



**Anthem and Employer Direct Healthcare:
Important Transparency in Coverage (TIC) Information
Machine Readable File (MRF) Information**

Transparency in Coverage (TIC) regulations require health insurers and group health plans to create machine readable files (MRFs) that contain the negotiated rates for in-network providers and allowed amounts derived from historical claims for out-of-network providers and make those files publicly available. They must be made available on an open access website effective July 1, 2022.

A machine-readable file is a digital representation of data or information in a file that can be imported or read by a computer system for further processing without human intervention.

These files follow the Centers for Medicare & Medicaid Services (CMS) defined layout and are in the CMS approved format (JSON) and are not meant for a consumer-friendly search of rates, benefits, or cost sharing.

As of July 1st, Anthem and Employer Direct Healthcare publishes the MRFs for the plans Southern Wellness Trust administers and maintains. The files are published on the following links and will be updated on the first day of each month:

Anthem: www.anthem.com/machine-readable-file/search

Employer Direct Healthcare: <https://www.edhc.com/ProviderPricingTransparency/>

The Anthem link will allow you to search for your files using the Trust Employer Identification Number (EIN). Please contact the School's Human Resources or Business Office for more information on this requirement.

