

Machine Readable Files



Machine readable files is a requirement of the Transparency in Coverage Final Rule. Health insurers are required to publicly display certain health care price information via machine-readable files (MRF) beginning **July 1, 2022**. These machine-readable files will include negotiated rates with in-network providers and allowed amounts for out-of-network providers.

Insurers and self-funded plans must publicly post the files by July 1, 2022, which include detailed pricing data for all covered items and services.

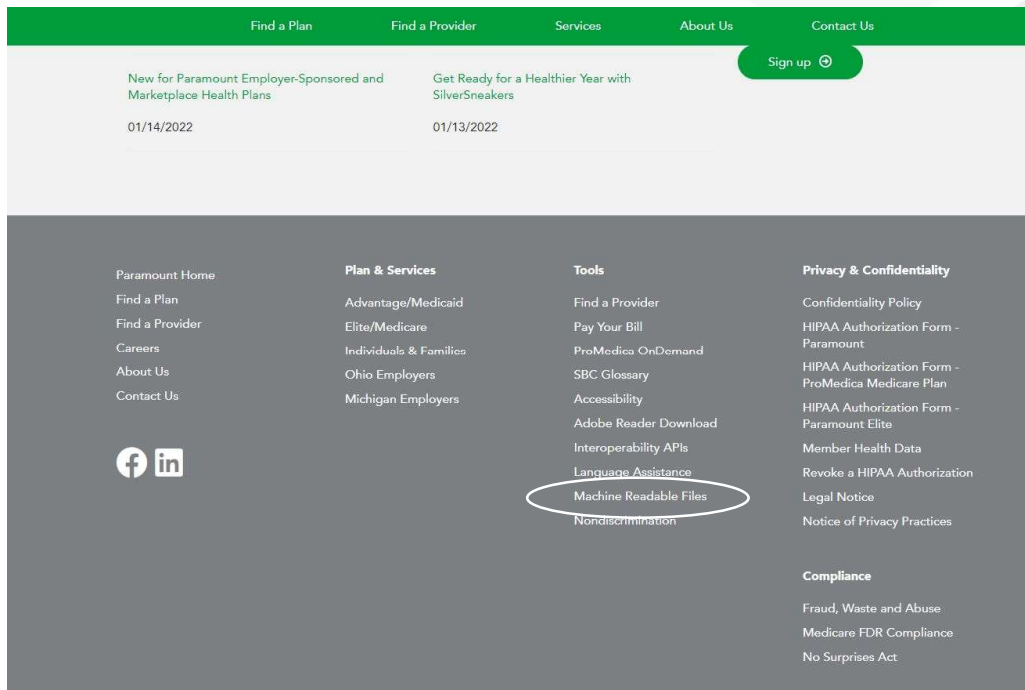
These files are not meant for plan participants, rather, the machine-readable files are formatted to allow researchers, regulators, and application developers to access and analyze data easily. These files are not member-friendly; however, member-friendly tools will be available in 2023 and 2024 per the Federal transparency efforts.

Mandate

This requirement is a result of the Transparency in Coverage rule. More information on the rule can be found on [CMS.gov](https://www.cms.gov).

Website

To comply with the rule, Paramount has created a dedicated MRF webpage. Links to the webpage can be found in the footer in all sections of the website under “Tools” and labeled as “Machine Readable Files”.





Pricing Transparency Resources

Machine Readable Files

These links lead to machine readable files (MRFs) that are made available and updated monthly according to the federal Transparency in Coverage Rule to promote transparency to certain types of health plans or issuers and obtain information on costs.

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Next Steps

A full consumer-friendly pricing transparency experience is underway and expected to go-live in 2023. This consumer experience will allow members to accurately estimate their out-of-pocket costs based on their benefits and counters, in real-time, for 500 services.