As the initial enforcement date of July 1, 2022, approaches for posting the machine-readable files (MRF) under the Transparency in Coverage Rule, UnitedHealthcare is providing an overview of requirements for health insurers and group health plans, including self-funded clients.

UnitedHealthcare is committed to supporting the Transparency in Coverage Rule by making MRFs available for UnitedHealthcare self-funded customers on July 1, 2022.

Self-funded plans are required to make the MRFs publicly accessible. This requires providing a link to MRFs prepared by the insurer/TPA.

To meet this requirement, MRFs will be posted monthly on transparency-in-coverage.uhc.com. This location is publicly available and accessible to all, and no authentication is required.

Beginning July 1 and monthly thereafter, the MRFs will appear on this site.

While these files are accessible to all, the file itself is large, written in JSON, which is a machine readable language, and not easily interpreted or searchable.

Action for self-funded plans

To comply with the Transparency in Coverage Rule, as a self-funded customer, you must post UnitedHealthcare's transparency-in-coverage.uhc.com link on your own publicly available website. We are providing this live link now so you can make preparations to have the link posted by July 1, 2022.   Please remember that the machine-readable files themselves will not be available until July 1.

- To allow ample time to post the URL, UnitedHealthcare has provided the link: https://transparency-in-coverage.uhc.com/

  This link will automatically link the visitor to UnitedHealthcare's transparency-in-coverage.uhc.com page.

- When you connect our MRF link via your publicly available website, remember it cannot be password protected or difficult to locate.

- Prior to July 1, the link has sample fully insured data and not live data. The URL will contain live data by 7/1 in accordance with the requirements.

- To test that the link is working, click on the link and you should see the sample data below. Please note, this is only a placeholder for now and will not include your company data at this time.

- Upon viewing the data, your test is complete.

- Share the link with your organization's team responsible to place it on the publicly accessible site where you will display the link.

- You may wish to add the following language when you post the link on your site:

  UnitedHealthcare creates and publishes the Machine-Readable Files on behalf of [add customer name.]

  To link to the Machine-Readable Files, please click on the URL provided: transparency-in-coverage.uhc.com

- Once the link is posted to a publicly available site, the employer responsibility is complete, since UnitedHealthcare will update the MRFs each month as required.

- Beginning July 1, 2022, an employer may locate and view their Machine-Readable File information. To do so:
    - Hit Ctrl-F on your keyboard to bring up a search bar.
    - Type in your employer name and the associated MRFs will appear.
    - Example: 2022-07-01_customer name_Choice-Plus_in-network-rates.json.

- Multiple files may appear. Select the ones with your company name and the information and area of interests (network rates, allowed amounts, etc.).

- Files will be updated monthly in accordance with the requirements.

Important: please note that the Transparency in Coverage regulation requires self-funded employers to publish the link on a public site. Therefore, if a self-funded group does not have a publicly available website, we would recommend you discuss your options with your legal counsel. **UnitedHealthcare does not provide legal advice.**

Just a reminder, these MRF are not the member-friendly consumer price transparency tool that will be available in 2023 and 2024.

For more information, continue to refer to the [Transparency In Coverage FAQs](#) and the [Transparency in Coverage external page](#) on uhc.com which are updated frequently.