

Our Commitment to Transparency

Supporting our clients in compliance with Machine-Readable Files

Updated: July 1, 2022

Overview

On November 12, 2020, the Departments of Health and Human Services, Labor, and the Treasury finalized the [Transparency in Coverage Rule](#) that requires health insurers and group health plans to create a member-facing price comparison tool and post publicly available machine-readable files (MRFs) that include in-network negotiated payment rates and historical out-of-network charges for covered items and services, including prescriptions drugs.

At Blue Cross Blue Shield of Arizona (BCBSAZ), we are actively preparing for the upcoming requirements as part of the Transparency in Coverage Rule. But most importantly, we understand the impact on our clients. We are working to establish programs and tools to support you.

With our continued focus on making healthcare more affordable, we are using this opportunity to build out our existing portfolio of solutions to protect customers from unexpected costs.

Machine-Readable Files

Insurers and group health plans will be required to make available to the public—including consumers, researchers, employers, and third-party developers—machine-readable files disclosing detailed information on the costs of covered items and services, including prescription drug pricing, as follows:

- In-network negotiated rates for all covered items and services between the plan or issuer and in-network providers.
- Out-of-network allowed amount paid to and billed charges from out-of-network providers for all covered services within a 90-day period.
- **Pending additional rulemaking**, negotiated rates and historic net prices for prescription drugs will be available at a later date.

Frequently Asked Questions

What is a machine-readable file?

A machine-readable file (MRF) is a digital representation of data or information in a file that can be imported or read into a computer system for further processing.

What is the link to machine-readable files?

[Link to BCBSAZ Machine-Readable Files Search Homepage – Live 7/1/22](#)

Once files are live on July 1, you can search for in-network or out-of-network (if applicable) providers and allowed amounts by plan name.

Where will this information be made available?

BCBSAZ-provided information will be available to the public online. Files will be accessible at no charge without requiring log-in credentials and updated monthly. Please note that file names will change monthly. BCBSAZ will support its customers in complying with their obligations as follows.

Group Type	BCBSAZ Support
Individuals Under 65	<ul style="list-style-type: none"> › BCBSAZ will make machine-readable files available for in-network and out-of-network. › Clients will need access to BCBSAZ's public website, azblue.com, and can access machine-readable files here. <ul style="list-style-type: none"> Search by IU65 ACA – Search by Plan Name as per A1 Table below. IU65 (Non ACA) - Search by Plan Names as per A3 Table below.
Group Fully Insured (Small and Large)	<ul style="list-style-type: none"> › BCBSAZ will make machine-readable files available for in-network and out-of-network coverage issued. › Clients will need access to BCBSAZ's public website, azblue.com, and can access machine-readable files here. BCBSAZ is publishing the machine-readable files on the employers' behalf for coverage we provide. <ul style="list-style-type: none"> Search by Small Group ACA – Search by Plan Name as per A2 Table below. Large/Small (Non ACA) - Search by Plan Names as per A3 Table below.
Joint Administration (Self-Funded)	<ul style="list-style-type: none"> › BCBSAZ will make machine-readable files available for in-network and out-of-network coverage it jointly administers. › Clients will need access to BCBSAZ's public website, azblue.com, and can access machine-readable files here. <ul style="list-style-type: none"> Search by EIN / Employer Tax I.D.
CHS (Self-Funded; Network Rental)	<ul style="list-style-type: none"> › BCBSAZ will make machine-readable files available for in-network. › BCBSAZ will make machine-readable files available for download as CHS clients will host their own files or have another third party host them on their behalf. <ul style="list-style-type: none"> Search by 'Corporate Health Services' or 'Corporate Health Services Alliance'
Self-Funded; Blue Administered (ASC and Balanced Funding)	<ul style="list-style-type: none"> › BCBSAZ will make machine-readable files available for in-network and out-of-network coverage it administers. › Balanced Funded plans are fully administered by BCBSAZ and on and after July 1, 2022, BCBSAZ will make machine-readable rate files available for in and out of network services through a link on azblue.com. In the event a Balanced Funded customer needs to access these files, they can do so by using the Machine Readable file link on azblue.com. › Employers will need to post a link on their public website that leads to the files posted on the BCBSAZ site to help fulfill their requirements. While self-funded groups are responsible for compliance, we are happy to support our customers

	with a link to machine-readable files for the benefits we administer. Search by EIN / Employer Tax I.D.
FEP®	› Compliance will be handled by the FEP organization

A1. Individual ACA Plans

Plan Type	Network	Plan_Name (Searchable)
HMO	Neighborhood	53901AZ142-NBR
	MaricopaFocus	53901AZ142-MCF
	PimaFocus	53901AZ142-PMF
PPO	Statewide PPO	53901AZ149-PPO

A2. Small Group ACA Plans

Plan Type	Network	Plan_Name (Searchable)
PPO	Statewide	53901AZ143-PPO
	Alliance	53901AZ143-ALN
	PimaConnect	53901AZ143-PMA
HMO	Statewide	53901AZ144-HMO
	Alliance	53901AZ144-ALH
	PimaConnect	53901AZ144-PMA

A3. Non-ACA Plans (Examples)

Product_Code	Plan_ID (Searchable)	Plan_Name (Searchable)
ALN	53901	PPO Copay \$5500/90% Alliance
HMO	53901	BlueSelect \$3000/70%
PMA	53901	PPO Copay \$1000/80% PimaConnect
PPO	53901	53901-PPO
HMO	53901	53901-HMO

Does the rule apply to insurers and group health plans?

Yes, the rule applies to insurers in the group and individual markets and also to group health plans (but not grandfathered plans).

Will BCBSAZ charge for this?

BCBSAZ is not charging an additional fee. This is the standard option for self-funded and fully insured clients and will include in- and out-of-network medical MRFs for applicable clients,

including behavioral health claims.

What if my group carves out pharmacy?

Once the requirements for the prescription drug MRFs have gone into effect, we will only support pharmacy integrated with BCBSAZ. We will not be creating MRFs for employer group plans that carve out prescription benefits from BCBSAZ administration.

If I'm a new group, will BCBSAZ contact my previous servicer for any history?

BCBSAZ will be supporting these requirements for coverage BCBSAZ issues or administrators.

When will machine-readable files post?

BCBSAZ will post machine-readable files in the month in which a group's plan or policy year begins.

What action is needed?

BCBSAZ will post a link to machine-readable files for fully insured plans.

For self-insured plans, employers need to connect with their TPA to ensure that there is an available link provided for the files so that the employer can post them on their public website.

What is the purpose of the machine-readable files?

The purpose of these files is not meant for group members, and they are not member-friendly. The machine-readable files are formatted to specifically allow researchers, regulators, and application developers to more easily access and analyze data. Member-friendly tools and resources will be provided at a later time.

What file format will BCBSAZ be using?

Our data file format is javascript Object Notation (.JSON). The JSON files are stored in a compressed json.gz file format. In order to download the compressed machine-readable files, you will need to have a file compression utility. There are a number of options available depending on the type of computer you use.

Who do I contact if I have questions?

For general questions, please contact your BCBSAZ representative. For technical issues, email eSolutions@azblue.com or call 602-864-4844 or 1-800-650-5656 toll-free, 8 a.m. – 4:30 p.m. AZ time.