

# CMS Transparency in Coverage

Machine Readable Files  
Access Instructions



**ZACHRY**

## **Machine-Readable File (MRF) Overview**

Under the Transparency in Coverage Final Rule, plans and issuers will disclose pricing information to the public through machine-readable files accessible via a table of contents file. One file requires disclosure of negotiated rates between plans and providers for covered items and services, known as the In-Network File. The second file discloses unique allowed amounts and billed charges for out of network services, known as the Out-of-Network Allowed Amount File. The machine-readable files are posted on a publicly accessible website, free of charge, without requiring personal identifying information or logging into an account. The file is updated monthly. A third file related to pharmacy is indefinitely on hold. The file contents also include coverage options subject to the Texas Health Care Reimbursement Rate Information pursuant to Chapter 38 of the Texas Insurance Code.

A machine-readable file is a digital representation of information in a file that can be imported or read by a computer system for further processing without human intervention, while ensuring no semantic meaning is lost. **The machine-readable file exchange uses the JavaScript Object Notation (JSON) file format and leverages CMS schema version 0.10 as defined on the [CMS GitHub site](#).**

## **Files Available**

As described, the In-Network file and the Out-of-Network File is published to the public site available in the Table of Contents file.

- The In-Network File discloses negotiated rates between plans and providers for all covered items and services.
- The Out-of-Network Allowed Amount File discloses unique allowable amounts paid for out-of-network services as well as the associated billed charges during a specified time period.

Both are available via a separate link in the table of contents.

## Instructions to Access Machine-Readable Files Links

To access the machine-readable files, each account has a unique link to a webpage based on the account's Employer Identification Number (EIN). This webpage is publicly available without needing a secured log in code. The process for accessing the In-Network and Out-of-Network (Allowed Amounts) machine-readable files will be the same.

1. To access the machine-readable files, select the URL, <https://www.bcbstx.com/asomrf?EIN=261256814>. The following screen should appear. Click on the download  button towards the bottom right-hand side of the screen to continue.

### Machine Readable Files

Last Update: 2022-06-25

The Transparency in Coverage Final Rule and Texas House Bill 2090 require disclosure of the negotiated rates with in-network providers and the historic allowed amounts paid to out-of-network providers, for all health plans available to employers. Files containing this information for the plans covered are published on this page.

The files may be large and download times may be significant. Internet speed, browser, and computer hardware may impact your download time/speed.

Depending on your operating system, you may need to download a tool to open. There are various tools available on the internet; some are free and some are at cost.

For more information on machine-readable files, please refer to the [Implementation Guide](#).

Table of Contents

2022-06-25\_Blue-Cross-and-Blue-Shield-of-Texas\_261256814\_index 

2. A pop-up box will come up asking if the user would like to cancel or download. Click on the download button to continue.

### Machine Readable Files

Last Update: 2022-06-25

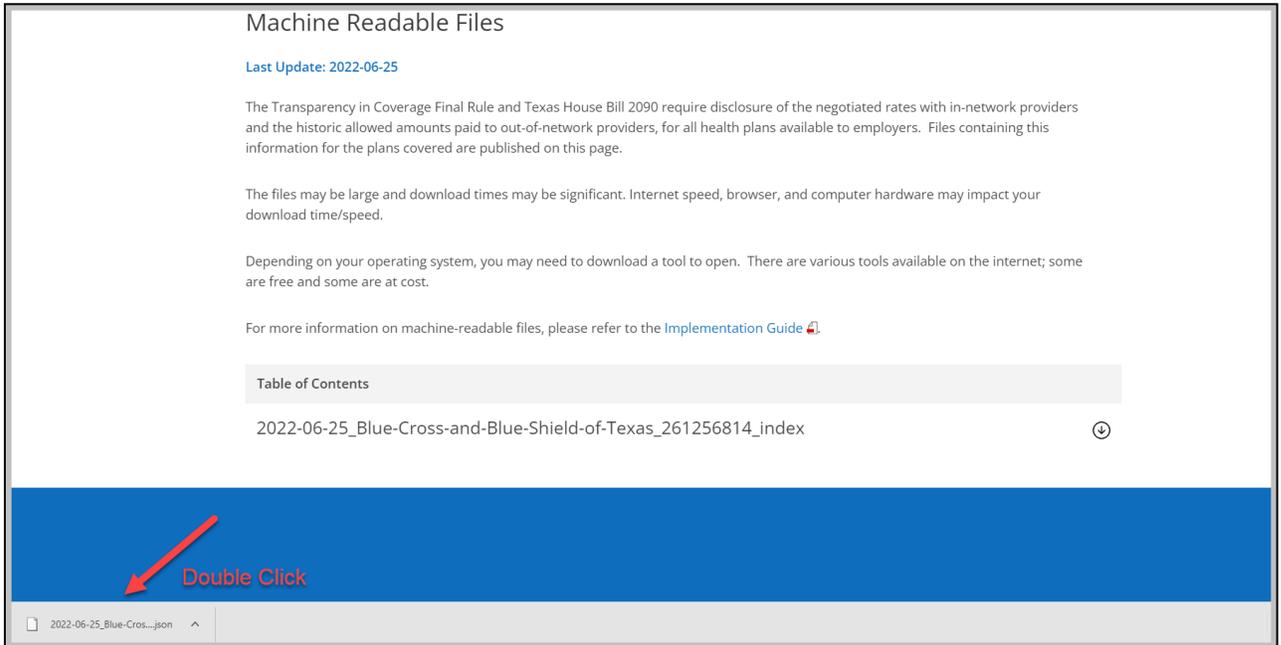
The Transparency in Coverage Final Rule and the historic allowed amounts paid to out-of-network providers, for all health plans available to employers. Files containing this information for the plans covered are published on this page.

