



Transparency in Coverage Rule

In 2020, the Federal Government finalized “Transparency in Coverage” Rule, which requires health insurers and group health plans, including self-funded clients, to provide cost-sharing data to consumers via:

Machine-readable files: Machine-readable files must be published on a publicly available site based on the enforcement date of July 1, 2022, for plan years beginning on or after Jan. 1, 2022. These files provide pricing data for covered items and services based on in-network negotiated payment rates and historical out-of-network allowed amounts. A third machine-readable file for prescription* drug rates and historical costs has been delayed pending further guidance. Information in these files must be updated and published monthly. [Click here to Access MRF link](#)

Consumer price transparency tool: This online tool for members will include personalized, real-time, cost-share estimates for covered services and items, including pharmacy. Paper versions must be available upon request. For plan years beginning on or after Jan 1, 2023, the online tool must provide cost-share estimates for 500 shoppable services. For plan years beginning on or after Jan. 1, 2024, the online tool must provide cost-share estimates for all covered services.

UnitedHealth Group has long supported actionable price and quality transparency for consumers and currently offers transparency tools to a significant portion of our business. Compliance with the laws and regulations applicable to our business is a fundamental commitment of UnitedHealth Group, and we intend to comply with the requirements of the new rules.