

## **What exactly is the Transparency in Coverage - Public Access Requirement?**

The Public Access Requirement requires that group health plans and issuers must make three separate machine-readable files (MRF) publicly available, free of charge, by July 1, 2022.

- The files are updated monthly and include the following detailed pricing information:
  - In network: Negotiated rates for all covered items and services between the plan or issuer and in-network providers.
  - Out of network: Historical payments to, and billed charges from, out-of-network providers. Files are not required if there are fewer than 20 claims for a service or a provider.
  - Prescription drugs: In-network negotiated rates and historical net prices for all covered prescription drugs at the pharmacy location level (this requirement is delayed).
  
- Purpose of the machine-readable files (MRF)
  - To provide raw data in a specific machine-readable format
  - This is a step that lays the groundwork for a consumer-facing experience, powered by this data, to inform employee decision making.
  
- Where can I access this information?
  - The URL to the file site is <https://premera.sapphiremrhub.com> and will be accessible on July 1, 2022