The files may be large and download times may be significant. Internet speed, browser, and computer hardware may impact your download time/speed.

Depending on your operating system, you may need to download a tool to open. There are various tools available on the internet; some are free and some are at cost.

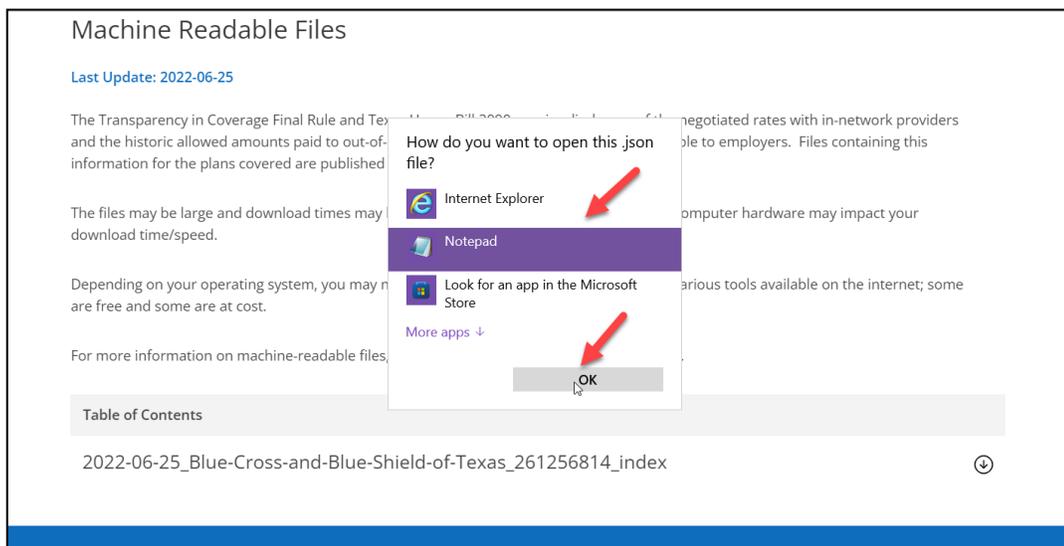
2022-06-25\_Blue-Cross-and-Blue-Shield-of-Texas\_261256814\_index

- After the file is downloaded, you will see the file in the bottom left-hand corner of your screen. Double click to open the file.

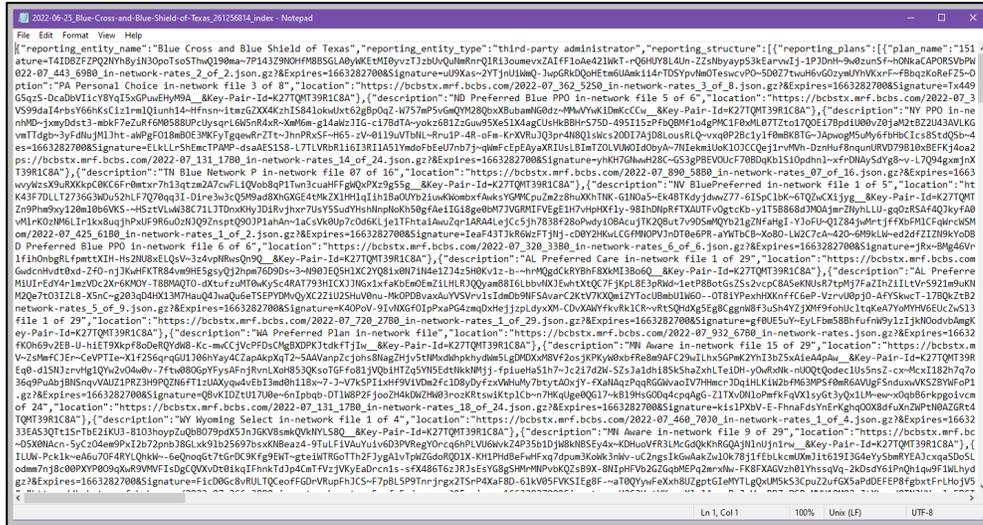


(Depending on the application used to open the file, you may need to copy and paste the machine-readable files into your browser. These files are compressed using the .gzip format, which may require a tool to open)

