

Machine-readable files required on public sites by July 1, 2022, for Transparency in Coverage

As the initial enforcement date of July 1, 2022, approaches for posting the machine-readable files (MRF) under the Transparency in Coverage Rule, UnitedHealthcare is providing an overview of requirements for health insurers and group health plans, including self-funded, UnitedHealthcare Level Funded, Oxford Level Funded and All Savers Alternate Funding clients.

UnitedHealthcare is committed to supporting the Transparency in Coverage Rule by making MRFs available for UnitedHealthcare self-funded and level funded customers on July 1, 2022.

Self-funded and level funded plans are required to make the MRFs publicly accessible. This requires providing a link to MRFs prepared by the insurer/TPA.

To meet this requirement, MRFs will be posted monthly on transparency-in-coverage.uhc.com. This location is publicly available and accessible to all — no authentication is required.

While these files are accessible to all, the file itself is large, written in JSON — a machine-readable language — and not easily interpreted or searchable.

MRF for self-funded and level funded plans

To comply with the Transparency in Coverage Rule, self-funded and level funded customers must post the transparency-in-coverage.uhc.com link on a publicly available website.

Important considerations and next steps

- When the [UnitedHealthcare MRF link](#) is posted, it must be easily accessible without a login/password.
- Prior to July 1, 2022, the UnitedHealthcare transparency in coverage website will display sample fully insured data. Company-specific information will not be

displayed until July 1. Beginning July 1, the website will contain live data and MRFs in accordance with the requirements.

- Brokers and employers should work with applicable teams prior to July 1 to ensure the transparency in coverage website is publicly accessible by the required date.
- Brokers and employers may use the following language when posting the UnitedHealthcare transparency in coverage link:
 - *To access the machine-readable files created and published by UnitedHealthcare, please [click here](#).*
- Once the link is posted to a publicly available site, the employer responsibility is complete.
- Beginning July 1, 2022, employers may locate and view their MRF information. To do so:
 - Go to transparency-in-coverage.uhc.com
 - Search for the intended employer name
 - Associated MRFs will appear
 - Example: 2022-07-01_customer name_Choice-Plus_in-network-rates.json
- MRFs will be updated monthly in accordance with requirements

Transparency in Coverage regulation requires self-funded employers to publish the link on a public site. If a self-funded group does not have a publicly available website, please discuss available options with legal counsel. UnitedHealthcare does not provide legal advice.

MRFs are not the member-friendly consumer price transparency tool that will be available in 2023 and 2024.

For more information, please refer to the frequently updated [Transparency in Coverage FAQs](#) and [Transparency in Coverage website](#).