

IMPORTANT MESSAGE

Critical Information about Transparency in Coverage

This communication is regarding fully insured and self-funded Cigna medical clients with a standard machine-readable files hosting service.

Under the Transparency in Coverage Rule, issued in 2020 by the U.S. Department of Health & Human Services, U.S. Department of Labor and U.S. Department of the Treasury and enforced beginning 7/1/22, health plans (which includes clients who sponsor employee benefit plans) and health insurance issuers must publish two separate 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.

This link leads to the machine-readable files that are made available in response to the federal Transparency in Coverage Rule and includes negotiated service rates and out-of-network allowed amounts between health plans and healthcare providers. The machine readable files are formatted to allow researchers, regulators, and application developers to more easily access and analyze data.

<https://www.cigna.com/legal/compliance/machine-readable-files>