Machine-Readable File (MRF)

README FILE

BlueCross BlueShield of Oklahoma

Employee Health Insurance is offered by the City of Enid. Blue Cross Blue Shield is the third party administrator of the city's health plan

CITY OF Enid OKLAHOMA

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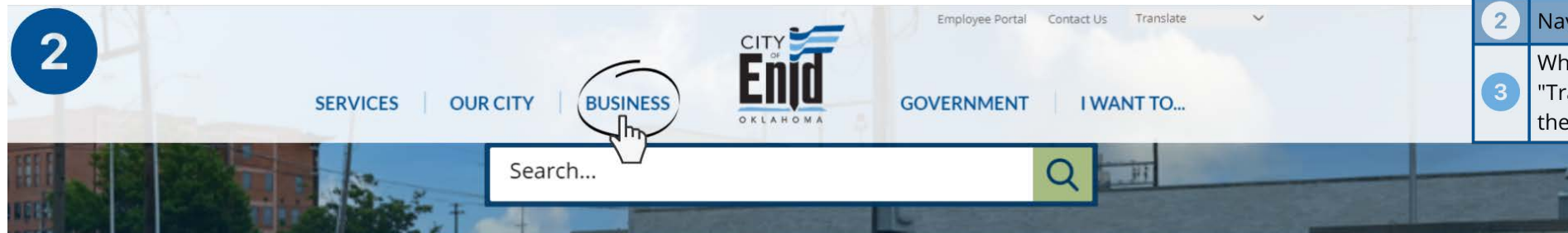
What is Machine-Readable File (MRF) and what is it entails:

- 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.

Navigating to Machine-Readable File Webpage

1 https://www.enid.org/

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Navigating through Health-Insurance-Issuer File

Step by Step

1 Once you are on the Transparency in Coverage webpage.

2 Under **Machine Readable Files**: Select **Download Machine-Readable Files**

3 A New Tab Will Open:

Click on the **Blue Cross and Blue Shield of Oklahoma** link and Download

Locating & Downloading In-Network File(s)

Step by Step

4 After Downloading the File:
Upload the file to a code beautifier like codebeautify.org/jsonviewer

5 Under the "reporting plans" object
Locate your "plan name"

6 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 URL(s)/ Links following files entails below types of Data:
- Inter-Plan > In-Network Files
- Local > In-Network Files
- Out-of-Network Files

```
reporting_entity_name : Blue Cross and Blue Shield of Oklahoma
reporting_entity_type : third-party administrator
reporting_structure [2]
  ▼ 0 {3}
    ▼ reporting_plans [2]
      ▼ 0 {4}
          plan_name : YN9836 7 PPO HSA PLAN A FAMILY_YUN
          plan_id_type : EIN
          plan_id : 73-6005197
          plan_market_type : group
        1 {4}
          plan_name : YN9836 8 PPO HSA PLAN A SINGLE_YUN
          plan_id_type : EIN
          plan_id : 73-6005197
          plan_market_type : group
    ▼ in_network_files [510]
      ▼ 0 {2}
          description : CA BlueCross PPO in-network file 9 of 25
          location : https://bcbsok.mrf.bcbs.com/2022-07_040_05C0_in-network-rates_9_of_25.js
                     EbZgapy~YCw3US5oxlLxCOqDA76l5vvcahvruAPBH0MAbqJLgl2F4wlSPD9iVfQwWeK5fDSM
      ▼ 1 {2}
          description : NY BluePPO in-network file 27 of 213
          location : https://bcbsok.mrf.bcbs.com/2022-07_302_42B0_in-network-rates_27_of_213.
                     tnCBCdkq4JWMHEJ1pbavd8DLDrRlNNXw9mV5XW2I9StZqBS2eOjxHuUjRzBZR2lFmGI5eof4
```

Thank You!

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. mrfinquiry@bcbsok.com