



**YMCA EMPLOYEE BENEFITS**  
A nonprofit benefit Plan exclusively  
serving YMCAs since 1970.

## Transparency in Coverage Notice

In 2020, the Federal Government finalized “Transparency in Coverage” Rule (CPTT), which requires health insurers and group health plans to provide cost-sharing data to consumers with two main requirements. As our medical plan administrator, UnitedHealthcare creates and maintains these requirements on behalf of YMCA Employee Benefits.

### Machine-Readable Files

The first requirement, effective July 1, 2022, was to publish publicly available machine-readable files (MRFs) that include in-network negotiated payment rates and historical out-of-network billed charges and allowed amounts for covered items and services. The MRFs are formatted to allow researchers, regulators, and application developers to more easily access and analyze data. In accordance with the requirements, UnitedHealthcare updates these files on behalf of YMCA Employee Benefits at this link:

**<https://transparency-in-coverage.uhc.com/>**

To locate the MRF information relevant to our Plan, click the link above and hit Ctrl-F on your keyboard to bring up the search bar. Type in “YMCA-Employee-Benefits” and the associated MRFs will appear. (Example: *2022-07-01\_YMCA-Employee-Benefits\_Choice-Plus\_in-network-rates.json*)

### Consumer Price Transparency Tool

The other requirement is to provide a consumer price transparency tool starting in 2023. Even prior to the CPTT rule, YMCA Employee Benefits plan members already had access to UHC’s [cost comparison tool](#) on myuhc.com, which allows members to estimate their out-of-pocket costs before receiving care. Members will continue to access and use the same tool as they have previously, however, additional functionality (such as billing code search and “sort by cost or distance”) has been added as part of the CPTT regulation.

*For more information, please refer to the [Transparency In Coverage FAQs](#) and the [Transparency in Coverage external page](#) on [uhc.com](https://uhc.com) which are updated frequently.*