Machine-Readable File (MRF)

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README FILE

Truli for Health is an Independent Licensee of the Blue Cross and Blue Shield Association.

README FILE

This Readme file is created to assist users/consumers on navigating to the MRF webpage, what each link entails and how you can install and view the data once it is downloaded using applicable software(s).

Federal Mandate:

- In October of 2020, a federal regulation was passed requiring all Plans/Issuers to disclose all Provider Priced Services to the public for free and be maintained on a monthly basis. Each plans pricing information must be made available for public download via the Plan website and delivered in a format called Machine Readable Files (MRF). The data in these files are structured in the JSON format and are not human readable. The files can be automatically read and processed by design specific software applications.

What is Machine-Readable File (MRF) and what is it entails:

- **Truli for Health** is committed to helping consumers navigate through complex pricing for services. The Transparency in Coverage Final Rule requires issuers to publish machine readable files that identify costs pertaining to Products and Providers. The MRF Files will include negotiated rates for services from In-Network Providers, allowed amounts from for Out-of-Network Providers and Plan Information and URLs from the Table of Contents (TOC). Actual costs could vary based on many factors, including Product variations and Provider billing practices. The Machine-Readable Files will be updated monthly in accordance with the requirements.
    - ❑ **In Network:** Negotiated rates for all covered items and services between the plan or issuer and in-network providers.
    - ❑ **Out of Network:** Allowed amount paid to, and billed charges from, out-of-network providers for all covered services within a 90-day period.

- As a general matter, the information in the machine-readable files will be meaningless to the average person and it is not member-friendly. The purpose of the MRFs are to allow application software, analytics companies, Providers and other Plans to consume and create useful products and services that can be leveraged to manage health care costs.

Instructions for Fully-Insured Groups

Machine-Readable File Information to Fully-Insured Groups:

❖ **Where to locate the In-Network and Out-of-Network MRF File using the Table of Content:**
  - Visit the Truli for Health website https://www.truliforhealth.com/members/resources/machine-readable-files

    Important Note: These are very large JavaScript Open Notation (JSON) files (50GB to 120GB) that may take a while to download. If your system has limited capability, they may not be downloadable. Download speeds and time are dependent on your internet speed, browser and computer hardware.
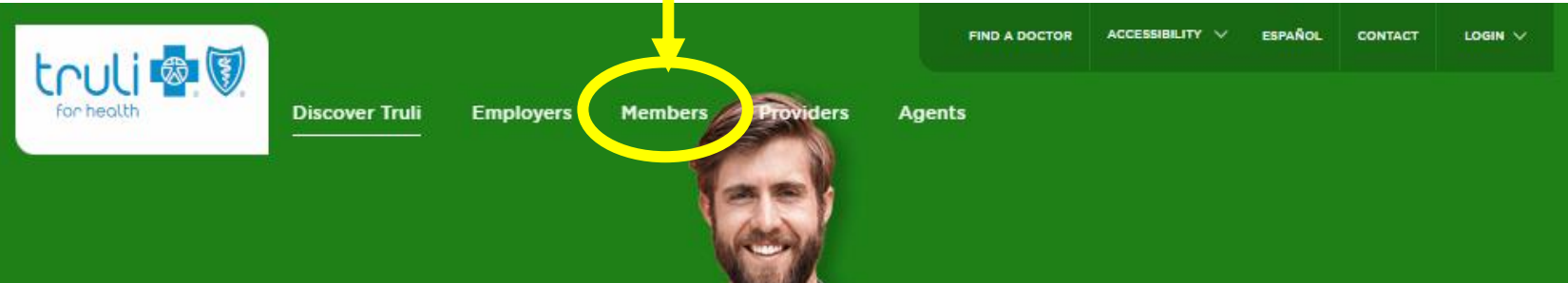
  - Scroll down and navigate to the Health-Insurance-Issuer index file link
  - For fully-insured groups open the Health Insurance Issuer file and search for the applicable MRF Files using your Plan ID Employer Identification Number (EIN) or 10-Digit HIOS. If you don't know your EIN, please contact your employer to get it.
  - Open the Health-Insurance-Issuer index JSON file using the software application, search for your respective 'Reporting Plan' based on your 'Plan ID' (EIN) or 10-Digit HIOS.
  - Scroll down to locate the In-Network Files & Allowed Amount File URLs which are below the 'Reporting Plan Object.'
  - Copy the desired In-Network File URLs and paste the link into a browser (Chrome preferred) to download and view the JSON format file
  - Copy the desired Allowed Amount File URL and paste the link into a browser (Chrome preferred) to download and view the JSON format file