- After you double click to open the file, another pop-up window will appear asking "How do you want to open this .json file?" Click on "More apps" and scroll until you find "Notepad". Select "Notepad" and then click "OK".  
*Note: The apps display may look different on your screen. If you are using a macOS or iOS device, the app required to open the json file may be different.*

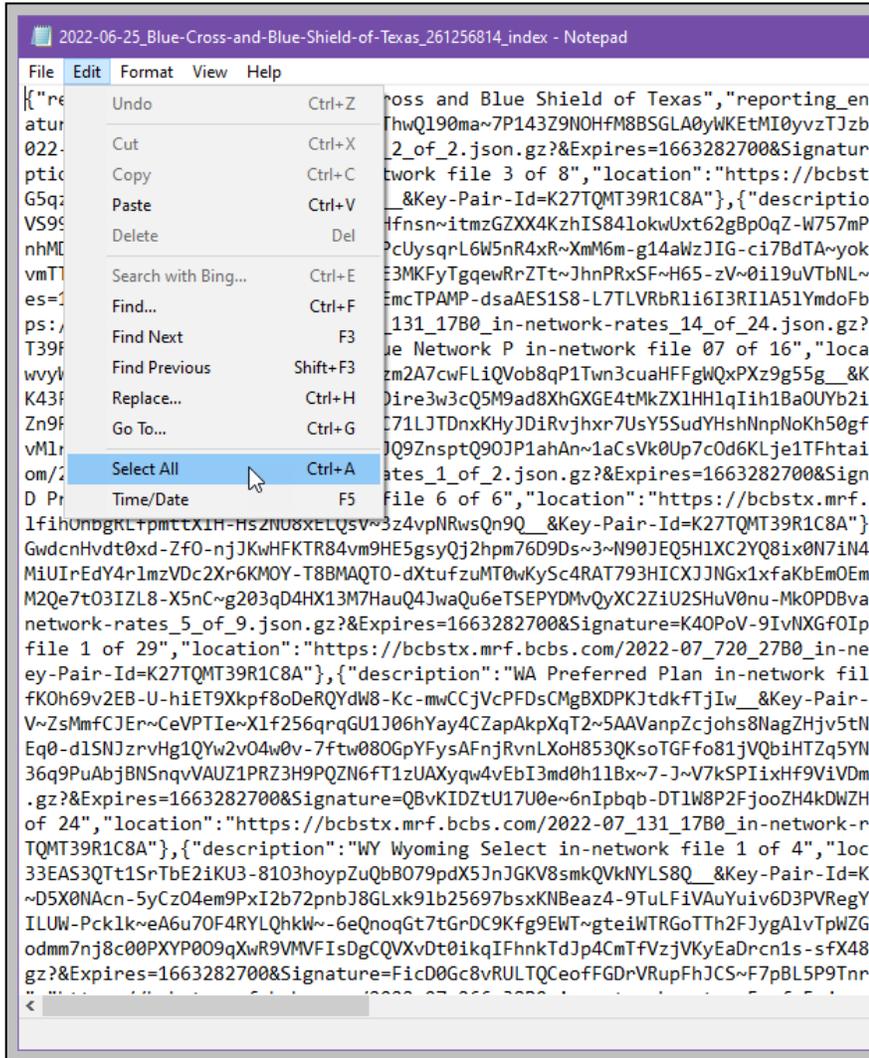


- The file will contain the Zachry's benefit plans and in-network and out-of-network machine-readable files. Once the file is opened in "NOTEPAD," the table of contents will show as in the sample below:

