

# TUTORIAL – UNITED HEALTHCARE

## Introduction

This example features investigating a UnitedHealthcare’s [SignatureValue Alliance HMO](#) plan, offered by California Public Employees' Retirement System (CalPERS) to a State and other government employee organizations in California.

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*Among the tutorials, this tutorial is the longest and most complex, including use of relatively advanced features of Excel. If you are new to MRF Explorer, it is recommended to begin with the other tutorials.*

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Each of the tutorials provides a unique perspective on how to work with MRF Explorer. This tutorial shows how to compare a negotiated rate across four large provider networks (networks) that include radiology services:

- two public university affiliated
- two private (one a hospital and the other a large clinic)

This tutorial should be of special interest to anyone who has attempted to do pricing analysis using hospital MRFs. The health plan MRF data we present overlaps with the hospital MRF data.

For your convenience, the Dec 2022 UnitedHealthcare of California MRF, for the CalPERS HMO plan, is provided as one of the free to use sample MRFs. Immediately below is the sole billing code that we investigate:

Billing Code	Code Type	Description
74176	CPT	Computed tomography (CAT scan), abdomen and pelvis; without contrast material

## Preparing for the Search

To run MRF Explorer you should specify an EIN and/or NPIs (these would be level 1 NPI) to limit the results to fit within the comfort zone for Excel. The MRFs are organized by clustering providers in the same provider group as a list of NPIs associated with that EIN. If you specify NPIs in addition to the EIN, the results will be limited to just those NPIs for that EIN.

In this example, to locate the largest networks, we will specify a single billing code, 74176, a no contrast CAT scan, that represents a service offered by large networks. As this medical procedure is likely to be associated with only a limited number of providers (e.g. radiologists), even without specifying an EIN or NPIs, the result set should be manageable.

Note: Some contracts associate many providers with many services, in which case you'll need to be more selective.

## Running MRF Explorer

Simply fill in the MFR Explorer form as shown below.

- Click **Sample URL** and then select **UnitedHealthcare 2022-12-01**
- Into the **Billing codes** field, type **74176**
- Click the **Process** button



# MRF Explorer

The MRF Explorer is an online look-up app for in-network reimbursement rates, for medical services including physician, hospital, drug, and medical equipment.

In the form below, please specify the MRF, and/or NPIs and/or EIN and/or Billing codes, and within a few minutes price data is at your fingertips. The output is provided in the form of a downloaded CSV file that can be viewed and analyzed in MS Excel. This free version limits the CSV output to 10,000 rows... [Help](#)

[Clear](#) [Tutorials](#)

MRF URL [?](#) [Sample URL](#)

https://for-big-files.s3.us-west-1.amazonaws.com/sample-files/2022-12-01\_UnitedHealthcare-of-California\_INSURER\_CALPERS-SV-ALLIANCE\_P5\_in-network-rates.json.gz

EIN [?](#)

Enter EIN

NPIs [?](#) [Lookup](#) 🔍

Enter NPIs

Billing codes [?](#)

