

	<i>Question Around Machine-Readable Files</i>	<i>FAQ Guidance</i>
MRF Compliance	<i>What makes a TPA / Employer Group Compliant under TIC?</i>	Under the final Transparency in Coverage Rule, a plan or issuer must disclose in-network negotiated rates plus billed and out-of-network allowed amounts through machine-readable files posted on an internet website. To be compliant, TPA administrators should publish their Bluebook URL for MRF files on their website and point employer groups/clients to this location. Employer groups and clients may want to post their individual MRF links on their site. This is not required for compliance.
Locating MRFs	<i>How should stakeholders interact with Machine-Readable files?</i>	Machine-readable files are not designed for human consumption. MRFs are designed for populating tools like Healthcare Bluebook. To avoid confusion, only share MRF links with stakeholders that are educated on their value and purpose. We advise not sharing MRF links directly with members. Healthcare Bluebook’s online shopping tool will incorporate MRFs and pricing data in a digestible format for members and stakeholders to shop for care.
	<i>Where are MRFs Located?</i>	https://mrf.healthcarebluebook.com/Loomis
	<i>What is the naming convention for In and Out-of-Network MRFs?</i>	MRFs should be created by benefit plan identifiers such as EIN. The EIN is not the tax identifier in most cases. In-network MRFs include “in-network-rates” and Out-of-network MRFs include “allowed-amounts.” Healthcare Bluebook will use a Friendly Name for MRF files when MRFs are not specific to an EIN.
	<i>How do I search for an employer group’s MRF files?</i>	It is helpful to know your EIN and the name of the benefit plan when searching. MRFs will appear as links on the site with a Friendly Name or the standard CMS naming convention noted above. Due to the high volume of links, a search should be performed by using the “Ctrl”+“F” Find feature in your browser for a particular EIN, network, or benefit plan name. Do not search for the name of the employer group.
	<i>Why is a particular MRF not showing on the site?</i>	Unfortunately, commercial in-network MRFs are being made available around or after the 7/1/22 enforcement date due to delays in the CMS final specifications. Healthcare Bluebook has worked closely with TPAs to identify commercial MRF locations and we hope to have all MRFs available ASAP. Some networks have opted to not create MRFs at all. Also, TPAs have opted to only post certain files on the Healthcare Bluebook MRF site (i.e. Out-of-network MRFs only), so your MRF may be available in a different location. Employer groups should confirm with TPA main contacts and data resources that the benefit plan MRF should be on the Healthcare Bluebook MRF site.
	<i>What is a Table of Contents File?</i>	If a plan generic (not EIN specific) MRFs, a Table of Contents file may appear on the site. These will be created post 7/1/22 for some benefit plans and TPAs (contact Bluebook if there are questions on ToC files).
	<i>Why was I sent to another website to find my MRF?</i>	Several networks have elected to host their MRFs on their website in a public location. Bluebook has provided a connection to these websites via URL to minimize maintenance and storage costs.
Downloading MRFs	<i>How do I download an MRF file?</i>	Step 1: Click on the MRF link on the main MRF home webpage Step 2: Click the Blue “Download” button and the file will download to your machine. Note: MRF files can be very large and download times may vary.
MRF Report	Can I get a report of all the MRF files?	Healthcare Bluebook can provide a monthly csv file with the File Name and the URL upon request.