

# Machine-Readable Files Frequently Asked Questions (FAQs)

Updated March 2023

## **What are machine-readable files?**

As part of the federal Transparency in Coverage Rule, health insurers and self-funded group health plans or employer-sponsored plans are required to publicly display information, called machine-readable files. These files are updated monthly and include in-network negotiated provider rates and out-of-network provider allowed amounts.

## **What is included in machine-readable files?**

These files include a Table of Contents, as well as in-network negotiated provider rates and out-of-network provider allowed amounts that each contain vendor file references.

## **What is included in the Table of Contents?**

The Table of Contents (TOC) includes an index of the in-network negotiated provider rates and out-of-network provider amounts based on a given plan and product line.

## **What is an in-network rate?**

An in-network rate is the amount that a health insurer has agreed to pay a contracted provider for healthcare services. As part of the Transparency in Coverage Rule, these rate files include negotiated rates, underlying fee schedule rates used to determine cost-sharing, or derived amounts, according to the rate that is applicable to the health insurer's reimbursement model.

## **What is an out-of-network allowed amount?**

An out-of-network allowed amount is the maximum payment that a health insurer will pay for a healthcare service from a non-participating provider. As part of the Transparency in Coverage Rule, these rate files include the allowed amount for those items and services, including each unique amount associated with the individual provider.

## **When will machine-readable files be available?**

In compliance with federal guidance related to the Transparency in Coverage Rule, machine-readable files became publicly available on July 1, 2022, and will be generated on a monthly basis moving forward.

## **How can I access machine-readable files?**

In compliance with regulatory guidelines, machine-readable files are available through a public link on the [Mass General Brigham Health Plan website](#). The files can be accessed using a JavaScript Object Notation (JSON) viewer. For additional information on formatting and accessing machine-readable files, please visit the [GitHub on the Centers for Medicare & Medicaid Services \(CMS\) website](#).

To help members understand their healthcare costs, Mass General Brigham Health Plan members also have access to a variety of resources, such as our cost estimator tool to track the status of claims and cost-sharing within your plan through our [member app](#) and [member portal](#). Please note, machine-readable files can include provider reimbursement rates for services that may have restrictions within your specific plan.

## **How can I identify different providers in machine-readable files?**

Through these machine-readable files, users can find information for a variety of our plans, including Health Maintenance (HMO), Preferred Provider Organization (PPO), and high-performance network products. To locate specific providers, users can reference providers based on their National Provider Identifiers (NPI) code, which can be found on the CMS website: <https://npiregistry.cms.hhs.gov/>.

## **What should I do if I notice an issue or need assistance?**

We are committed to the federal Transparency in Coverage rule and providing high-quality information. If you experience any technical issues or need additional support, please contact us at 866-414-5533 or [HealthPlanCustomerService-Members@mgb.org](mailto:HealthPlanCustomerService-Members@mgb.org), and a representative will be able to assist you.

## **What are the system and browser requirements for accessing machine-readable files?**

Machine-readable files can be accessed using any internet-based browser with download capabilities. These files are highly complex, comprehensive, and can exceed 1 gigabyte in file size, which may require a computer software with higher Random Access Memory (RAM) or storage.

## **How often are machine-readable files updated?**

In compliance with regulatory guidelines, machine-readable files are updated on a monthly basis.