

Public Transparency in Coverage payment rates available July 1, 2022

MN, WI, IA, ND, SD | Fully Insured and Self-Insured | Large and Small Groups

In follow up to our previous communication at the end of April, we are reaffirming that HealthPartners is ready to meet the first phase of the Transparency in Coverage Rule requirement for commercial and individual health plans.*

- We now have a location on [healthpartners.com](https://www.healthpartners.com) where the links to the Machine Readable Files (MRFs) will be posted. This new page is not currently live but will show within our public HP.com disclosures page no later than July 1, 2022. Here is the link: <https://www.healthpartners.com/hp/legal-notices/disclosures/transparency/index.html>

IMPORTANT: The files are extraordinarily large due to the technical requirements in the regulations. The JSON format is not intended for individual consumer download. HealthPartners currently provides consumer estimates for over 300 services and procedures on our member website. The next phases of Transparency in Coverage will provide additional information, accessible to consumers via website tools.

We have received questions about what contract language is needed in our employer agreements regarding Transparency in Coverage.

- Under the final rule a fully insured plan may satisfy the MRF requirements if the carrier offering the coverage is required to provide the information pursuant to a written agreement between the plan and issuer. As a health plan carrier, we have compliance responsibility for our fully insured plans. Our fully insured group contracts state that we follow state and federal laws, which would include the Transparency in Coverage regulations.
- Self-insured plans may also satisfy requirements under the final rule by entering into a written agreement. Our Administrative Service Agreement states that HealthPartners Administrators, Inc. (HPAI) will comply in all material respects with all laws and regulations applicable to HPAI's responsibilities under the agreement, which would include the Transparency in Coverage regulations. If upon request, self-insured groups desire additional ASA language for transparency provisions of the Consolidated Appropriations Act, 2021's "No Surprises Act" and the Transparency in Coverage final rule, additional language may be requested.
- We are confident in our good faith efforts towards compliance and continue to monitor guidance specific to transparency provisions of the Consolidated Appropriations Act and the Transparency in Coverage final rule.

**This rule does not apply to grandfathered, account-based, and both embedded, pediatric dental and standalone dental plans.*

Learn more

Call your broker, consultant or HealthPartners account manager at 952-883-5200 or 800-298-4235.