

## Transparency in Coverage Rule

Under the Transparency in Coverage Rule, issued in 2020 by the U.S. Department of Health & Human Services, U.S. Department of Labor and U.S. Department of the Treasury and enforced beginning 7/1/22, health plans (which includes clients who sponsor employee benefit plans with level funded plans) and health insurance issuers must publish two separate Machine Readable Files (MRFs):

\* 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

Presbyterian Health Plan is pleased to confirm both the In-Network Negotiated Rate and Out-of-Network Allowable files are now available at the below link:

<https://www.phs.org/tools-resources/member/Pages/applicable-rates.aspx>