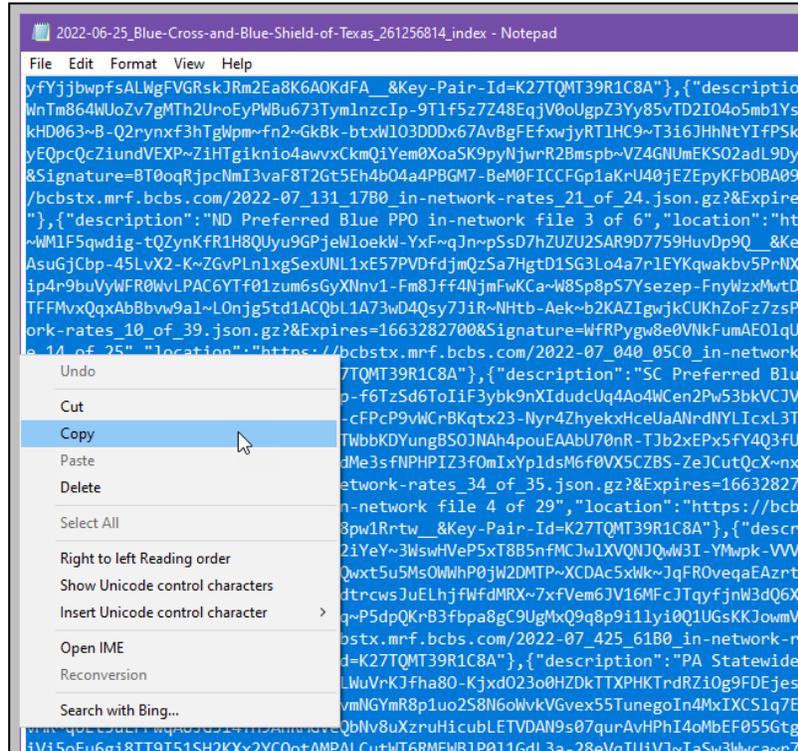


a.

- At the top left corner select "EDIT." A drop-down box will appear, click "SELECT ALL"



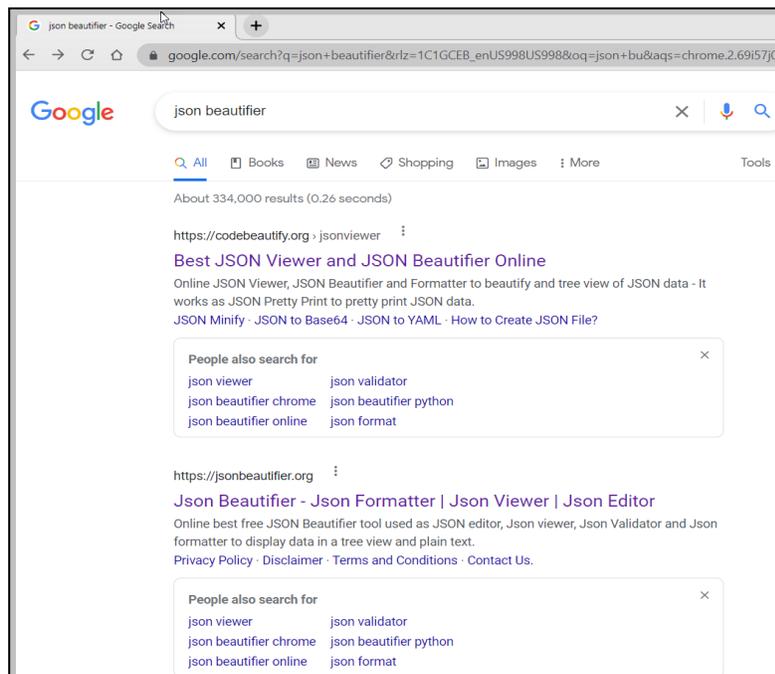
7. Once you “SELECT ALL” the screen will turn blue. Place cursor on the blue screen and right click. When you right click a pop up will appear. You will choose “COPY”.



