

Tips on using MRF Explorer

Introduction

These pages provide a quick introduction for using the MRF Explorer to answer questions about health insurance plan negotiated rate data that is available from In-network machine readable format (MRF) files published openly on the web. The following topics are addressed:

- About MRF Explorer
- One Minute Demo
- EIN selection
- NPI selection
- Billing Code selection
- CSV File Results
- Community MRF tutorials
- Locating an MRF

About MRF Explorer

The MRF Explorer is an online self-service form for look-up of In-network negotiated (contract) rates for medical services. As of July 1st, 2022 all non-[grandfathered](#), non-Medicare health plans must provide transparency in pricing by publishing machine-readable files (MRF) that contain details on all provided services and many drugs. These MRF are complex and can be enormous, so viewing MRFs with office software is not feasible. The MRF Explorer is a custom-built web application for querying MRFs, providing a quick and affordable solution. Nothing needs to be installed. You need only to use the web browser on your computer or cell phone. Specify the MRF, EIN and/or NPIs, and up to 4 billing codes, and within a few minutes price data is at your fingertips. The data is provided in the form of a CSV file that can be viewed and analyzed in Excel.

Registration to access the MRF Explorer is free. To get acquainted with the MRF Explorer, Keyark provides a set of practice MRF that can be explored at no cost.

During our beta period, you can also query your choice of MRF file at no cost.

One Minute Demo

- Let's take a quick peek at UnitedHealthcare's rate in California for a common diagnostic imaging procedure, a non-contrast CAT scan. In particular, let's check the negotiated (contract) rate with UC Davis Health
- Load the MRF Explorer web application by navigating to application URL
- Use the following values:
 - o Select Sample MRF: **UnitedHealthcare of California 2022-12-01**
 - o EIN: **680334324** (UC Davis Health)
 - o NPI: leave blank (show us all physicians at UC Davis Health)
 - o Billing Code: **74176** (Computed tomography, abdomen and pelvis, non-contrast)
- Click the **Process** button
- If prompted by your browser, select the location to save the *report.csv* file
- Open *report.csv*, ideally with Excel, but any word processor or text editor will suffice

Here are screen depicting the process:

The screenshot shows the MRF Explorer web application interface. At the top, there is a purple header with the Keyark logo and the title "MRF Explorer". Below the header, a brief description states: "The MRF Explorer is an online look-up app for in-network reimbursement rates, for medical services including physician, hospital, drug, and medical equipment." A note below explains that users specify MRF, NPIs, EIN, and Billing codes to get price data in a CSV file. The main form contains four input fields: "MRF URL" with a "Sample URL" and a long URL; "EIN" with the value "680334324"; "NPIs" with a "Lookup" icon and a placeholder "Enter NPIs"; and "Billing codes" with the value "74176". A large purple "Process" button is at the bottom of the form. A "Data License Agreement" link is visible at the bottom left of the page.

File name:

Save as type: Microsoft Excel Comma Separated Values File (*.csv)

