

Benefits Handbook Date January 1, 2025

Transparency in Coverage — Machine-Readable Files

Marsh McLennan



Transparency in Coverage — Machine-Readable Files

The Transparency in Coverage Final Rules require certain group health plans to disclose on a public website information regarding covered items and services for both in-network provider rates and historical out-of-network allowed amounts and billed charges in two separate machine-readable files (MRFs). This requirement arises under the amendment of the Public Health Service Act under the “Health Care Prices Revealed and Information to Consumers Explained Transparency Act,” also known as the “Health Care PRICE Transparency Act.”

The MRFs for the medical options under the Marsh & McLennan Companies, Inc. Health & Welfare Benefits Program are linked below:

- Aetna Medical Plan Options (\$1,650 and \$3,300 Deductible Plans):
 - https://health1.aetna.com/app/public/#!/one/insurerCode=AETNACVS_I&brandCode=ALICSI/machine-readable-transparency-in-coverage?searchTerm=9452682&lock=true
 - Please call Aetna for specific search instructions.
- Anthem BlueCross BlueShield Medical Plan Options (\$1,650 and \$3,300 Deductible Plans):
 - <https://www.anthem.com/machine-readable-file/search>
 - Search for the MRFs for these options using Marsh McLennan’s Employer Identification Number, 36-2668272.
- Surest Medical Plan Option (Surest Copay Plan):
 - <https://transparency-in-coverage.uhc.com>
 - Use Ctrl-F to bring up the in-page search tool, and then search for the Marsh McLennan MRFs using “Marsh & McLennan Companies”.
- Kaiser Medical Plan Options (\$1,650 and \$3,300 Deductible Plans):
 - <https://healthy.kaiserpermanente.org/front-door>
- Hawaii Plan Options (HMO and PPP):
 - <https://www.hmsa.com/help-center/transparency-in-coverage-machine-readable-files/>