



Plan Sponsor Notice: Update on Machine-readable File

The Transparency in Coverage final rule, released on October 29, 2020, requires health plans and issuers to publicly disclose pricing information via machine-readable files (MRF).

As a self-funded plan sponsor, you are responsible for complying with the regulations and Aetna is committed to working with you to meet the MRF requirements of the Transparency in Coverage final rule.

What you need to do for July 1, 2022

Your machine-readable file (MRF) URL link will be emailed to your designated MRF primary contact on June 10, 2022. Your MRF primary contact should immediately post the MRF URL link to your website. As a reminder, once the URL is posted on your site, you do not need to update it because the MRF URL will be automatically updated each month with the new file.

If an Aetna microsite will host your MRF link, your account manager will add your URL to the microsite's Legal Notice section. You will receive an email from them when it is successfully added.

Fully insured and Small Group AFA, no action is needed. We will post the required data on Aetna.com.

Self-funded plan sponsors should retain MRF data according to their data retention policy. For fully insured plan sponsors, Aetna will retain the MRFs according to our data retention policy.

The MRF will contain your company's name and federal employer identification number (self-funded) or legal entity (fully insured). MRFs are intended for third party technology developers, as they are written in computer code, not English. Therefore, you do not need to share the URL with your employees. The MRF does not contain any benefit details or member personal health information.

On July 1st, your specific MRF data will be available via the URL link. The MRF will contain in-network (INN) negotiated rate information except for providers with unique payment methodologies that may not be available.

Additionally, the allowed amount MRFs may have little or no data because per the regulation, we are not allowed to include amounts that do not have 20 historical unique charges.

To manage this issue, the Tri-Agencies have provided an enforcement safe harbor protection for plans and issuers to satisfy reporting requirements when plans use alternative reimbursement arrangements and cannot determine accurate contracted dollar amounts until a claim is made.

We're here to help. If you have any questions or want to discuss this process, please contact me.