

# Health Plan Price Transparency in Coverage

On November 20, 2020, the U.S. Department of Health and Human Services, Labor and Treasury issued the Transparency in Coverage Rule to increase the availability and transparency of healthcare price information to consumers, increase market competition and lower healthcare prices.

This Rule mandates that group health carriers and self-insured plans provide public access to two “machine readable files” (MRFs).

1. The first file must include the payment rates negotiated between healthcare plans and in-network providers for all covered items and services (the “In-Network File”)
2. The second file must include the unique amounts a plan allowed, as well as the associated billed charged for covered items or services furnished by out-of-network providers within a 90-day period. The file must include at least 20 historical entries to help protect individual participant privacy (the “Out-of-Network File”)

To meet this requirement, M-NCPPC has contracted with UnitedHealthcare to prepare, post and update the MRFs on a monthly basis.

MRFs are accessible free of charge. You do not have to establish a user account or password and do not have to provide personally identifying information such as name, emails address or telephone number.

To access the files:

- [Click here \(Opens in a New Window\)](#)
- Search for “The Maryland-National Capital Park and Planning Commission” to locate files

If you have any questions, contact the Health & Benefits Office ([benefits@mncppc.org](mailto:benefits@mncppc.org) or 301-454-1694).