

# 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.

Fully insured customers are not required to publish MRFs since this is handled by the insurer. No action is required.

UnitedHealthcare is committed to supporting the Transparency in Coverage Rule by providing the required MRFs for all fully insured business on July 1, 2022.

MRFs will be posted monthly on [transparency-in-coverage.uhc.com](https://transparency-in-coverage.uhc.com). This location is publicly available and accessible to all, and no authentication is required. Beginning July 1 and monthly thereafter, when the link is clicked on, the files will appear.

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

## Summary of access to fully insured MRFs

- For fully insured machine-readable files the customer's name will not be reflected in the MRF name. Fully Insured MRFs will be published and searchable based on the fully insured plan legal entity, UHC, and the plan/network (i.e., UnitedHealthcare or affiliate legal entity-UHC-Choice Plus (network)).
- Example: 2022-07-01\_UnitedHealthcare-of-Oregon-Inc\_UHC-Choice-Plus\_allowed-amounts.json
- Beginning on July 1, you may locate and view the UnitedHealthcare MRFs on the UnitedHealthcare public site by going to [transparency-in-coverage.uhc.com](https://transparency-in-coverage.uhc.com).

Once on the site:

- Hit Ctrl-F on your keyboard to bring up a search bar.
- Type in the plan's legal entity and plan name (for example UnitedHealthcare of Colorado Choice Plus. If you are not sure of the legal name, check your COC or ID card.
- Remember fully insured plans do not include customer name.
- Multiple files may appear. Select the file that aligns to the plan documents and area of interests (network rates, allowed amounts, etc.)

Just a reminder, these MRF are not the member-friendly consumer price transparency tool that will be available in 2023 and 2024.

For more information, continue to refer to the [Transparency In Coverage FAQs](#) and the [Transparency in Coverage](#) external page on [uhc.com](https://uhc.com) which are updated frequently.



# Transparency in Coverage

## Overview

September 2021

In 2020, the Federal Government finalized two rules, both intended to make health care pricing more accessible and understandable for consumers. The “Transparency in Coverage” Rule requires health insurers and group health plans, including self-funded clients, to provide cost-sharing data to consumers via:

- **Machine-readable files:** Machine-readable files must be published for plan years beginning on or after July 1, 2022 and provide pricing data for covered items and services (in-network negotiated payment rates, historical out-of-network allowed amounts, and prescription\* drug rates and historical costs). Information in these files must be updated monthly
- **Consumer price transparency tool:** This online tool for members will include personalized, real-time, cost-share estimates for covered services and items, including Rx with paper versions available upon request. The tool will be available for plan years beginning on or after Jan 1, 2023 for 500 designated services and plan years beginning on or after Jan 1, 2024 for all services

## Transparency in Coverage: The UnitedHealthcare perspective

UnitedHealth Group has long supported actionable price and quality transparency for consumers and currently offers transparency tools to a significant portion of our business. Compliance with the laws and regulations applicable to our business is a fundamental commitment of UnitedHealth Group, and we intend to comply with the requirements of the new rules.

## UnitedHealthcare’s commitment to transparency

UnitedHealth Group is committed to quality, affordable health care that helps to meet people’s unique health care needs.

We have created a simpler, more transparent and more personal health care experience by offering tools and resources to help consumers make informed decisions about their health care

We want our members and health care providers to receive clear and complete information about the cost and quality of care so we’ve created:

- MyUHC.com and UnitedHealthcare app, which provides consumers with information on claims, provider costs, health

plan details, digital ID cards, and information on deductibles and copayments

- Rally Connect® that creates a comprehensive picture of what consumers should expect during their treatment and allowing comparisons of treatment options and quality information across sites of service
- Pre-Check MyScript® to allow providers to view and share real-time cost, coverage, and safety information
- MyScript Finder® that gives consumers information on out-of-pocket costs for prescription drugs based on the location of the pharmacy, benefit plan design, and cost-sharing

\* Pharmacy machine readable files are deferred pending additional rulemaking.

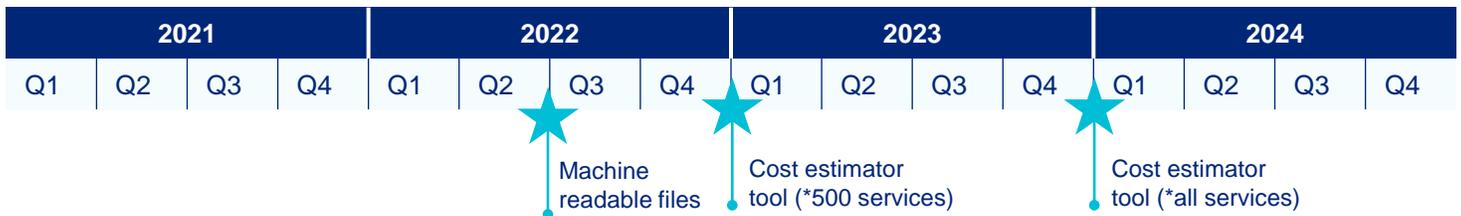
# UnitedHealthcare's commitment to transparency (continued)

We have developed programs to address individuals' specific health-related concerns and comprehensive care needs, including:

- Resource services (bariatric, cancer, congenital heart disease, fertility, neonatal, transplant)
- Centers of Excellence (cancer, bariatric, cancer/oncology, congenital heart disease, neonatal, fertility solutions, spine and joint, transplants, ventricular-assist devices)
- Special needs initiative
- We are a market leader in consumer transparency tools that are available to a significant portion of our business

- Quality and cost information is available to more than 26 million UnitedHealthcare employer-sponsored plan participants at myuhc.com, as well as through the UnitedHealthcare mobile app
- These tools enable members to review cost estimates for more than 820 common medical services across 600 episodes of care
- People who use UnitedHealthcare's online or mobile transparency resources pay 36% less than nonusers, and UnitedHealthcare members collectively accessed more than \$10.9 billion in cost estimates during 2019

## Transparency in coverage timeline



## Supporting clients' "transparency in coverage" rule

UnitedHealthcare is working to ensure a price transparency tool and machine-readable rate files are available for all UnitedHealthcare platforms, pricing structures, and plan designs for individuals and their authorized representatives at the appropriate time

We are committed to helping our customers comply with the new rule

- We will continue to gather information from customers on what their needs are

- Self-funded customers that have plans with custom networks should discuss their specific needs with their UnitedHealthcare representative
- Customers can expect timely and relevant information regarding potential administrative costs as more details become available

By leveraging the full capabilities of UnitedHealth Group, across UnitedHealthcare and Optum, differentiated value to our customers and members and reducing the total cost of care

## Next steps/timeline

Summer and Fall 2021	Winter 2022
Broker/customer briefings	Broker/consultant/client updates

**For more information**

Transparency in Coverage [external FAQ](#)

[CMS Fact Sheet](#)

Transparency in Coverage [Final Rule](#)

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