data within the table of contents directing the user to the information needed for a complete In-Network file.

Lastly, BCBSMA will not be supporting any third-party benefit carve outs.

Complete details on about implementation of this MRF provision, other provisions of the Transparency in Coverage Rule and the Consolidation Appropriations Act (CAA) are available at bluecrossma.com/employer in the **What's New** section.

File Format

All files must conform to a non-proprietary, open standard format, like JSON, XML or YAML, and be made available via HTTPS. The content of the files is formatted to technical standards in guidance published by the Centers for Medicare & Medicaid Services (CMS).

Access to Machine Readable Files

Negotiated Rates for In-Network Providers

To access the machine-readable files for Blue Cross Blue Shield providers for our products, please select the weblink below. **Please be aware that these are potentially extremely large files and ensure that you have the appropriate network capacity before attempting to download.**

Please Note: The information displayed in the files represents the rates Blue Cross Blue Shield of Massachusetts or Other Blue Cross Licensees have negotiated with their in-network providers for covered items and services. **This is not, however, an estimate of the cost patients will be responsible for paying for such item or service.** Individual cost will vary depending upon the terms of the individual's specific health insurance coverage and the structure of the reimbursement arrangement, if applicable. Blue Cross Blue Shield of Massachusetts and/or Other Blue Cross Licensees have made reasonable efforts to ensure the data displayed in the files is complete and accurate at the time it was published. This data is refreshed each month.

Historical Allowed Amounts and Billed Charges for Out-of-Network Providers

To access the machine-readable files for out-of-network providers, which are based on historical claims data, please select the weblink below. If the file contains no data, it means that the threshold of having twenty out-of-network provider claims for the same procedure and product within the defined historical look back period was not met. This data is refreshed each month.

The web link below provides access to negotiated rates for **In-network providers** and historical allowed amounts and billed charges for **Out-of-Network providers**.

Web address:

<https://link.edgepilot.com/s/66076109/4vN5czrvF0OSG5Q-dWNIIQ?u=https://transparency-in-coverage.bluecrossma.com/>