

Machine-Readable File (MRF)

README FILE

Health insurance is offered by Florida Blue and HMO coverage is offered by Florida Blue HMO. Both companies are Independent Licensees of the Blue Cross and Blue Shield Association.



README FILE

This Readme file is created to assist users/consumers on navigating to the MRF webpage, what each link entails and how you can install and view the data once it is downloaded using applicable software(s).

Federal Mandate:

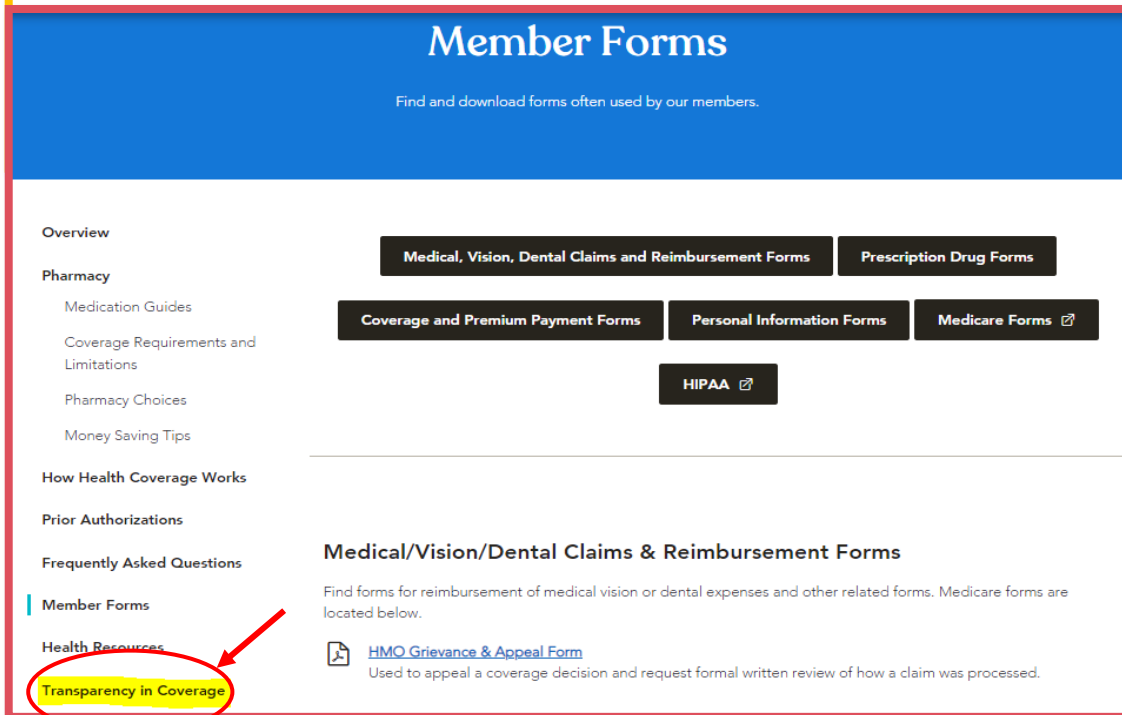
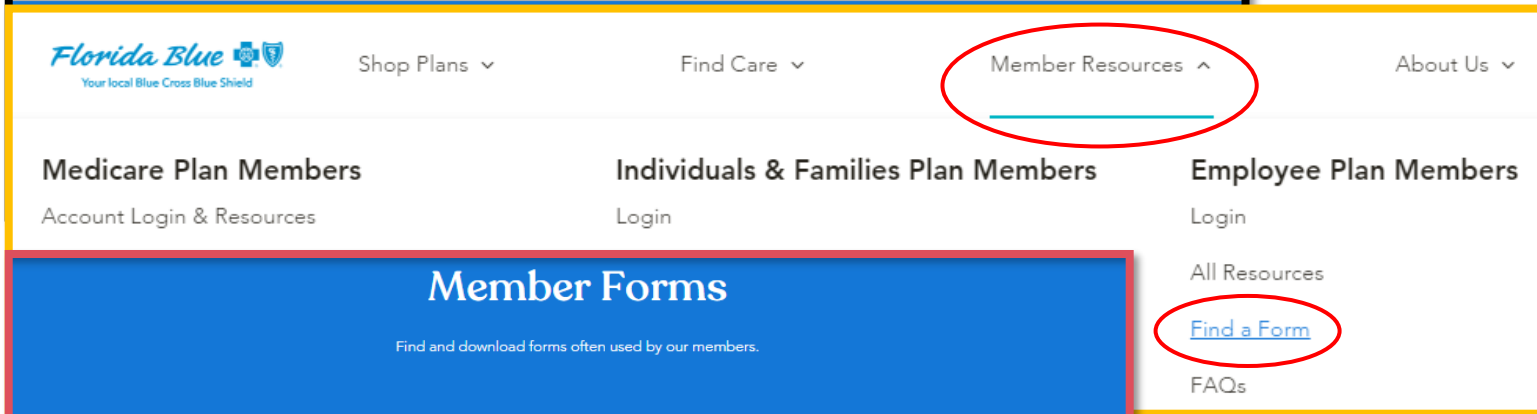
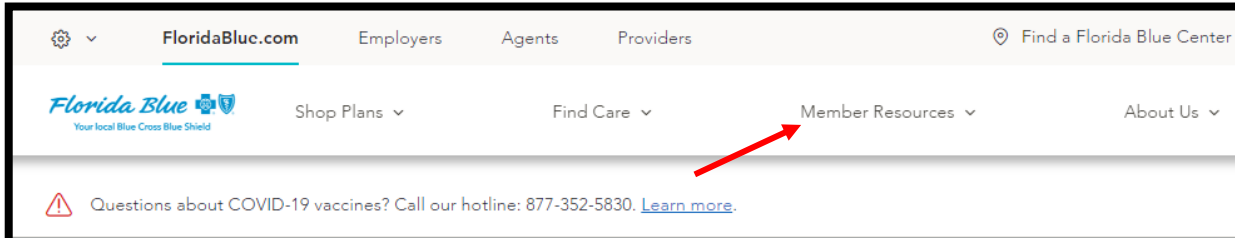
- In October of 2020, a federal regulation was passed requiring all Plans/Issuers to disclose all Provider Priced Services to the public for free and be maintained on a monthly basis. Each plans pricing information must be made available for public download via the Plan website and delivered in a format called Machine Readable Files (MRF). The data in these files are structured in the JSON format and are not human readable. The files can be automatically read and processed by design specific software applications.