*Technical Note- Files must be preprocessed either using Beefy Spark Cluster or SAX based JSON Traversal Package in one of the listed software(s):
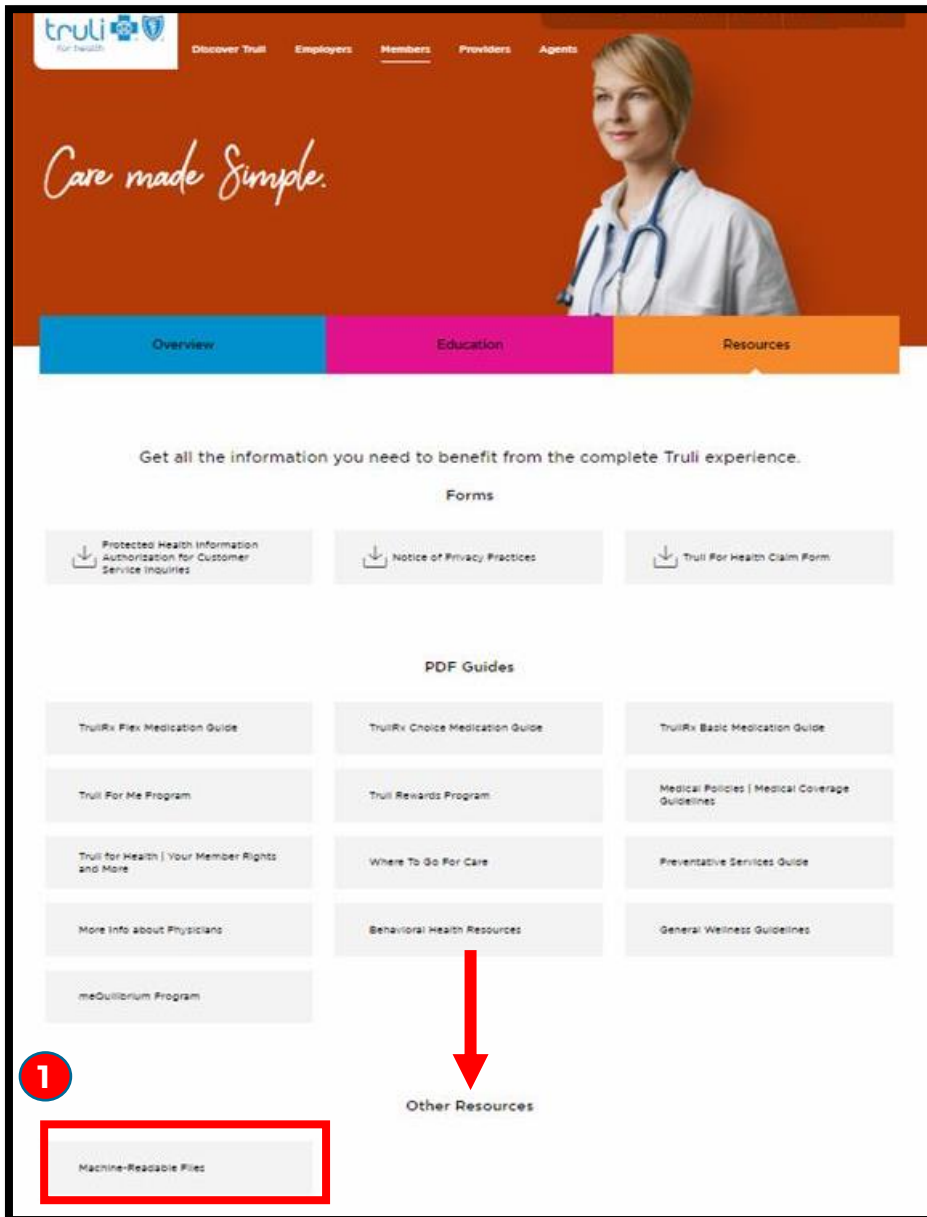1) Spark, 2) Java, 3) Node (JS), 4) Dot Net, 5) Python, 6) GO
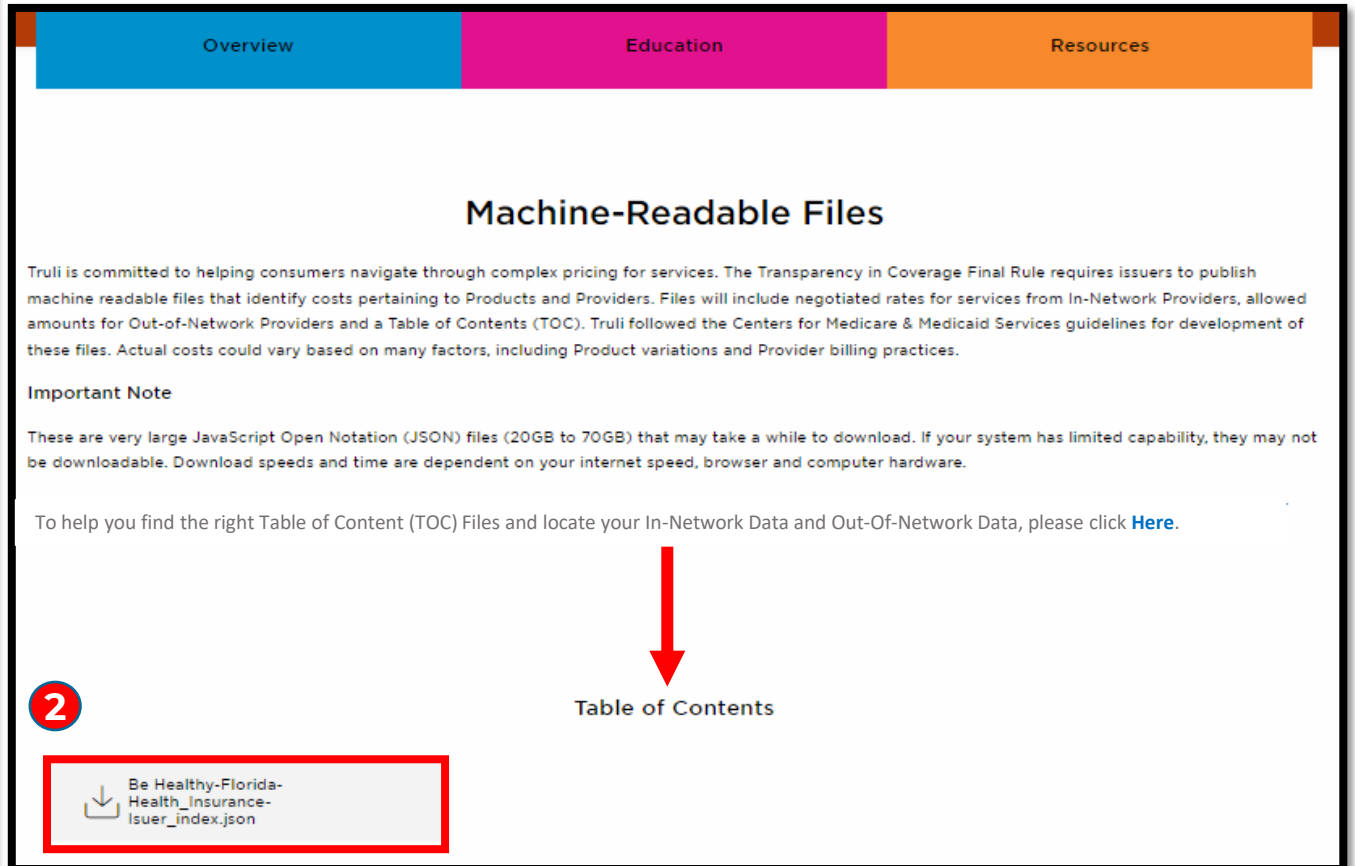
Navigation to Machine-Readable File Webpage