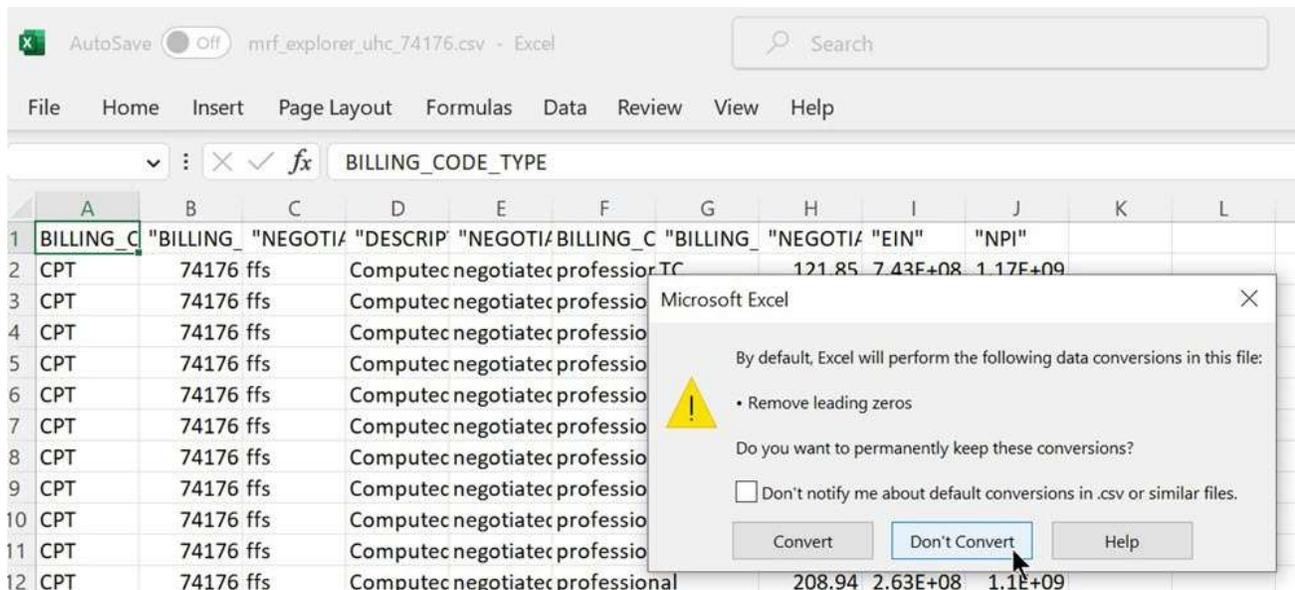
74176

Process

[Data License Agreement](#)

Depending on your browser settings, MRF Explorer may or may not prompt you for where to save the **report.csv** file.

Note: When you open the file in Excel or another spreadsheet program, as a best practice click **Don't Convert** to avoid losing the leading zero:



The screenshot below shows a snippet from among the many thousand rows of results, as we expected. The next step will be to use Excel to count how many unique NPIs are associated with each EIN, which will identify the largest networks. The subsequent screenshots will be a quick tour through Excel's Data commands that makes getting this answer fast and easy.

	A	B	C	D	E	F	G	H	I	J
1	BILLING_C	"BILLING_	"NEGOTI/	"DESCRIP	"NEGOTI/	BILLING_C	"BILLING_	"NEGOTI/	"EIN"	"NPI"
2	CPT	74176	ffs	Computed	negotiatec	professio	TC	121.85	742938437	1174612527
3	CPT	74176	ffs	Computed	negotiatec	professio	TC	121.85	263158509	1104816404
4	CPT	74176	ffs	Computed	negotiatec	professio	TC	121.85	742608033	1073517884
5	CPT	74176	ffs	Computed	negotiatec	profession		205.66	742938437	1174612527
6	CPT	74176	ffs	Computed	negotiatec	profession		205.66	263158509	1104816404
7	CPT	74176	ffs	Computed	negotiatec	profession		205.66	742608033	1073517884
8	CPT	74176	ffs	Computed	negotiatec	professio	26	87.1	742938437	1174612527
9	CPT	74176	ffs	Computed	negotiatec	professio	26	87.1	263158509	1104816404
10	CPT	74176	ffs	Computed	negotiatec	professio	26	87.1	742608033	1073517884
11	CPT	74176	ffs	Computed	negotiatec	profession		208.94	742938437	1174612527
12	CPT	74176	ffs	Computed	negotiatec	profession		208.94	263158509	1104816404
13	CPT	74176	ffs	Computed	negotiatec	profession		208.94	742608033	1073517884
14	CPT	74176	ffs	Computed	negotiatec	professio	TC	116.64	742938437	1174612527
15	CPT	74176	ffs	Computed	negotiatec	professio	TC	116.64	263158509	1104816404
16	CPT	74176	ffs	Computed	negotiatec	professio	TC	116.64	742608033	1073517884
17	CPT	74176	ffs	Computed	negotiatec	professio	26	89.02	742938437	1174612527
18	CPT	74176	ffs	Computed	negotiatec	professio	26	89.02	263158509	1104816404
19	CPT	74176	ffs	Computed	negotiatec	professio	26	89.02	742608033	1073517884

Let's delete all columns except EIN and NPI. Select columns A through H and hit the Delete key:

	A	B	C	D	E	F	G	H	I	J
1									"EIN"	"NPI"
2									742938437	1174612527
3									263158509	1104816404
4									742608033	1073517884
5									742938437	1174612527
6									263158509	1104816404
7									742608033	1073517884
8									742938437	1174612527
9									263158509	1104816404
10									742608033	1073517884
11									742938437	1174612527
12									263158509	1104816404
13									742608033	1073517884

The MRF files often repeat NPIs for a given EIN and billing code, so to get an accurate count the next step is to remove duplicates (such as seen for rows 7 and 10).

Select columns I and J, and from the **Data** menu group select **Remove Duplicates**:

The screenshot shows the Microsoft Excel interface with the 'Data' ribbon selected. The 'Data Tools' group contains the 'Remove Duplicates' button, which is highlighted with a red box. A tooltip for this button is displayed, stating: 'Remove Duplicates. Delete duplicate rows from a sheet. You can pick which columns should be checked for duplicate information.'