	A	B	C	D	E	F	G	H	I	J
1	BILLING_C	"BILLING_	"NEGOTIATE	"DESCRIPTION"	"NEGOTIATE	BILLING_CLASS	"BILLING_	"NEGOTIATEE	"EIN"	"NPI"
2	CPT	74176	ffs	Computed tomography, abdom	negotiated	professional	TC	156.21	680334324	1811285414
3	CPT	74176	ffs	Computed tomography, abdom	negotiated	professional		269.47	680334324	1811285414
4	CPT	74176	ffs	Computed tomography, abdom	negotiated	professional	26	113.27	680334324	1811285414
5	CPT	74176	ffs	Computed tomography, abdom	negotiated	professional	26	68.86	680334324	1285616680
6	CPT	74176	ffs	Computed tomography, abdom	negotiated	professional	TC	107.3	680334324	1285616680
7	CPT	74176	ffs	Computed tomography, abdom	negotiated	professional		176.16	680334324	1285616680
8	CPT	74176	ffs	Computed tomography, abdom	negotiated	professional		869.89	680334324	
9	CPT	74176	ffs	Computed tomography, abdom	negotiated	professional		869.89	680334324	1922419209
10	CPT	74176	ffs	Computed tomography, abdom	negotiated	professional		869.89	680334324	1720039936
11	CPT	74176	ffs	Computed tomography, abdom	negotiated	professional		869.89	680334324	1942494844
12	CPT	74176	ffs	Computed tomography, abdom	negotiated	professional		869.89	680334324	1295961795
13	CPT	74176	ffs	Computed tomography, abdom	negotiated	professional		869.89	680334324	1801356126
14	CPT	74176	ffs	Computed tomography, abdom	negotiated	professional		869.89	680334324	1811163215
15	CPT	74176	ffs	Computed tomography, abdom	negotiated	professional		869.89	680334324	1760853162
16	CPT	74176	ffs	Computed tomography, abdom	negotiated	professional		869.89	680334324	1225262264
17	CPT	74176	ffs	Computed tomography, abdom	negotiated	professional		869.89	680334324	1063847150
18	CPT	74176	ffs	Computed tomography, abdom	negotiated	professional		869.89	680334324	1609295583

For the screenshot above, we took the liberty to adjust the column widths for readability.

A quick explanation of the results is that the typical contract rate for a 74176 is \$869, which covers both the professional (radiologist) and institutional fees (UC Davis Hospital facility). Interestingly a couple providers (along with UC Davis) have been under contract to do the same procedure at a much lower rate: \$296.47 and \$176.16.

A full explanation of this process, plus much more, is provided in the downloadable *Tutorial - UnitedHealthcare.pdf*

EIN Selection

You can limit the results by specifying an EIN to limit the results to a specific large practice, clinic, or hospital. This field is optional. Here is additional background on the EIN:

- A Taxpayer Identification Number (TIN) is an identification number used by the Internal Revenue Service (IRS). It's a subset of the Employer Identification Number (EIN) which is used to identify a business entity. For the purposes of MRFs, EIN/TIN are synonymous.
- The TIN is considered sensitive data, so the IRS does not provide a directory of these, unlike the case for NPIs
- Identifying the correct TIN/EIN is challenging:
 - o Organizations may have multiple EIN
 - o A given EIN may relate to a single Level 2 NPI (physician owned corporation) or thousands of Level 1 NPIs (hospital or health network employer)
- Can navigate from NPI to EIN by using a MRF Explorer NPI query, as when rates are returned for an NPI, the EIN(s) are returned as well
- The single best source for looking up medical related EINs is http://www.hipaaspace.com/ein/ein_verification/ but it is not comprehensive.
- There are a few random sources with useful EIN information, such as this [Association of American Medical Colleges document](#) that lists EIN for medical schools
- Sometimes EINs can be secured by brute force web search, most typically from a 401k retirement plan associated with an institution

NPI Selection

You can limit the results by specifying the NPIs to limit the results to specific providers. This field is optional. Here is additional background on the NPI:

- The National Provider Identifier (NPI) is a unique 10-digit number issued by the CMS (Centers for Medicare & Medicaid Services) to health care providers in the United States
- Each individual service provider, such as physicians, dentists, pharmacists, nurses and nurse practitioners that bill must have an NPI (called NPI Type 1)
- Organizational health care providers, such as hospitals, pharmacies, group practices, laboratories, ambulatory care facilities and nursing homes that bill must also have an NPI (called NPI Type 2)
- There are a variety of web resources for looking up NPI numbers, all based on a free, government (CMS) provided database of over 7 million NPIs
- Keyark's MRF Explorer includes an NPI lookup where a provider can be found from a combination of their name, city, zip etc. Our lookup leverages the CMS provided database <https://npiregistry.cms.hhs.gov/search>
- Rates apply to provider groups, where the group is identified by the employer identifiable number (EIN) used for IRS tax purposes (TIN). For the purposes of the MRF files, an EIN is synonymous with TIN. Each provider group consists of an array of 1 or more providers, each provider identified by either their Type 1 NPI or Type 2 NPI, or both when a Type 2 NPI exists.