https://www.truliforhealth.com

#	Step-by-Step
A	Search and visit the Truli for Health corporate website
B	On the 2nd Menu Bar Panel: Select **Member** *(Circled Yellow)*
C	On the Member webpage (Blue): Scroll down to mid-page Select **Resources** *(Circled Yellow)*

Navigation to Machine-Readable File Webpage

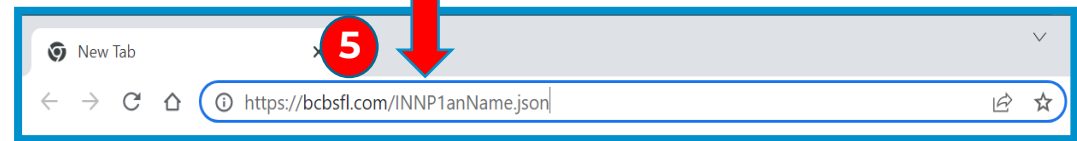| #	Step-by-Step
1	On Resource section Page, scroll down to "Other Resources" Click on Machine-Readable File
2	On Machine-Readable Files webpage: Scroll down to Table of Contents section to **download** the Be Healthy_Florida-Health_Insurance Issuer for your use

Locating & Downloading In-Network File(s)

#	Step-by-Step
3	In the **BeHealthy-Florida-Health-Insurance-Issuer_index.json:** 　　Search for your "plan_id" based on your "plan_id_type" (EIN or HIOS) to acquire your Plan information
4	Under the "reporting_plans" object 　　Locate your "in_network_files" object
5	How to view the **In-Network Files**: 　　Select / copy the "location" URL(s) provided 　　Paste the URL(s) in a browser to trigger a download

*Based on the URLs/ Links following files entails below types of Data:
- Inter-Plan → In-Network Data
- Local → In-Network Data
- Out-of-Network Data


```
"reporting_entity_name": "Blue Cross and Blue Shield of Florida, Inc.",
"reporting_entity_type": "Health Insurance Issuer",
"reporting_structure": [
    {
        "reporting_plans": [
            {
                "plan_name": "BlueCare",
                "plan_id_type": "EIN",
                "plan_id": "592015694",
                "plan_market_type": "Group"
            },
            {
                "plan_name": "BlueCare",
                "plan_id_type": "HIOS",
                "plan_id": "30252FL001",
                "plan_market_type": "Group"
            }
        ],
        "in_network_files": [
            {
                "description": "in-network file",
                "location": "https://bcbsfl.com/INNPlanName.json"
            }
        ],
        "allowed_amount_file": {
            "description": "allowed amount file",
            "location": "https://bcbsfl.com/ONNPlanName.json"
        }
    }
```
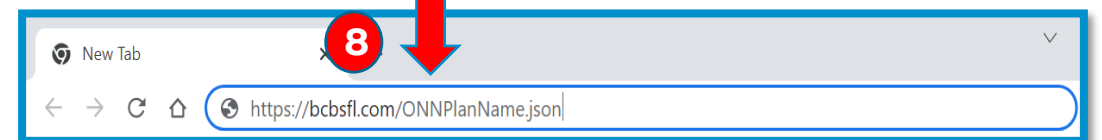
New Tab

https://bcbsfl.com/INNP1anName.json

Locating & Downloading Out-of-Network File(s)

#	Step-by-Step
6	In the **BeHealthy-Florida-Health-Insurance-Issuer_index.json:** Search for your "plan_id" based on your "plan_id_type" (EIN or HIOS) to acquire your Plan information
7	Under the "reporting_plans" object Locate your "allowed_amount_file" object

8	How to view the **Allowed Amount (Out-of-Network)** Files:
	    Select / copy the "location" URL(s) provided
	    Paste the URL(s) in a browser to trigger a download

*Based on the URLs/ Links following files entails below types of Data:
- Inter-Plan → In-Network Data
- Local → In-Network Data
- Out-of-Network Data

```
"reporting_entity_name": "Blue Cross and Blue Shield of Florida, Inc.",
"reporting_entity_type": "Health Insurance Issuer",
"reporting_structure": [
    {
        "reporting_plans": [
            {
                "plan_name": "BlueCare",
                "plan_id_type": "EIN",
                "plan_id": "592015694",
                "plan_market_type": "Group"
            },
            {
                "plan_name": "BlueCare",
                "plan_id_type": "HIOS",
                "plan_id": "30252FL001",
                "plan_market_type": "Group"
            }
        ],
        "in_network_files": [
            {
                "description": "in-network file",
                "location": "https://bcbsfl.com/INNPlanName.json"
            }
        ],
        "allowed_amount_file": {
            "description": "allowed amount file",
            "location": "https://bcbsfl.com/ONNPlanName.json"
        }
    }
```

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https://bcbsfl.com/ONNPlanName.json

Thank you

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Questions or Concerns?

Should you have any technical issue(s) on downloading any of files from the Table of Contents, please use the email below to ask your questions or concerns.
mrfdevteam@bcbsfl.com