We now have all the unique pairs of EIN and NPI. We no longer need the NPI column so delete it:

	A	B	C	D	E	F	G	H	I	J	K
1									"EIN"		
2									742938437		
3									263158509		
4									742608033		
5									460519066		
6									743076074		
7									911501463		
8									911501463		
9									911501463		
10									911501463		
11									911501463		
12									911501463		
13									911501463		
14									900350082		
15									000000000		

In preparation for using the Pivot Table for counts, we must sort the EIN column. Select Column I, then from the Data menu group select Sort:

File Home Insert Draw Page Layout Formulas Data Review View Help

12 : X ✓ fx 742938437

	A	B	C	D	E	F	G	H	I	J	K	L
1									"EIN"			
2									742938437			
3												
4												
5												
6												
7												
8												
9												
10												
11												
12												
13												
14												
15												
16												

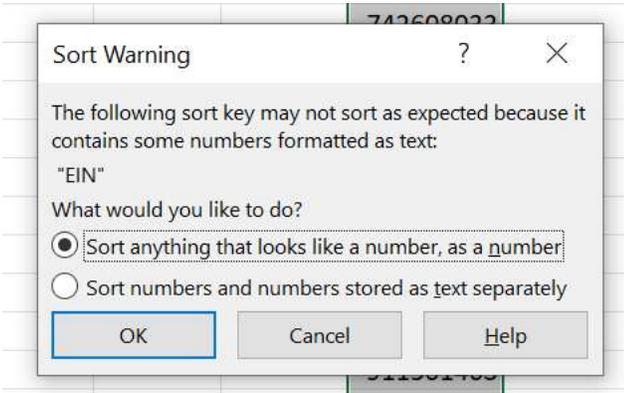
Sort

+ Add Level X Delete Level Copy Level ^ v Options...  My data has headers

Column	Sort On	Order
Sort by "EIN"	Cell Values	Smallest to Largest

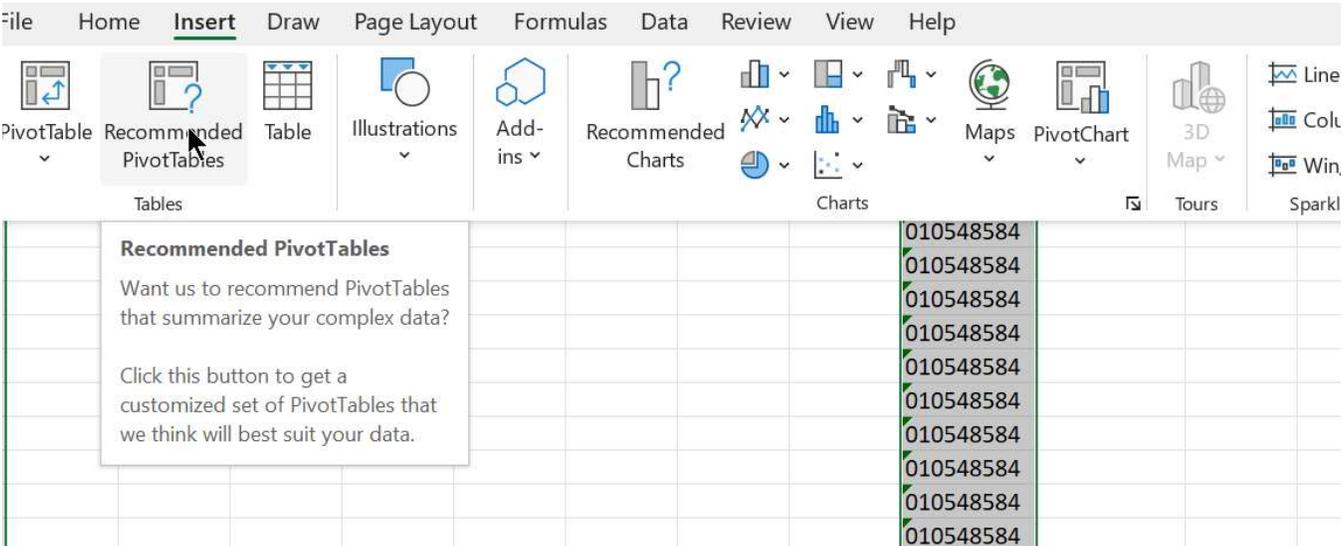
OK Cancel

Click OK.



Click OK.

Now select **Insert | Recommend Pivot Tables**:



Note: Recall the instructions earlier to select “Don’t Convert”? This avoided losing the leading zero in an EIN such as 010548584 as shown above, as well as the leading zero in a billing code such as DRG 065.