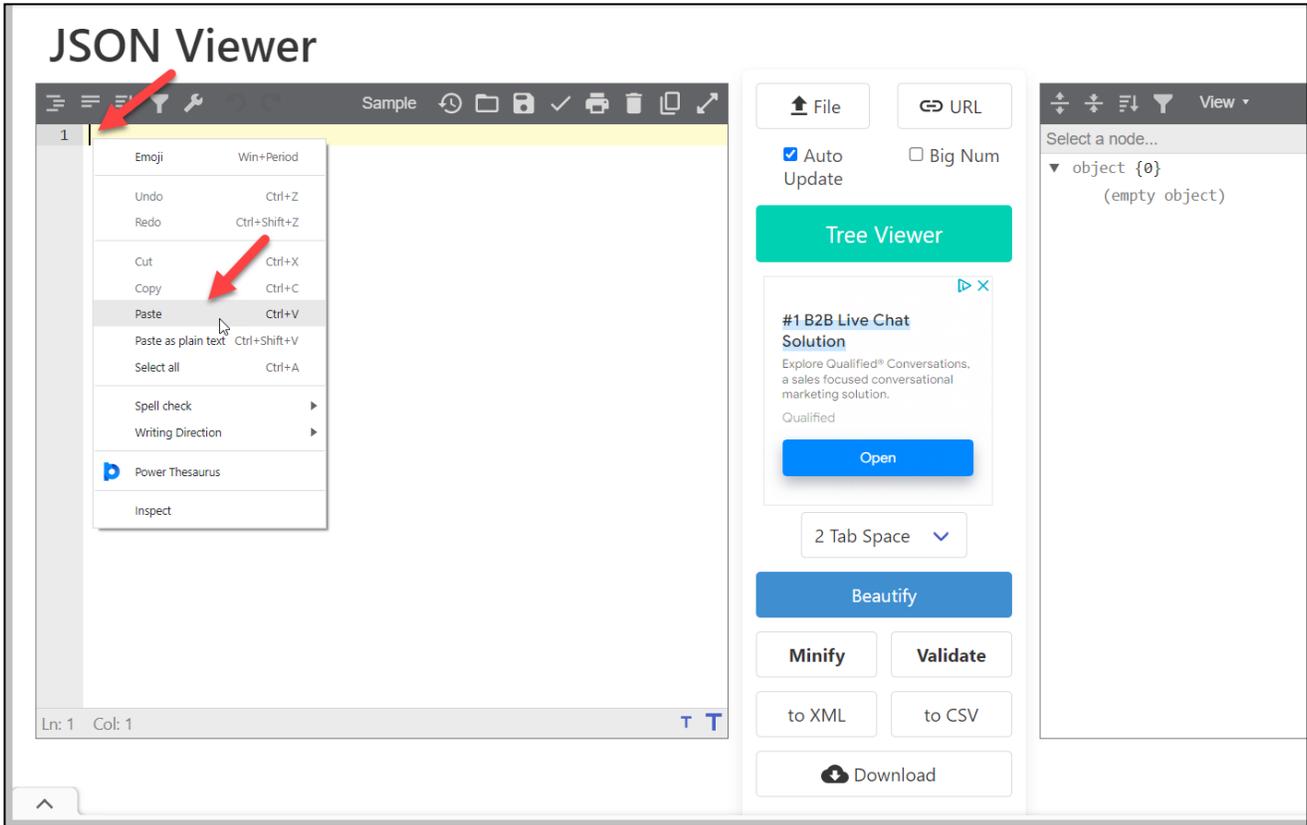
The files that have been opened in NOTEPAD are in .json format. You will need to open the file using a formatting tool such as Notepad++ or copy to a **.json beautifier tool** on the internet to read the structure of the file.

(The following instructions use the .json beautifier method)

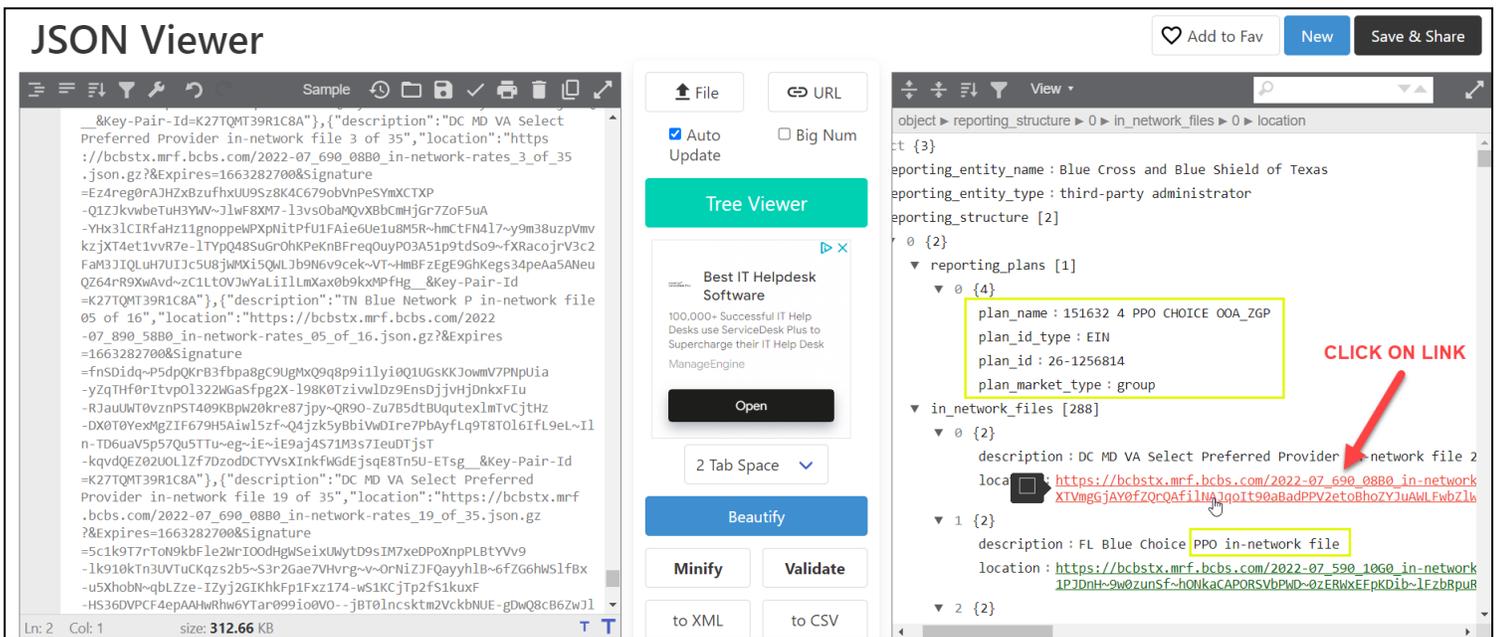
8. After the files have been copied from NOTEPAD, open your web browser and search “json beautifier” Click and choose one of the options.



