

Guidance to Access Machine Readable Files (MRFs)

The Consolidated Appropriations Act of 2021 (CAA) requires non-grandfathered major medical group health plans and insurance carriers to disclose detailed pricing information in two separate machine-readable files (MRFs). Under the CAA's corresponding Transparency in Coverage rules (TiC Final Rules) jointly published by the U.S. Department of Labor (DOL), Health and Human Services and U.S. Treasury (together the tri-agencies), these two MRFs must be posted by the plan on a public website that is freely accessible with no log-in required.

Blue Cross of Idaho has made these files available via our [Developer page](#).

1. Navigate to <https://www.bcidaho.com/for-developers>
2. Click 'Machine-readable files'
3. You are presented with a list of available files – select 'Transparency in Coverage'
4. Once in the MRF Hub – select Self Insured

MRF Hub

Providing in-network provider negotiated rates and historical out-of-network rates

To view machine readable files for a specific employer group, please enter the group name or HIOS/EIN identifier.

FULLY INSURED **SELF INSURED**

Search by Company Name Search by HIOS/EIN Identifier

Example: Sapphire-Digital Example: 12345678

FILES	COMPANY NAME	FILE NAME
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5. You have two options to find the group – enter in either the **name** or the **EIN** of the group.
6. When the lookup is complete – you have the option of downloading the entire file or copying a link to the file. (Note – These files are regenerated monthly. The link you copy in January may not work in February.)

CostAdvisor

Blue Cross of Idaho members can access the Cost Advisor Tool located on their member landing page to the far-right of the screen:

