

Transparency in Coverage Machine-Readable Files



Machine Readable Files by Carrier

Background

Under the “Transparency in Coverage” Final Rule, issued in 2020 by the U.S. Department of Health & Human Services, U.S. Department of Labor and U.S. Department of Treasury, effective July 1st, 2022, employers who sponsor employee benefit plans and health insurance issuers must publicly post pricing data known as the “machine-readable files” or “MRFs”.

MRF Links by Carrier

The links below lead to the machine-readable files that are made available in response to the federal Transparency in Coverage Rule and includes negotiated service rates and out-of-network allowed amounts between health plans and healthcare providers. The machine-readable files are formatted to allow researchers, regulators, and application developers to access and analyze data more easily.

United Healthcare: <https://transparency-in-coverage.uhc.com/>

BlueCross Shield of Nebraska: NebraskaBlue.com/MRFs

BlueCross BlueShield of Texas: <https://bcbstx.com/asomrf?EIN=123456789>

- Navigating to the website:
 - Replace 123456789 with your organization’s EIN removing the “-”.
 - Example, 12-3456789 is the original EIN.
 - Edit the URL in a browser and hit enter. The screen will now display access to the files specific to your organization’s account.
- **If you need assistance finding your EIN number, please reach out to your Benefits Consultant.*

Cigna: <https://www.cigna.com/legal/compliance/machine-readable-files>

Kaiser: <https://healthy.kaiserpermanente.org/support/transparency-coverage>

Aither Health: <https://www.aitherhealth.com/mrf/>

ACS: <https://acsbenefitservices.sapphiremrfhub.com/>

CareFactor: <https://mrf.healthcarebluebook.com/Carefactor>