What is Machine-Readable File (MRF) and what is it entails:

- **Florida Blue** is committed to helping consumers navigate through complex pricing for services. The Transparency in Coverage Final Rule requires issuers to publish machine readable files that identify costs pertaining to Products and Providers. The MRF Files will include negotiated rates for services from In-Network Providers, allowed amounts from for Out-of-Network Providers and Plan Information and URLs from the Table of Contents (TOC). Actual costs could vary based on many factors, including Product variations and Provider billing practices. The Machine-Readable Files will be updated monthly in accordance with the requirements.
 - ❑ **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.
- As a general matter, the information in the machine-readable files will be meaningless to the average person and it is not member-friendly. The purpose of the MRFs are to allow application software, analytics companies, Providers and other Plans to consume and create useful products and services that can be leveraged to manage health care costs.

Navigating to Machine-Readable File Webpage

A <https://www.floridablue.com/>



#	Step-by-Step
A	Search and visit the Florida Blue corporate website
B	On the 2 nd Menu Bar Panel: Select Member Resources (red arrow)
C	From the Member Resources drop-down: Select Find a Form (circled red)
D	Once you land on the Member Forms webpage: Scroll down on the page to see the full options on the left panel Select Transparency in Coverage (highlighted yellow) option in order to see the Price Transparency Machine-Readable Files option.

