

## Transparency in Coverage Mandate

Frequently Asked Questions | 06.27.2022

## **Background**

- The Transparency in Coverage Rule (TCR) requires that Health plans make available to the public machine readable files with: In-network rates negotiated with providers and historical payments to out-of-network providers and their billed charges. A third requirement to publish machine readable files for certain prescription drug information has been delayed indefinitely by the federal government as it works to issue additional rules surrounding this requirement.
- The intent of this regulation is to provide health care pricing information that supports more informed decisions for receiving care.
- BCBSND will provide the following machine readable files, which are files where data is formatted in a
  way that can be processed by a computer, online:
  - o In-network provider rates for covered services.
  - Out-of-network allowed amounts and billed charged for covered services.
- This mandate applies to fully insured group health plans, self-funded group health plans and individual policies, with the exception that this mandate does NOT apply to grandfathered health plans.
- BCBSND is committed to sharing information regarding the TCR with our employer groups.

## **Frequently Asked Questions**

1. Will your plan build and manage the publicly accessible website with all required machine readable files on behalf of your clients?

BCBSND will have a publicly accessible webpage on <u>bcbsnd.com/transparencyinpricing</u> about the machine-readable file mandate with links to our machine readable file pricing.

2. Will files be provided in a manner that meets the output requirements for an enforcement date of July 1, 2022?

BCBSND will provide the files in a manner that meets the output requirements by July 1, 2022 via the BCBSND website which you are permitted to link to.

3. Will BCBSND be providing a link for clients to post on their public facing website?

Yes, BCBSND will have a publicly accessible webpage on <a href="https://bcbsnd.com/transparencyinpricing">bcbsnd.com/transparencyinpricing</a> about the machine readable files that can then be linked to from a client's public facing website.

4. Will there be any charge or access conditions, such as user accounts or password requirements, needed to reach the machine readable files?

BCBSND will post separate machine readable files publicly via HTTPs, with no charge or access conditions.

5. How often will files be updated? Will there be a listing of the most recent update?

Machine readable files will be updated on a monthly basis. The file date will be indicated in the header line of the file.

6. Which plans are required to link to the machine readable file webpage on their public facing website? Self-funded plans are required to link to the following page on their public facing website.

## 7. When is this effective?

Plan years beginning on or after July 1, 2022 must post for in-network provider rates for covered services and for out-of-network allowed amounts and billed charges for covered services. These rates and allowed amounts must be posted in the month is which the plan or policy year begins.

**Note:** If you have further questions, please reach out to your BCBSND account manager.