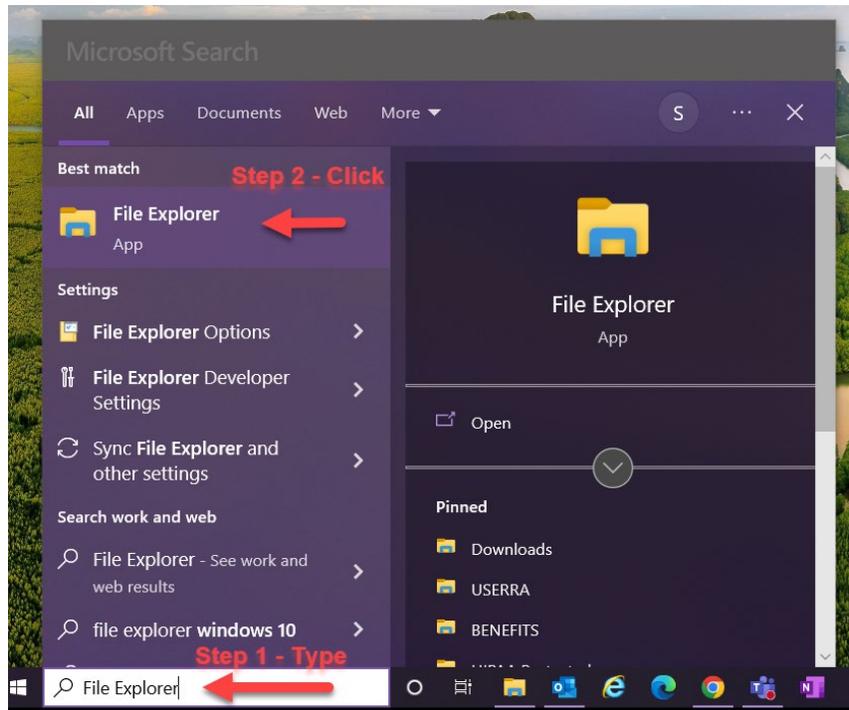
- Once the .json viewer has opened, place your cursor in the upper left hand corner of the left box. Right click and choose "PASTE"



- Once you hit "PASTE", the data in json format will be converted into identifiable language. The file will contain Zachry's benefit plans, in-network and out-of-network machine readable files. Click the link.

