

Important Transparency in Coverage Machine Readable File Information

Transparency in Coverage (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.

If you are one of our self-funded groups, you have already received notice that we are publishing the machine readable files on your behalf for the benefits we administer and maintain.

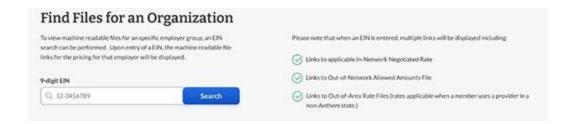
For our fully insured policyholders, this notice serves as our agreement to post the machine readable files associated with your policy on your behalf.

A machine readable file is a digital representation of data or information in a file that can be imported or read by a computer system for further processing without human intervention.

These files follow the Centers for Medicare & Medicaid Services (CMS) defined layout and are in the CMS approved format (JSON) and are not meant for a consumer-friendly search of rates, benefits, or cost sharing. *Please refer to the member resources available through empireblue.com* for this information.

Beginning July 1, Empire will publish the MRFs for the plans we administer and maintain. These files will be published on empireblue.com and will be updated on the first day of each month.

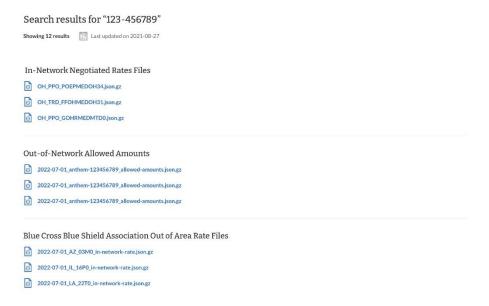
The link (https://www.empireblue.com/machine-readable-file/search), which you can add to your public website to fulfill the group health plan posting requirement, will be activated on July 1. The link will allow you to search for your files using your Employer Identification Number (EIN), as shown below.



When using the search option, the page will display links to several files, including:

- Applicable In-Network Negotiated Rate Files
- Out-of-Network Allowed Amount Files
- Out-of-Area Rates (applicable when members use providers in non-Empire states.)

It will look similar to this:



Empire is committed to delivering on meaningful transparency efforts that help consumers make informed healthcare decisions and in supporting the Transparency in Coverage regulations, as outlined by the Tri-Agencies.

For more information, please visit our <u>CAA/Transparency Resource Center</u>.

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