Navigating to Machine-Readable File Webpage

#	Step-by-Step
E	Machine-Readable File section

The screenshot shows the FloridaBlue.com website with the following navigation path highlighted by red arrows:

- Home page: FloridaBlue.com
- Navigation menu: Shop Plans, Find Care, Member Resources (selected)
- Member Resources dropdown: Medicare Plan Members, Individuals & Families Plan Members, Employee Plan Members
- Individuals & Families Plan Members dropdown: Login, All Resources, Find a Form (selected), How Health Coverage Works, FAQs, Florida Blue App
- Find a Form dropdown: Find a Form (selected)
- Find a Form dropdown: Transparency in Coverage (selected)
- Transparency in Coverage dropdown: Machine-Readable Files (selected)

The Machine-Readable Files page content includes:

- Prior Authorizations**
- Frequently Asked Questions**
- Member Forms**
- Health Resources**
- Out-of-network liability and balance billing**
 - Services in BlueOptions and BlueSelect plans are either subject to an exclusive provider provision or preferred provider provision.
 - Services subject to an exclusive provider provision must be rendered by an exclusive provider, except for emergency services. If you do not go to an exclusive provider the service will not be covered and you will be responsible for the entire cost of the services.
 - For services subject to a preferred provider provision you can go to an in-network or out-of-network provider. If you go to an out-of-network provider you will have a higher cost share. Even if you're in an in-network setting and you are treated by an out-of-network provider, like anesthesiology or radiology, you could have higher costs. In addition our payment will be based on the allowed amount and may be less than the charge. You then may be balance billed for charges in excess of the allowed amount. Balance billing may be waived for emergency services received at an out-of-network facility.



Instructions for all Fully-Insured Groups

Machine-Readable File Information to Fully-Insured Groups:

❖ Where to locate the In-Network and Out-of-Network MRF File using the Table of Content:

- Visit the Florida Blue website <https://www.floridablue.com/members/tools-resources/transparency/machine-readable-files>

Important Note: These are very large JavaScript Open Notation (JSON) files (50GB to 120GB) that may take a while to download. If your system has limited capability, they may not be downloadable. Download speeds and time are dependent on your internet speed, browser and computer hardware.

- Scroll down and navigate to the [Health-Insurance-Issuer index](#) file link
- For fully-insured groups open the Health Insurance Issuer file and search for the applicable MRF Files using your Plan ID Employer Identification Number (EIN) or 10-Digit HIOS. If you don't know your EIN, please contact your employer to get it.
- Open the [Health-Insurance-Issuer index JSON](#) file using the software application, search for your respective 'Reporting Plan' based on your 'Plan ID' (EIN) or 10-Digit HIOS.
- Scroll down to locate the In-Network Files & Allowed Amount File URLs which are below the 'Reporting Plan Object.'
- Copy the desired In-Network File URLs and paste the link into a browser (Chrome preferred) to download and view the JSON format file
- Copy the desired Allowed Amount File URL and paste the link into a browser (Chrome preferred) to download and view the JSON format file