**Notes on Excel:**

- In some configurations of Excel, to avoid loss of the leading zero, you must import CSV data via **Get Data | From File | From Text/CSV**
- The PivotTable user interface varies across versions of Excel, so the screenshots presented here may be different than what you experience.

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The screenshots that follow were performed with a licensed copy of MRF Explorer, which imports the entire MRF file.

The trial version of MRF Explorer is limited to 10,000 rows. Accordingly, the data you see is correct and meaningful, but not complete.

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The pivot table is ready to be placed on the worksheet. Click **New Sheet** is recommended:

The screenshot shows an Excel spreadsheet with a column of EIN values in column I. The values are: "EIN", 010331939, 010548584, 010548584, 010548584, 010548584, 010548584, 010548584, 010548584, 010548584, 010548584, 010548584, 010548584, 010548584, 010558430, 010560513, 010565440, 010565440, 010579845, 010579845, 010583927, 010597336, 010611984.

The Recommended PivotTables task pane is open, showing the source as 'mrf\_explorer\_uhc\_74176!I1:I44334'. The pivot table configuration is for 'Count of "EIN"'. The table shows the following data:

Row Labels	Count of "EIN"
680334324	1915
954377219	1889
943281657	1439
943281660	1330
910214500	666
341996544	608
...	...

The 'Insert on:' section shows two buttons: '+ New sheet' (highlighted) and '+ Existing sheet'.

You can see that the largest network is EIN 680334324, with 1915 unique NPI providers (ignore the auto generated title "Count of EIN"). The screenshot below identifies the EINs with the most providers:

	A	B	C	D	E	F
1		Row Labels	Count of "EIN"		Organization	State
2		680334324	1915		UCOP (University of California)	California
3		954377219	1889		UCLA Medical Group	California
4		943281657	1439		COMMUNITY FOUNDATION MEDICAL GROUP	California
5		943281660	1330		Mt Zion Pediatrics (now part of UCSF)	California
6		910214500	666		The Everett Clinic (Everett)	Washington
7		341996544	608		Dignity Health Medical Foundation	California
8		870737749	599		SCRIPPS CLINIC BILLING LLC (San Diego)	California
9		954373071	532		DAVID GEFEN SCHOOL OF MEDICINE AT UCLA	California
10		943281662	507		UCSF Department of Medicine	California
11		680344702	507		UC Davis. Regents of Univ of California	California
12		270271872	481		COMMUNITY FOUNDATION MEDICAL GROUP	California
13		680360801	460		JOHN MUIR PHYSICIAN NETWORK	California
14		330185031	448		ST JOSEPH HERITAGE HEALTHCARE	California
15		911352172	379		Multicare Health System (Tacoma)	Washington
16		911932954	357		OVERLAKE MEDICAL CLINICS LLC (Bellevue)	Washington
17		943281666	325		Oakland Children's Hospital	California
18		941156581	308		Sutter Bay Medical Foundation	California

Note: The table above was compiled by Keyark for your convenience. There is no central registry for EINs, unlike the case for NPIs.

## Comparing the Negotiated Rate for 74176

Looking up the negotiated rate for the 74176 CAT Scan is quick and easy.

Analysis for EIN 680334324

For the first EIN we will examine, this tutorial will show the process step-by-step. For the other EIN, we'll just show the results.

We rerun the MRF Explorer for each EIN, as shown below for 680334324 (UCOP):



# MRF Explorer

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MRF URL [?](#) [Sample URL](#)

https://for-big-files.s3.us-west-1.amazonaws.com/sample-files/2022-12-01\_UnitedHealthcare-of-California\_INSURER\_CALPERS-SV-ALLIANCE\_P5\_in-network-rates.json.gz

EIN [?](#)

680334324

NPIs [?](#) [Lookup](#)

Enter NPIs

Billing codes [?](#)

74176

Process

[Data License Agreement](#)

Data exported to REPORT.CSV is not sorted beforehand, so we must sort by NPI and then Billing Code Modifier before drawing any conclusions. Once sorted we seem to see a consistent pattern:

