

## **Transparency in Coverage**

The below link leads to the machine-readable files that are made available in response to the federal Transparency in Coverage Rule effective July 1, 2022 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 more easily access and analyze data.

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

As a reminder, under the Transparency in Coverage Rule, issued in 2020 by the U.S. Department of Health & Human Services, U.S. Department of Labor and U.S. Department of the Treasury and enforced beginning 7/1/22, health plans (which includes clients who sponsor employee benefit plans) and health insurance issuers must publish two separate MRFs:

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