



## **The requirement to Post Machine-readable Files**

In 2020, the Federal Government finalized “[Transparency in Coverage](#)” Rule, which 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 on a publicly available site based on the enforcement date of July 1, 2022, for plan years beginning on or after Jan. 1, 2022. These files provide pricing data for covered items and services based on in-network negotiated payment rates and historical out-of-network allowed amounts. A machine-readable file is defined as a digital representation of data or information in a file that can be imported or read by a computer system for further processing without human intervention while ensuring no semantic meaning is lost.

These files are in the Centers for Medicare & Medicaid Services (CMS) defined format (JSON) and are not meant for a member-friendly search of rates, benefits, or cost sharing. Information in these files must be updated and published monthly. Members should log in to [empireblue.com](http://empireblue.com) for this information.

Thank you