



IMPORTANT MESSAGE

Critical Information about Transparency in Coverage

Action required for 7/1/22 compliance

This communication is being sent to fully insured Cigna Medical clients with under 500 members.

Under the Transparency in Coverage Rule, issued in 2020 by the U.S. Department of Health & Human Services, Department of Labor and Department of the Treasury and enforced beginning 7/1/22, health insurance issuers must publish two separate machine readable files (MRFs):

- **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



What Cigna will do

- The Rule allows plans to use third parties to comply with the requirements. Cigna will be producing and hosting client-specific MRFs to assist you with compliance. More information regarding where these files will be hosted and how you can access them will be provided on or before May 15. These files will be hosted by Cigna at no cost to you.*

- If your company does not currently have a public-facing business website, Cigna is prepared to build one for you, free of charge.



What YOU need to do

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- The requirements stipulate that you need to make your specific MRFs available on your public website via links.
 - If you do not have a public-facing business website (one with no sign-in required and that is not an internal intranet site) and you need Cigna to build one for you, please follow the instructions below.
 - Email MRFCClientPreferences@Cigna.com the following information **by March 31**:
 - Your name
 - Your email address
 - Your client account name
 - Your Cigna account number
 - Your Employer Identification Number/Tax Identification Number



More information

If you have questions about the Transparency in Coverage Rule, please consult with your legal advisor or your broker.



IMPORTANT MESSAGE

Critical Information about Transparency in Coverage

Action required for 7/1/22 compliance

This communication is being sent to Administrative Services Only (ASO) Medical clients with under 500 members.

Under the Transparency in Coverage Rule, issued in 2020 by the U.S. Department of Health & Human Services, Department of Labor, and Department of the Treasury and enforced beginning 7/1/22, health insurance issuers must publish two separate machine readable files (MRFs) 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



What Cigna will do

- The Rule allows plans to use third parties to comply with the requirements. Cigna will be producing and hosting client-specific MRFs to assist our clients in compliance. More information regarding where these files will be hosted and how you can access them will be provided on or before May 15. These files will be hosted by Cigna at no cost to you.*

- If your company does not currently have a public-facing business website, Cigna is prepared to build one for you, free of charge.



What YOU need to do

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- The requirements stipulate that you need to make your specific MRFs available on your public website via links or host the files yourself.
 - If you do not have a public-facing business website (one with no sign-in required and not an internal intranet site) and you need Cigna to build one for you, please follow the instructions below.
 - Email MRFCClientPreferences@Cigna.com the following information **by March 31**:
 - Your name
 - Your email address
 - Your account name
 - Your Cigna account number
 - Your Employer Identification Number/Tax Identification Number
 - If you do not want Cigna to host your files (at no charge) and will host your own or have some other external party host them for you, please email MRFCClientPreferences@Cigna.com **by March 31** so we can capture your hosting preference. We have [attached](#) file system requirements and recommendations for your information.



More information

If you have questions about the Transparency in Coverage Rule, please consult with your legal advisor or your broker.