



# Frequently Asked Questions: Transparency In Coverage Rule

## General

On October 29, 2020, the Department of Health and Human Services, the Department of Labor, and the Department of the Treasury released the Transparency in Coverage final rule to deliver on President Trump's executive order on Improving Price and Quality Transparency in American Healthcare to Put Patients First. The requirements in this rule will give consumers the tools needed to access pricing information through their health plans. This rule builds upon previous actions the Administration has taken to increase price transparency by giving patients access to hospital pricing information.

### What does the Transparency in Coverage Rule require?

Starting July 1, 2022, the federal government's Transparency in Coverage Rule will require health insurers and group health plans to make publicly available machine-readable files that would include in-network and out-of-network rates and allowed amounts for covered items and services.

The Transparency in Coverage Rule also requires health insurers and group health plans to provide members with a price comparison tool. This tool must include 500 shoppable services by January 1, 2023.

### How is HAP addressing the Transparency in Coverage Rule?

HAP is working diligently to meet all the requirements as stated in the Transparency in Coverage Rule by the deadline.

### What is a machine readable file (MRF)?

Machine readable files, also known as MRFs, are digital representations of the in and out of network rate information in a file that can only be read by a computer system. These files are not intended to be leveraged by a member or patient. CMS is mandating these files be made available with the hope that technology companies will create applications that will display and present this data in a more user friendly way.

### Where can I access machine readable files (MRF)?

Beginning July 1, 2022, you will be able to access our machine-readable files by going to [hap.org/readable](https://hap.org/readable).

## **What data file format (e.g., JSON, XML, YAML, etc.) will be used for the machine readable files (MRF)?**

HAP will provide the data file in a JSON format.

## **What app do clients use to open the JSON file?**

There are many open and free applications available to open a JSON file. HAP is not defining or prescribing any particular one and recommends working with your IT organization as appropriate.

## **Does HAP have a cost estimator tool, and where can I find it?**

HAP's Healthcare Cost Estimator Tool is available for members today! It will be enhanced prior to January 1, 2023 in order to meet the Transparency in Coverage requirement of offering 500 shoppable services.

You can access our Healthcare Cost Estimator Tool by logging into our member portal at [hap.org/hap-member/costestimator](https://hap.org/hap-member/costestimator).

## **I don't see prescription drug files. Weren't they supposed to be a part of the Rule?**

Prescription drug files are a part of the Transparency in Coverage Rule; however, at this time, they are being delayed pending additional guidance from the federal government and not required.

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