

## FAQ for Machine Readable Files (MRF)

### What is an MRF?

MRF stands for Machine Readable File. These files are required to be posted and updated monthly to meet the compliance requirements for the Transparency in Coverage Act (TiC).

Some files are very large, use caution if you are attempting to download.

### Where is Nippon Life Benefits posting the MRFs on their public-site?

<https://www.nipponlifebenefits.com/employer-resource-center/>

### How are these files accessed?

These files are intended to be read by machines. MRF's not intended for general use/consumption by plan membership but have been required for public posting which can be used by third parties, such as researchers and app developers to help consumers better understand the costs associated with their health care. MRF files are text based data files intended for data analysis. The file is a JSON formatted file and cannot be opened by using Adobe.

These files are accessible by using different tools but notepad is a commonly utilized tool that can open these files.

### What are the two types of files that are provided?

- In-Network Rate File: all rates paid to in-network providers for covered services.
- Out-of-Network Rate File: billed charges and allowed amounts for covered services.

### How often will the files be updated?

Monthly, please check back to the website for updates

### Will we have one file if we have two different PPOs for our group?

There are two (2) types of MRF's that are required to be provided:

- In-Network Rate File: all rates paid to in-network providers for covered services.
- Out-of-Network Rate File: billed charges and allowed amounts for covered services.

You will have a separate file for In-network services for each PPO vendor utilized.

### Will multiple files be included for one Group Account?

Yes, one Group Account will have both an in-network and out of network rate file. If you happen to have more than one PPO vendor for your membership, you will also have separate In-network files for each of the networks.

The CMS required the information to be provided by Employer Identification Number (EIN). If your group account with Nippon Life Benefits, has multiple EIN numbers, you will have multiple files for each EIN.

**Will each Unit have its own file?**

The CMS required the information to be provided by Employer Identification Number (EIN). If your group account with Nippon Life Benefits, has multiple EIN numbers, you will have multiple files.

**Do clients need to inform members of the MRF files that are being posted in July?**

No, the MRF files are not required to be shared with employees/members.

**Is there a written document or contract between clients and Nippon Life Benefits in regard to the MRF files, to indicate Nippon Life Benefits is fulfilling requirements on behalf of the employer's plan?**

Nippon is not contracting with customers to assume the risk related to MRF postings and related compliance items on their behalf. Nippon Life Benefits is compliant with insurer requirements, and we urge our customers to seek counsel to address customer compliance requirements.

**Will NLB provide additional tools such as an "online cost estimator" for future TIC requirements?**

Yes, NLB continues to innovate and develop the resources to support TIC requirements and will provide updates in the months to come.