- When MRF Explorer finds negotiated rates for the given NPI, it returns the provider group EIN. As an individual provider can work for more than one facility or medical office, the EIN can distinguish among potentially different rates for the same billing code and same provider, which might vary according to the setting where they are working.

Billing Code Selection

The MRF Explorer lets you specify up to four billing codes. Here is additional background on the Billing Code:

- The MRF schema allows for specification of 20,000+ different codes spanning more than a dozen billing code types, plus custom (local) billing codes.
- Most searches will be among approximately 500 “most shoppable” items and services that as of 01-Jan-2023 are supposed to be accessible to health plan subscribers. This list is published at <https://www.cms.gov/healthplan-price-transparency/resources/500-items-services>
- Most queries can be done with a billing code, with no need to enter a billing code type. For the uncommon situation where a given billing code exists for two different billing code systems, the billing code type can be specified, to narrow the query results to just that billing code type.

CSV File Results

In response to a query the MRF Explorer returns a “result set” in the form of a comma separated value (CSV) file that can be viewed in Microsoft Word or similar program. As the data is provided in rows and columns, it is best viewed in Microsoft Excel or another spreadsheet program. Here is an extract of the raw data, full detail, before the data has been sorted:

D25 : X ✓ fx Computed tomography, abdomen and pelvis; without contrast material										
	A	B	C	D	E	F	G	H	I	J
	BILLING_CODE	BILLING_CODE	NEGOTIATION_ARRANGEMENT	DESCRIPTION	NEGOTIATED_TYPE	BILLING_CLASS	BILLING_CODE_MODIFIER	NEGOTIATED_RATE	EIN	NPI
1	CPT	74176	ffs	Computed tomography, negotiated	professional		TC	156.21	680334324	1811285414
2	CPT	74176	ffs	Computed tomography, negotiated	professional			269.47	680334324	1811285414
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17	CPT	74176	ffs	Computed tomography, negotiated	professional			869.89	680334324	1609095583
18	CPT	74176	ffs	Computed tomography, negotiated	professional			869.89	680334324	1609095583

Note: These fields are best described in the CMS price transparency guide, schema description for the In-network rate files, at this URL

<https://github.com/CMSgov/price-transparency-guide/tree/master/schemas/in-network-rates>

Here are a few additional details:

- When the Return max rate checkbox is checked (the default) the result set is simplified. Should the MRF contain multiple rates, only the maximum rate is return.
- The default filename for the CSV file is “result.csv”. Depending on your browser settings, this file will either be automatically saved to your Browser download folder, or a dialogue box will appear and give you the option to change the filename and file save location.

Note: When opening in Excel, if you are prompted to convert values with an initial zero, reject the offer (click No)

Community MRF Tutorials

A selection of MRF are provided that can be queried at no charge. Here are a few important details:

- Keyark tries to keep these MRF fresh, but there is no guarantee these are the most recently published
- Each MRF is accompanied by a tutorial; going through the entire set of tutorials is the recommended learning experience
- The community is invited to suggest additional payers/MRFs; please contact Keyark with your suggestions

Samples as of January 2023:

Menu Name	Tutorial Filename
UnitedHealthcare of California 2022-12-01	Tutorial - UnitedHealthcare.pdf
Aetna Life Insurance 2022-11-15	Tutorial - Aetna.pdf
Kaiser Foundation Health Plan of Washington 2022-11-01	Tutorial - Kaiser.pdf

Locating an MRF

While MRF Explorer is ready-to-run for a set of real-world MRFs, it also accepts a URL to an MRF of your choosing. Keyark has provided a learning guide **Tutorial - Locating an MRF.pdf** that provides some tips on locating the MRF you desire. As an example, it shows the steps taken to locate the UnitedHealthcare of California MRF that’s one of the three ready-to-run samples.

Check back in the future for additional tutorials tailored to assist you in locating MRFs published by other payers.

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