

Machine-Readable File (MRF)

README FILE



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



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.

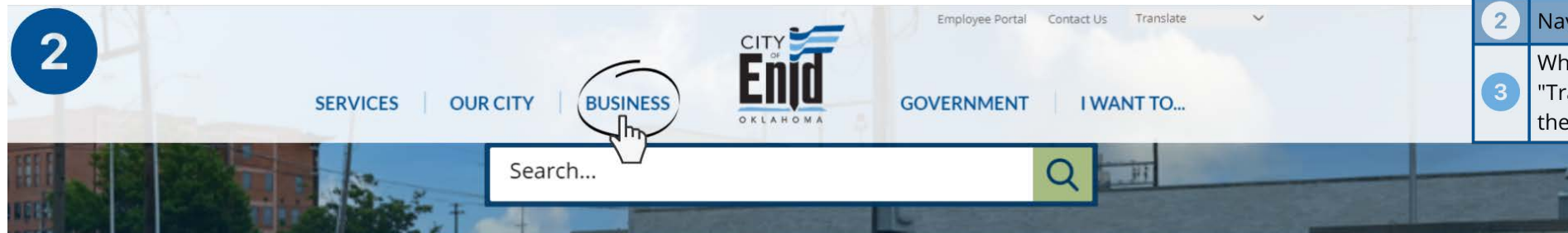
What is Machine-Readable File (MRF) and what is it entails:

- 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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Step by Step

- 1 Go to the City of Enid Website
- 2 Navigate to the "Business" tab on the site menu
- 3 When the drop down menu appears, go to the "Transparency in Coverage" page located under the Human Resources heading



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

Machine Readable Files

These Machine Readable Files are formatted to allow researchers, regulators, and application developers to more easily access and analyze data. The files may be large and download times may be significant. Internet speed, browser, and computer hardware may impact your download time/speed.

Depending on your operating system, you may need to download a tool to open. There are various tools available on the internet; some are free and some are at cost.

For more information on machine-readable files, please refer to the [Implementation Guide](#).

Download Machine Readable Files

[Download Machine Readable Files](#)

Machine Readable Files

Last Update: 2022-07-12

The Transparency in Coverage Final Rule requires disclosure of the negotiated rates with in-network providers and the historic allowed amounts paid to out-of-network providers, for all health plans available to employers. Files containing this information for the plans covered are published on this page.

The files may be large and download times may be significant. Internet speed, browser, and computer hardware may impact your download time/speed.

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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~YCw3US5ox1LxCOqDA7615vvcavruAPBH0MAbqJLg12F4w1SPD9iVfQwWeK5fDSM
      ▼ 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.js?tnCBCdkq4JjWMHEJ1pbavd8DLDrR1NNXw9mV5XW2I9StZqBS2eOjxHuUjRzBZR21FmGI5eof4d
```

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



BlueCross BlueShield
of Oklahoma