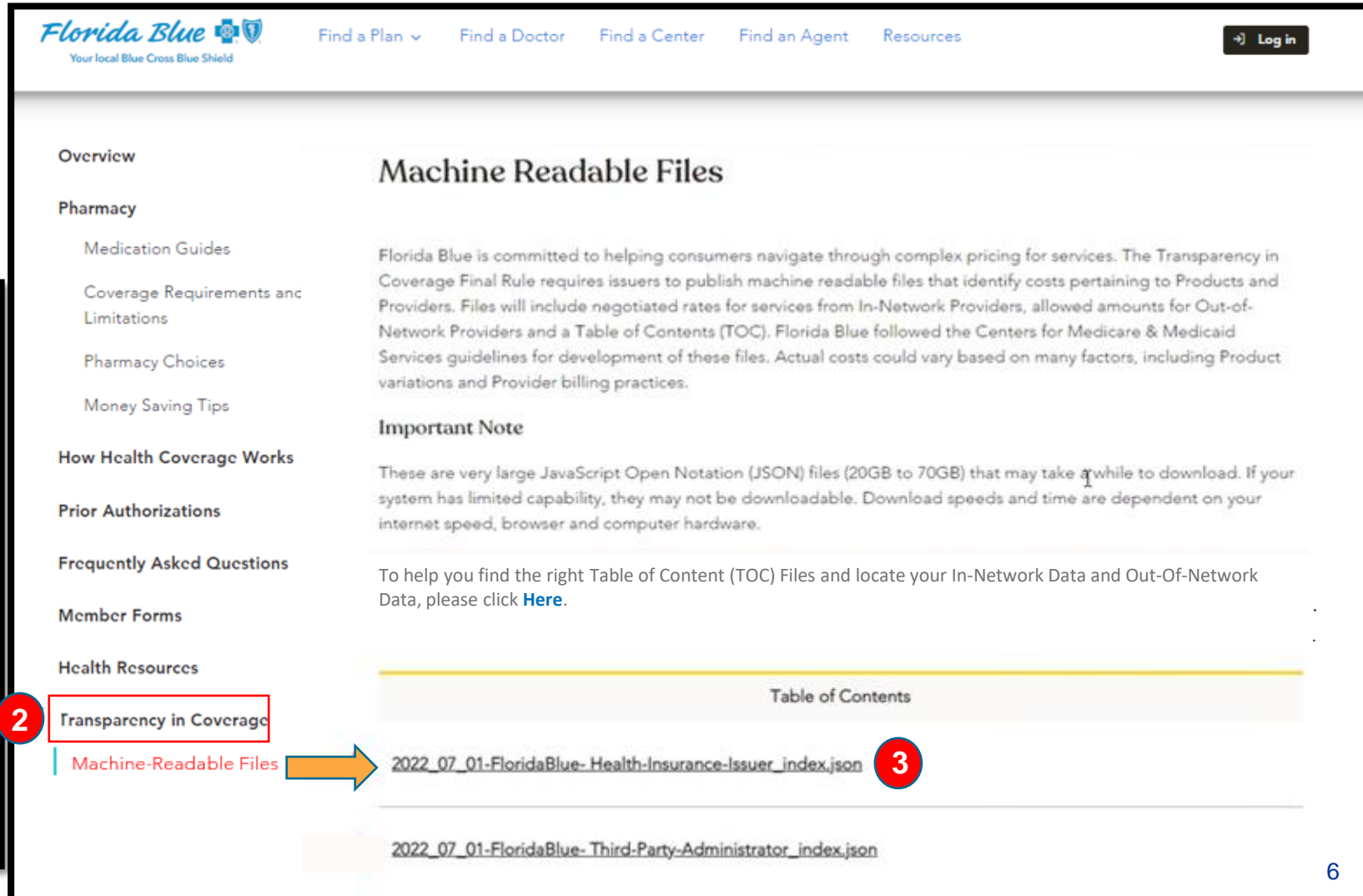
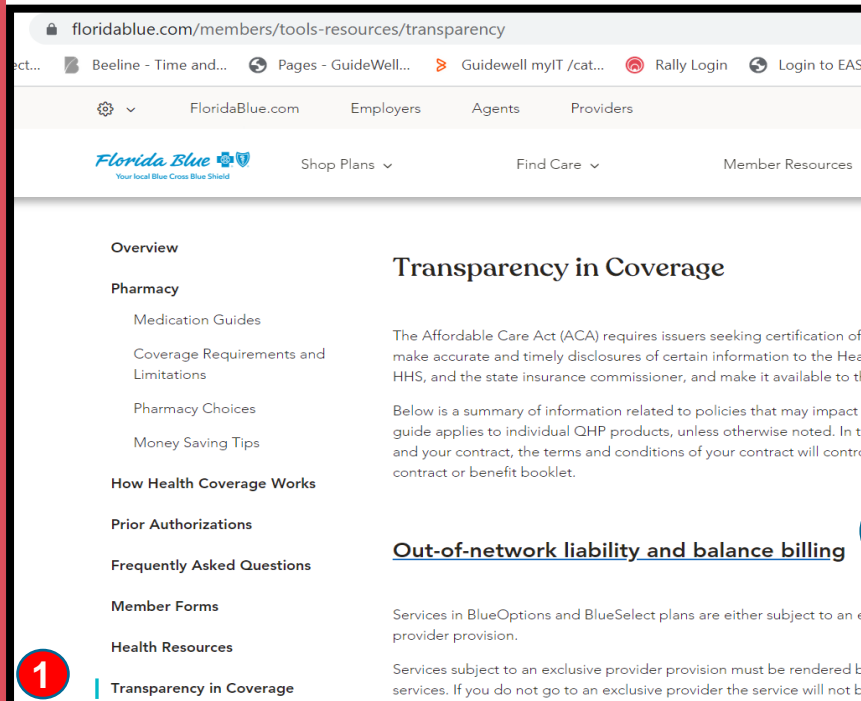
*Technical Note- Files must be preprocessed either using Beefy Spark Cluster or SAX based JSON Traversal Package in one of the listed software(s):

