Transparency in Coverage Rules

In 2020, the Departments of Health and Human Services (HHS), Labor (DOL), and Treasury released regulations (rules) on a longstanding item within the Affordable Care Act (ACA), called "Transparency in Coverage" (TiC)**.** These regulations provided new details on the application of the complicated TiC section within the ACA, which had generally gone unenforced. The 2020 rules introduced new forthcoming TiC enforcement dates, to be implemented in staggering intervals, beginning July 1, 2022.

TiC regulations require health insurers and group health plans to create machine readable files (MRFs) that contain the negotiated rates for in-network providers and allowed amounts derived from historical claims for out-of-network providers and make those files publicly available. They must be made available on an open access website effective July 1, 2022, or on the anniversary of your plan, for plans effective August 1, 2022 or later. As the link to the carrier files must be posted to a public site, posting to an internal site such as your benefits administration system or company intranet, would not be in compliance with the regulation. Below are the links to insurance carrier websites. Note, the machine readable files are data, and are intended to be used by computer systems, not humans.

What's next? In 2023, the consumer facing, online cost estimators will be implemented. We are monitoring how this these requirements will be met and will keep you up to date as we know more.

Aetna	https://health1.aetna.com/app/public/#/one/insurerCode=AETNACVS_I&brandCode=ALICUNDER100/machine-readable-transparency-in-coverage
Anthem	https://www.anthem.com/ca/machine-readable-file/search/
Blue Shield	https://web.healthsparq.com/healthsparq/public/#/one/insurerCode=BSCA_I&brandCode=BSCA/machine-readable-transparency-in-coverage
Cigna	https://www.cigna.com/legal/compliance/machine-readable-files
Cigna + Oscar	https://www.cigna.com/legal/compliance/machine-readable-files
Health Net	https://www.centene.com/price-transparency-files.html
Kaiser Permanente	Southern California: https://healthy.kaiserpermanente.org/southern-california/front-door/machine-readable Northern California: https://healthy.kaiserpermanente.org/northern-california/front-door/machine-readable
Sharp Health Plan	https://www.sharphealthplan.com/find-your-portal/api-access-for-developers
Sutter Health Plus	https://www.sutterhealthplus.org/healthcare-cost-transparency
UnitedHealthcare	https://transparency-in-coverage.uhc.com/
Western Health Advantage	https://www.westernhealth.com/mywha/price-transparency/