



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

Transparency in Coverage Notice

On November 12, 2020, the Departments of Health and Human Services, Labor and the Treasury finalized the “Transparency in Coverage” Rule that requires health insurers and group health plans to post 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 starting July 1, 2022. The other requirement is to provide a consumer price transparency tool starting in 2023.

The requirement to make publicly available machine-readable files that disclose detailed information on the costs of covered items and services includes the following:

1. Negotiated rates for in-network providers
2. Historical allowed amounts and billed charges for out-of-network providers

As our medical plan administrator, UnitedHealthcare creates and publishes the Machine-Readable Files on behalf of YMCA Employee Benefits. Beginning on July 1, 2022, this information will be accessible to the public at the link below. Files will be updated monthly in accordance with the requirements.

<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)

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