



## Critical Information about Transparency in Coverage

### Action required for 7/1/22 compliance

The Transparency in Coverage Rule was issued in 2020 by the U.S. Department of Health & Human Services, U.S. Department of Labor and U.S. Department of the Treasury and enforced beginning 7/1/22, requires health plans (which includes clients who sponsor employee benefit plans) and health insurance issuers to publish two separate MRFs (machine readable files).

- **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



### What you need to do

**To meet regulatory requirements, Cigna + Oscar recommends you take the following actions:**

**Cigna + Oscar coverage is insured by Cigna Health and Life Insurance Company.** CA: benefits administered by Oscar Health Administrators. Other states: benefits administered by Oscar Management Corporation. Pharmacy benefits provided by Express Scripts, Inc.



- Please copy the following link and post it to your public website if you are an existing or new C+O small business customer. This is the link the general public can use to access the MRFs:  
<https://www.cigna.com/legal/compliance/machine-readable-files>
  - Note that **prior to 7/1/22**, this link will take you to the home page of Cigna.com, but will access the MRFs page after that date.
- You can determine where on your public website you would like to place the link.
- Per the regulation, anyone in the United States should be able to access this link on your website without any requirement such as a password, a fee or an age restriction.

Along with the link, please include the following recommended overview verbiage:

This link leads to the machine-readable files that are made available in response to the federal Transparency in Coverage Rule and includes negotiated service rates and out-of-network allowed amounts between health plans and healthcare providers. The machine readable files are formatted to allow researchers, regulators, and application developers to more easily access and analyze data.

You need only follow this process once to establish the link. Cigna will update the files each month and this link will remain constant and always access the most up-to-date files.

### Questions?

- Call Cigna + Oscar at 1-855-672-2784 Monday through Friday between 8 a.m. and 8 p.m. Or visit [www.cignaoscar.com](http://www.cignaoscar.com) to learn more about our plans.
- Contact an agent or broker you've worked with before.