

IMPORTANT MESSAGE

Critical Information about Transparency in Coverage

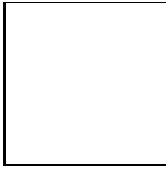
Action required for 7/1/22 compliance

This communication is being sent to fully insured and self-funded Cigna medical clients with a standard machine-readable files hosting service.

On 3/14/22, we contacted you regarding the Machine Readable Files (MRFs) requirement of the Transparency in Coverage Rule. This communication outlines the next steps and key information needed for the 7/1/22 enforcement date.

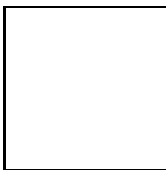
As a reminder, under the Transparency in Coverage Rule, issued in 2020 by the U.S. Department of Health & Human Services, U.S. Department of Labor and U.S. Department of the Treasury and enforced beginning 7/1/22, health plans (which includes clients who sponsor employee benefit plans) and health insurance issuers must publish two separate MRFs.

- **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



What Cigna is doing

- In preparation for the 7/1/22 enforcement date, Cigna is providing you with instructions to help you understand the actions you need to take to be compliant under the rule.
- The actual link and recommended verbiage to include with the link are below.



What YOU need to do

To meet regulatory requirements, Cigna recommends you take the following actions:

- On or before 7/1/22, copy the link below and post it to your public website. This is the link the general public can use to access the MRFs:
<https://www.cigna.com/legal/compliance/machine-readable-files>
 - Note that **prior to 7/1/22**, this link will take you to the home page of Cigna.com, but will access the MRFs page after that date.
 - You can determine where on your public website you would like to place the link.
 - Per the regulation, anyone in the United States should be able to access this link on your website without any requirement such as a password, a fee or an age restriction.
- Along with the link, please include the following recommended overview verbiage:

This link leads to the machine-readable files that are made available in response to the federal Transparency in Coverage Rule and includes negotiated service rates and out-of-network allowed amounts between health plans and healthcare providers. The

machine readable files are formatted to allow researchers, regulators, and application developers to more easily access and analyze data.

You need only follow this process once to establish the link. Cigna will update the files each month and this link will remain constant and always access the most up-to-date files.
