

Machine Readable Files

- <https://www.medmutual.com/For-Employers/Employer-Resources/No-Surprises-Act-Legislation.aspx>

MEDICAL MUTUAL

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No Surprises Act/Transparency Under the Consolidated Appropriations Act, 2021

Why Choose Medical Mutual? Plans & Products Employer Resources

Medical Mutual is committed to full compliance with federal law and regulations concerning [surprise billing](#) and [transparency in coverage](#). We are committed to helping you understand the legislation, its impact to our members and employer groups, and what Medical Mutual is doing to be fully compliant with the legislation. Check back often for updates or visit [cms.gov](https://www.cms.gov) for more information.

- + No Surprises Act - Overview
- + Transparency in Coverage - Overview
- + Advanced Explanation of Benefits
- + Continuity of Care
- + Cost Comparison Tool
- **Machine-Readable Files (In- and Out-of Network Information)**

Insurers and group health plans must create and publish machine-readable files with rate information per the Transparency in Coverage (TIC) rule.

Starting July 1, 2022, you can find the files for our active plans [here](#). (Please Note: Prior to July 1, this link will redirect to MedMutual Find A Provider.) You can search by plan name, or employer identification number (EIN).

These files will be updated monthly and include negotiated rates for all in-network providers, and allowed amounts and historical billed charges for out-of-network providers. At this time, the TIC rule's requirement to post pharmacy cost information has been deferred to an undetermined time.

Due to the methodologies used to capture this data, and the complex required format, these Machine Readable Files are intended for use in technical analysis rather than by consumers in making decisions. Further, the methodology used to prepare these files may be different than that of other payers with the same requirements.

Medical Mutual has a current cost estimator tool on My Health Plan that can be used by members to compare costs of procedures and services by network providers. Additionally, our cost tool is being enhanced as we constantly work to improve our members' experience and be complaint, and a new version will be available starting on January 1, 2023.