



Transparency in Coverage

The below link leads to the machine-readable files that are made available in response to the federal Transparency in Coverage Rule effective July 1, 2022 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.

For CIGNA:

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

For Midland Choice:

- <https://api.midlandschoice.com/mrf> - click on network 2E

As a reminder, 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