1) Spark, 2) Java, 3) Node (JS), 4) Dot Net, 5) Python, 6) GO

Navigating through Health-Insurance-Issuer File

#	Step-by-Step
1	Once you are on the Transparency in Coverage webpage.
2	On the Left Panel: Select Machine-Readable File
3	Scroll down to Table of Contents section: Click on the Health Insurance Issuer link and Download

<https://www.floridablue.com/members/tools-resources/transparency>



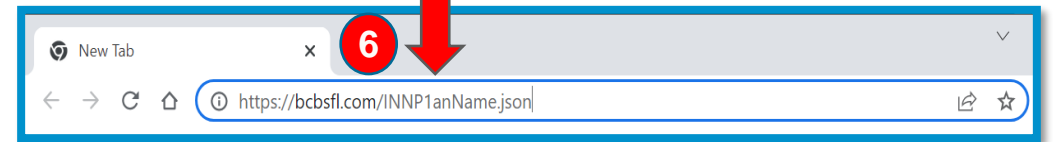
Locating & Downloading In-Network File(s)

#	Step-by-Step
4	In the FloridaBlue-Health-Insurance-Issuer_index.json : Search for your "plan_id" based on your "plan_id_type" (EIN) to acquire your Plan information
5	Under the "reporting_plans" object Locate your "in_network_files" object
6	How to view the In-Network Files : Select / copy the "location" URL(s) provided Paste the URL(s) in a browser to trigger a download

*Based on the URLs/ Links following files entails below types of Data:

- Inter-Plan → In-Network Data
- Local → In-Network Data
- Out-of-Network Data

```
"reporting_entity_name": "Blue Cross and Blue Shield of Florida, Inc.",
"reporting_entity_type": "Health Insurance Issuer",
"reporting_structure": [
  {
    "reporting_plans": [
      {
        "plan_name": "BlueCare",
        "plan_id_type": "EIN",
        "plan_id": "592015694",
        "plan_market_type": "Group"
      },
      {
        "plan_name": "BlueCare",
        "plan_id_type": "HIOS",
        "plan_id": "30252FL001",
        "plan_market_type": "Group"
      }
    ],
    "in_network_files": [
      {
        "description": "in-network file",
        "location": "https://bcbsfl.com/INNPlanName.json"
      },
      {
        "description": "allowed amount file",
        "location": "https://bcbsfl.com/ONNPlanName.json"
      }
    ]
  }
]
```



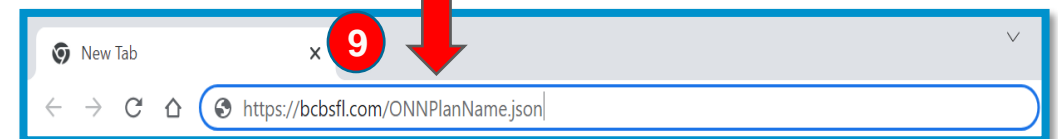
Locating & Downloading Out-of-Network File(s)

#	Step-by-Step
7	In the FloridaBlue-Health-Insurance-Issuer_index.json : Search for your “plan_id” (EIN) to acquire your Plan information
8	Under the “reporting_plans” object Locate your “allowed_amount_file” object
9	How to view the Allowed Amount (Out-of-Network) Files : Select / copy the “location” URL(s) provided Paste the URL(s) in a browser to trigger a download

*Based on the URLs/ Links following files entails below types of Data:

- Inter-Plan → In-Network Data
- Local → In-Network Data
- Out-of-Network Data

```
"reporting_entity_name": "Blue Cross and Blue Shield of Florida, Inc.",  
"reporting_entity_type": "Health Insurance Issuer",  
"reporting_structure": [  
  {  
    "reporting_plans": [  
      {  
        "plan_name": "BlueCare",  
        "plan_id_type": "EIN",  
        "plan_id": "592015694",  
        "plan_market_type": "Group"  
      },  
      {  
        "plan_name": "BlueCare",  
        "plan_id_type": "HIOS",  
        "plan_id": "30252FL001",  
        "plan_market_type": "Group"  
      }  
    ],  
    "in_network_files": [  
      {  
        "description": "in-network file",  
        "location": "https://bcbsfl.com/INNPlanName.json"  
      }  
    ],  
    "allowed amount file": {  
      "description": "allowed amount file",  
      "location": "https://bcbsfl.com/ONNPlanName.json"  
    }  
  }  
]
```



Instructions for all Self-Insured Groups / ASOs

Machine-Readable File Information to Self-Insured Groups/ASOs

❖ Where to locate the In-Network and Out-of-Network MRF File using the Table of Content:

- Visit the Florida Blue website <https://www.floridablue.com/members/tools-resources/transparency/machine-readable-files>

Important Note: These are very large JavaScript Open Notation (JSON) files (50GB to 120GB) that may take a while to download. If your system has limited capability, they may not be downloadable. Download speeds and time are dependent on your internet speed, browser and computer hardware.

- Scroll down and navigate to the [Third-Party-Administrator Index JSON](#) file link.
- For self-insured groups open the Third-Party Administrator file and search for the applicable MRF Files using your Plan ID Employer Identification Number (EIN). If you don't know your EIN, please contact your employer to get it.
- Open the [Third-Party-Administrator Index JSON](#) file using the software application, search for your respective 'Reporting Plan' based on your 'Plan ID' (EIN).
- Scroll down to locate the In-Network Files & Allowed Amount File URLs which are below the 'Reporting Plan Object.'
- Copy the desired In-Network File URLs and paste the link into a browser (Chrome preferred) to download and view the JSON format file.
- Copy the desired Allowed Amount File URL and paste the link into a browser (Chrome preferred) to download and view the JSON format file.

*Technical Note- Files must be preprocessed either using Beefy Spark Cluster or SAX based JSON Traversal Package in one of the listed software(s):

1) Spark, 2) Java, 3) Node (JS), 4) Dot Net, 5) Python, 6) GO

Navigating through Third-Party-Administrator File

#	Step-by-Step
1	Once you are on the Transparency in Coverage webpage.
2	On the Left Panel: Select Machine-Readable File
3	Scroll down to Table of Contents section: Click on the Third-Party-Administrator link

<https://www.floridablue.com/members/tools-resources/transparency>

The screenshot shows the Florida Blue website's 'Machine Readable Files' page. The left sidebar contains a navigation menu with the following items: Overview, Pharmacy (Medication Guides, Coverage Requirements and Limitations, Pharmacy Choices, Money Saving Tips), How Health Coverage Works, Prior Authorizations, Frequently Asked Questions, Member Forms, Health Resources, and Transparency in Coverage. The 'Transparency in Coverage' link is highlighted with a red box and a red circle with the number '2'. The main content area is titled 'Machine Readable Files' and includes an overview, an important note about file sizes, and a 'Table of Contents' section. The 'Table of Contents' section lists two files: '2022_07_01-FloridaBlue-Health-Insurance-Issuer_index.json' and '2022_07_01-FloridaBlue-Third-Party-Administrator_index.json'. The second file is highlighted with a yellow bar and a red circle with the number '3'. An orange arrow points from the 'Transparency in Coverage' link in the sidebar to the 'Third-Party-Administrator' link in the table of contents.

The screenshot shows the Florida Blue website's 'Transparency in Coverage' page. The left sidebar contains a navigation menu with the following items: Overview, Pharmacy (Medication Guides, Coverage Requirements and Limitations, Pharmacy Choices, Money Saving Tips), How Health Coverage Works, Prior Authorizations, Frequently Asked Questions, Member Forms, Health Resources, and Transparency in Coverage. The 'Transparency in Coverage' link is highlighted with a red circle with the number '1'. The main content area is titled 'Transparency in Coverage' and includes an overview and a section for 'Out-of-network liability and balance billing'.