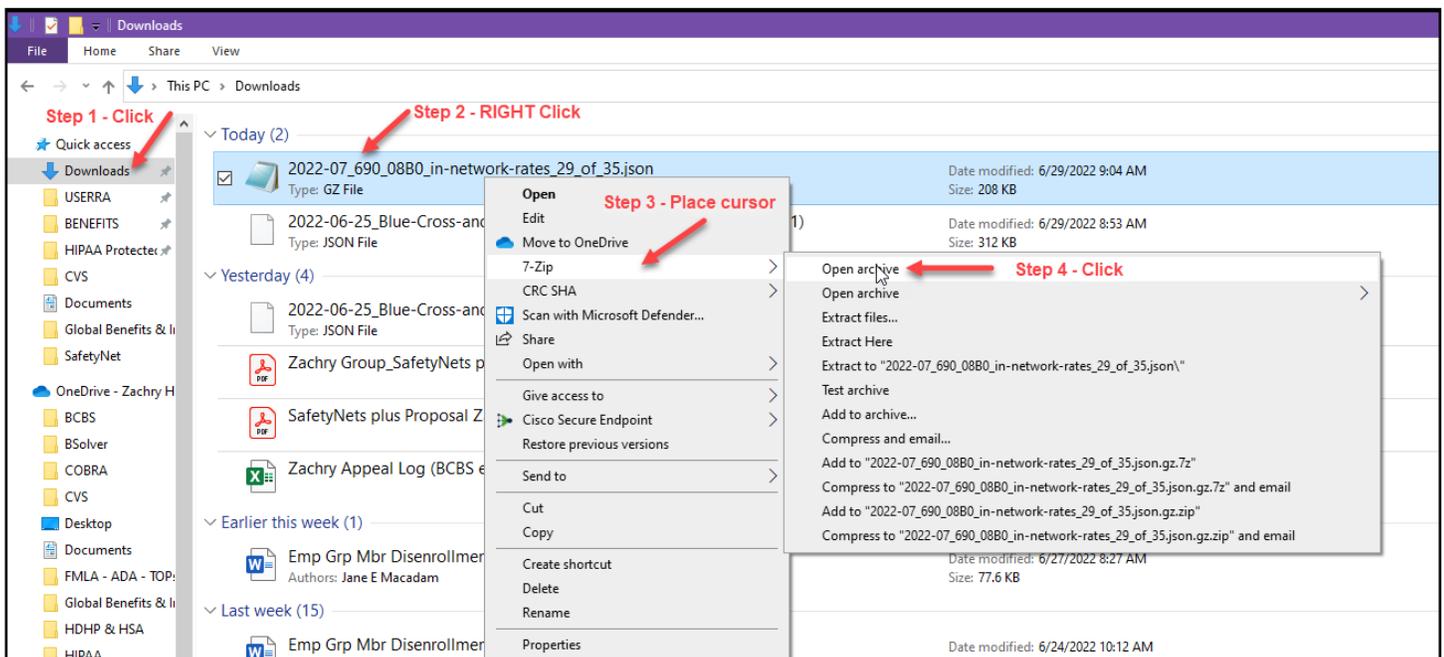


11. Once you click on the link, on your PC, go to your “FILE EXPLORER”

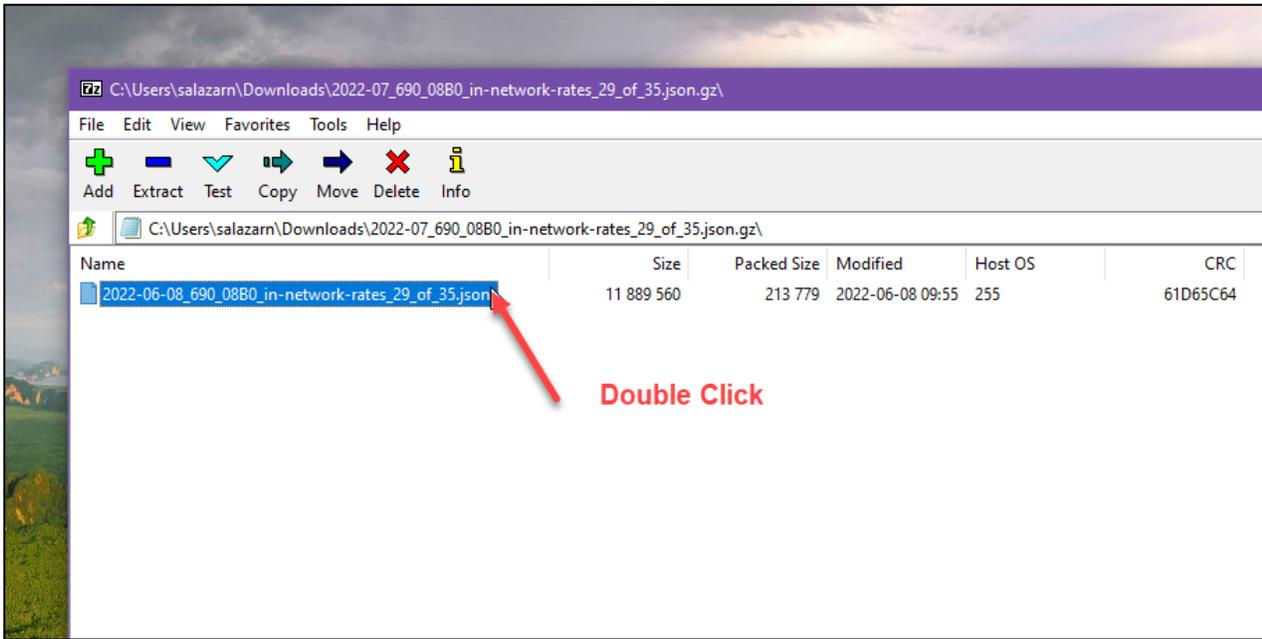


12. Once you are in your “FILE EXPLORER”,

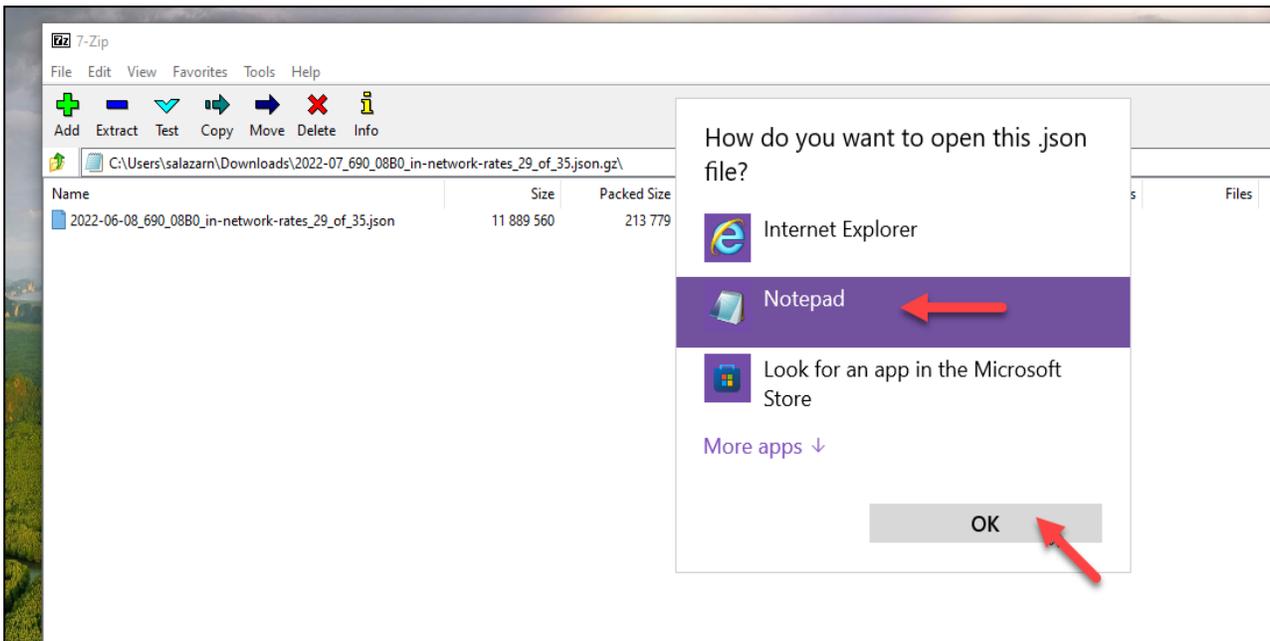
- a. Click on “DOWNLOADS”
- b. Right Click on .json file
- c. A pop-up window will appear, scroll and highlight “7-ZIP”
- d. Scroll and Click “OPEN ARCHIVE”



13. Once you click "OPEN ARCHIVE", a new window will open. Double Click the .json file:



14. When you double click the .json file, a pop window will appear. Choose to open the file with "NOTEPAD"



15. Once you click "OK" another window will open in "NOTEPAD." Users will then see the machine-readable file in JSON format which is the layout required under the regulations.

```
2022-06-08_690_08B0_in-network-rates_29_of_35 - Notepad
File Edit Format View Help
{
  "provider_group_id": 690.42188,
  "location": "https://mrf.carefirst.com/mrf-files/40142_041.json"
},
{
  "provider_group_id": 690.42192,
  "location": "https://mrf.carefirst.com/mrf-files/45406_041.json"
},
{
  "provider_group_id": 690.42196,
  "location": "https://mrf.carefirst.com/mrf-files/44771_041.json"
}],
"in_network":[
  {
    "negotiation_arrangement":"ffs",
    "name":"Labor Room/Delivery",
    "billing_code_type":"RC",
    "billing_code_type_version":"2022",
    "billing_code":"0721",
    "description":"Labor Room/Delivery Labor",
    "negotiated_rates": [{"provider_references": [690.41899],"negotiated_prices": [{
      "negotiated_type":"per diem",
      "negotiated_rate":2500.00,
      "expiration_date":"9999-12-31",
      "service_code": ["25"],
      "billing_class":"professional"}]}
  ]
},
{
  "negotiation_arrangement":"ffs",
  "name":"Evaluation and Management",
  "billing_code_type":"CPT",
  "billing_code_type_version":"2022",
  "billing_code":"99464",
  "description":"attn at delivery 1st stabilization of newborn",
  "negotiated_rates": [{"provider_references": [690.41910],"negotiated_prices": [{
```