

Transparency in Coverage – Machine Readable Files

What's New?

The Transparency in Coverage Final Rule requires insurers and group health plans to publish machine readable files starting July 1, 2022. These files contain in-network rates and out-of-network allowed amounts.

- We are providing supporting materials on machine readable files to ASO groups
 - [Machine Readable Files Implementation Guide](#) is now available for ASO accounts. This document outlines employers on Blue Cross and Blue Shield of New Mexico (BCBSNM) rollout timeline, how to access the files, and all formatting details.
 - [Instructions \(to access sample files\)](#)
- Sample machine readable files are available in a staging environment. The files may help groups understand what information will appear in the final files. Instructions are available for ASO accounts to access their sample files. [These sample materials are for informational purposes only and should only be used prior to July 1, 2022.](#)
- When accessing files, groups will need to input their Employer Identification Number (EIN).

Transparency in Coverage – Machine Readable Files

- Users might need to download an unzipping software (e.g., WinZip) to unzip the files
- Once the unzipped machine readable files are opened, users will see the files in JSON format
- If only one EIN – each plan will be listed. Example PPO vs. HMO
- Only the most recent version of the rate files will be maintained in an online version. Accounts wishing to access historical records for internal analytics or inquiries are encouraged to download and store the available data each month.
- Machine readable files data is stored for seven years offline. Inquiries for historical data, required for an audit, may be obtained upon request.
- Machine readable files would not be member-driven or member-focused. Members wouldn't be the end consumer for these files – machine readable files are for employers, governmental agencies, consultants, providers, media.
- Members have access to our tool – Cost Estimator in BlueAccessSM for Members

Transparency in Coverage – Machine Readable Files

What's Next?

What's next: BCBSNM will continue to monitor further regulatory developments related to the machine readable files and the approach below may be subject to change based on any such developments.

- BCBSNM will aim to make machine readable files available on a publicly accessible site for ASO groups by June 25, 2022, for plan years starting on or before July 1, 2022, and then upon plan year renewal after July 1, 2022. These files will be posted separately from the Fully-Insured files.
- BCBSNM will host machine readable files for benefits that will be managed via a link on bcbsnm.com for both Fully-Insured and Self-Insured groups.
 - Self-Insured groups may choose to direct individuals to this website via a link or opt to download the file from this site to host in an alternative location.
 - If a group doesn't host through the bcbsnm.com link, we are not liable for any inaccurate information.