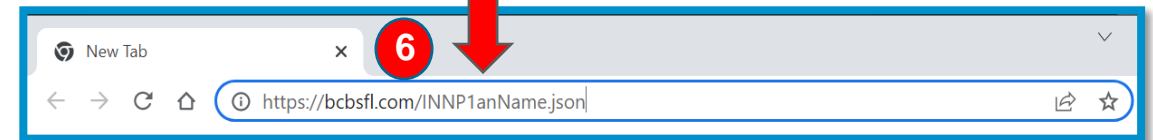
Locating & Downloading In-Network File(s)

#	Step-by-Step
4	In the Third-Party-Administrator file: Search for your “plan_id” based on your “plan_id_type” (EIN) to acquire your Plan information
5	Under the “reporting_plans” object Locate your “in_network_files” object
6	How to view the In-Network Files : Select / copy the “location” URL(s) provided Paste the URL(s) in a browser to trigger a download

*Based on the URLs/ Links following files entails below types of Data:

- Inter-Plan → In-Network Data
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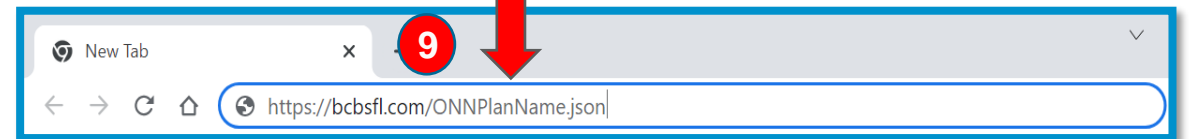
```
"reporting_entity_name": "Blue Cross and Blue Shield of Florida, Inc.",  
"reporting_entity_type": "Third-Party Administrator",  
"reporting_structure": [  
  {  
    "reporting_plans": [  
      {  
        "plan_name": "BlueCare",  
        "plan_id_type": "EIN",  
        "plan_id": "010552789",  
        "plan_market_type": "Group"  
      },  
      {  
        "plan_name": "BlueCare",  
        "plan_id_type": "EIN",  
        "plan_id": "113663453",  
        "plan_market_type": "Group"  
      }  
    ],  
    "in_network_files": [  
      {  
        "description": "in-network file",  
        "location": "https://bcbsfl.com/INNPlanName.json"  
      }  
    ],  
    "allowed_amount_file": {  
      "description": "allowed amount file",  
      "location": "https://bcbsfl.com/ONNPlanName.json"  
    }  
  }  
]
```



Locating & Downloading Out-of-Network File(s)

#	Step-by-Step
7	In the Third-Party-Administrator file: Search for your “plan_id” based on your “plan_id_type” (EIN) to acquire your Plan information
8	Under the “reporting_plans” object Locate your “allowed_amount_file” object
9	How to view the Allowed Amount (Out-of-Network) Files : Select / copy the “location” URL(s) provided Paste the URL(s) in a browser to trigger a download
*Based on the URLs/ Links following files entails below types of Data: <ul style="list-style-type: none">- Inter-Plan → In-Network Data- Local → In-Network Data- Out-of-Network Data	

```
"reporting_entity_name": "Blue Cross and Blue Shield of Florida, Inc.",
"reporting_entity_type": "Third-Party Administrator",
"reporting_structure": [
  {
    "reporting_plans": [
      {
        "plan_name": "BlueCare",
        "plan_id_type": "EIN",
        "plan_id": "010552789",
        "plan_market_type": "Group"
      },
      {
        "plan_name": "BlueCare",
        "plan_id_type": "EIN",
        "plan_id": "113663453",
        "plan_market_type": "Group"
      }
    ],
    "in_network_files": [
      {
        "description": "in-network file",
        "location": "https://bcbsfl.com/INNPlanName.json"
      }
    ],
    "allowed_amount_file": {
      "description": "allowed amount file",
      "location": "https://bcbsfl.com/ONNPlanName.json"
    }
  }
],
{
```



Thank You!

Should you have any technical issue(s) on downloading any of files from the Table of Contents, please use the email below to ask your questions or concerns. mrfdevteam@bcbsfl.com