

Transparency in Coverage Rule

Information for Employers

February 1, 2022

The federal government Transparency in Coverage rule requires non-grandfathered group health plans and insurance issuers to publish certain healthcare price estimates via the publicly available website and personalized cost-sharing information to plan members.

Machine-Readable Files

Insurers/plans must create and publicly post machine-readable files (MRFs) with detailed in-network and out-of-network pricing data.

Compliance Status: We will post BlueCard® pricing MRFs. These MRF links will be by pricing plan and not employer-specific. Out-of-network MRFs will also be posted. Files will be available for download without login by the July 1, 2022, enforcement date.

Employer Action Required: None at this time.

Price Transparency Tool

Insurers/plans must provide a price transparency tool for use by members with personalized, real-time estimates of the cost of care. By January 1, 2023, the tool must include information for 500 items and services. By January 1, 2024, it must include all covered items and services.

Compliance Status: Our current member cost-estimating tool is already largely compliant. We continue to add pricing data to comply with the expanded requirements for January 2023 and 2024.

Employer Action Required: None at this time.