Transparency – Machine Readable Files

FAQ's From Highmark BCBS:

What is the machine-readable files requirement?

The Transparency in Coverage Rule issued in November 2020 by the US Departments of Health, Human Services, Labor and Treasury, enforced beginning July 1, 2022, health plans and health insurers must publish two separate machine-readable files (MRFs):

In-Network: Negotiated rates for all covered items and services between the plan or issuer and in-network providers.

Out-of-Network: Allowed amount paid to, and billed charges from, out-of-network providers for all covered services within a 90-day period.

How will Highmark support clients with meeting the MRF requirement?

Highmark will be publishing the in-network and out-of-network files to a public website. The files will be in a JSON format, following the CMS approved schema, and updated monthly per the Transparency in Coverage Rule. This is the solution for self-funded (ASO) and fully insured clients.

Where will the MRF files be posted (e.g. website link)?

The website, mrfdata.hmhs.com, will be activated on 7/1/2022.

How will clients be able to find their information?

Clients will be able to navigate to their information by searching on their employer identification number (EIN) by using the Ctrl+F feature. Highmark is in the process of developing a resource document that will assist clients with searching for their information. We will share once this information becomes available.

Is there a cost associated for this support?

At this time, Highmark is not passing any costs to clients for activities being performed to comply with requirements.