



## Transparency in Coverage and No Surprise Act Update as of June, 2022

The Federal Transparency in Coverage (TiC) and No Surprise Act (NSA) have requirements which become effective during 2022 and 2023. UltraBenefits has been working on measures to support these requirements for our customers, and the following is an update.

### Transparency in Coverage:

- The TiC rules require that Plan Sponsors provide in-network provider negotiated rates, historical and out-of-pocket amounts through machine-readable files posted on an internet website. These files are to be available by 7/1/2022
- In addition, beginning with plan or policy years starting on or after January 1, 2023, plans have to ensure that plan participants can access detailed personalized cost estimates for 500 designated shoppable services before they incur a claim. All information must be made available on an internet-based website or if requested, paper form.
- Beginning with plan or policy years starting on or after January 1, 2024, all information must be available via an internet tool and on paper, if requested, for every covered item

To meet these requirements, UltraBenefits has partnered with Sapphire Digital who will provide hosting services for the machine readable files (MRF) and the web-based tool for participants to access cost information. Work has been ongoing for the MRFs to meet the 7/1/2022 deadline. Once completed, the implementation for the cost transparency tool will start for the 1/1/2023 date. There will be a cost to Plan Sponsors for the transparency tool. Prices are still in development.

### No Surprise Act:

The NSA has a number of pieces that have gone into effect in 2022 and will go into effect in 2023. For 2022:

Balance Billing from Out-Of-Network providers, for:

- Emergency Services provided in a network facility by out-of-network providers
- Air Ambulance services

UltraBenefits standardly processes payments for emergency services received at in-network facilities by out of network providers at the in-network benefit level. We will work with our partners Zelis and the Phia Group in support of any provider payment appeals that fall into this area.

Transparency Requirements

- New ID cards were produced to include the out-of-pocket plan maximums on 1/1/2022.

2023 Transparency Requirements

- Price Comparison Tool – this requirement is included with the above TiC requirements.

UltraBenefits is positioned to help our customers meet their obligations under both the Transparency in Coverage and No Surprise Act regulations. We will keep you updated regarding the progress and/or any changes which may occur from the Federal government.