"BILLING_CODE_MODIFIER"										
	A	B	C	D	E	F	G	H	I	J
1	BILLING_C	"BILLING_	"NEGOTIA	"DESCRIP	"NEGOTIA	BILLING_CLASS	"BILLING	"NEGOTIA	"EIN"	"NPI"
2	CPT	74176	ffs	Computec	negotiatec	professional	26	327.58	680334324	1003070061
3	CPT	74176	ffs	Computec	negotiatec	professional	TC	542.31	680334324	1003070061
4	CPT	74176	ffs	Computec	negotiatec	professional		869.89	680334324	1003070061
5	CPT	74176	ffs	Computec	negotiatec	professional	26	327.58	680334324	1003222803
6	CPT	74176	ffs	Computec	negotiatec	professional	TC	542.31	680334324	1003222803
7	CPT	74176	ffs	Computec	negotiatec	professional		869.89	680334324	1003222803
8	CPT	74176	ffs	Computec	negotiatec	professional	26	327.58	680334324	1003269937
9	CPT	74176	ffs	Computec	negotiatec	professional	TC	542.31	680334324	1003269937
10	CPT	74176	ffs	Computec	negotiatec	professional		869.89	680334324	1003269937
11	CPT	74176	ffs	Computec	negotiatec	professional	26	327.58	680334324	1003338500
12	CPT	74176	ffs	Computec	negotiatec	professional	TC	542.31	680334324	1003338500
13	CPT	74176	ffs	Computec	negotiatec	professional		869.89	680334324	1003338500
14	CPT	74176	ffs	Computec	negotiatec	professional	26	327.58	680334324	1003364514
15	CPT	74176	ffs	Computec	negotiatec	professional	TC	542.31	680334324	1003364514
16	CPT	74176	ffs	Computec	negotiatec	professional		869.89	680334324	1003364514
17	CPT	74176	ffs	Computec	negotiatec	professional	26	327.58	680334324	1003466616
18	CPT	74176	ffs	Computec	negotiatec	professional	TC	542.31	680334324	1003466616
19	CPT	74176	ffs	Computec	negotiatec	professional		869.89	680334324	1003466616
20	CPT	74176	ffs	Computec	negotiatec	professional	26	327.58	680334324	1003493024
21	CPT	74176	ffs	Computec	negotiatec	professional	TC	542.31	680334324	1003493024
22	CPT	74176	ffs	Computec	negotiatec	professional		869.89	680334324	1003493024
23	CPT	74176	ffs	Computec	negotiatec	professional	26	327.58	680334324	1003891011
24	CPT	74176	ffs	Computec	negotiatec	professional	TC	542.31	680334324	1003891011
25	CPT	74176	ffs	Computec	negotiatec	professional		869.89	680334324	1003891011
26	CPT	74176	ffs	Computec	negotiatec	professional	26	327.58	680334324	1003891334

The Billing Code Modifier in provided in column G:

- TC means Technical Component (the provider’s professional service fee)
- 26 means the Institutional Component (clinic or hospital location fee, plus sundry supply and support staff)

The row where the billing code modifier cell is empty, represents the “sum” total of the service, and indeed \$869.89 is the sum of \$327.58 + \$542.31 .

Quickly paging through the worksheet this pattern is evident throughout. But are there exceptions?

To make the comparison easier, let’s show only the summary rate rows:

A	B	C	D	E	F	G	H	I	J
LING	"BILLIN	"NEGO	"DESCF	"NEGO	BILLING_CLA	"BILLIN	"NEGO	"EIN"	"NPI"
T	74176	ffs					327.58	680334324	1003070061
T	74176	ffs					542.31	680334324	1003070061
T	74176	ffs					869.89	680334324	1003070061
T	74176	ffs					327.58	680334324	1003222803
T	74176	ffs					542.31	680334324	1003222803
T	74176	ffs					869.89	680334324	1003222803
T	74176	ffs					327.58	680334324	1003269937
T	74176	ffs					542.31	680334324	1003269937
T	74176	ffs					869.89	680334324	1003269937
T	74176	ffs					327.58	680334324	1003338500
T	74176	ffs					542.31	680334324	1003338500
T	74176	ffs					869.89	680334324	1003338500
T	74176	ffs					327.58	680334324	1003364514
T	74176	ffs					542.31	680334324	1003364514
T	74176	ffs					869.89	680334324	1003364514
T	74176	ffs					327.58	680334324	1003466616
T	74176	ffs					542.31	680334324	1003466616
T	74176	ffs					869.89	680334324	1003466616
T	74176	ffs					327.58	680334324	1003493024
T	74176	ffs					542.31	680334324	1003493024
T	74176	ffs					869.89	680334324	1003493024
T	74176	ffs					327.58	680334324	1003891011
T	74176	ffs					542.31	680334324	1003891011
T	74176	ffs					869.89	680334324	1003891011
T	74176	ffs	Computec negotiatec	professional			869.89	680334324	1003891011
T	74176	ffs	Computec negotiatec	professional	26		327.58	680334324	1003891011

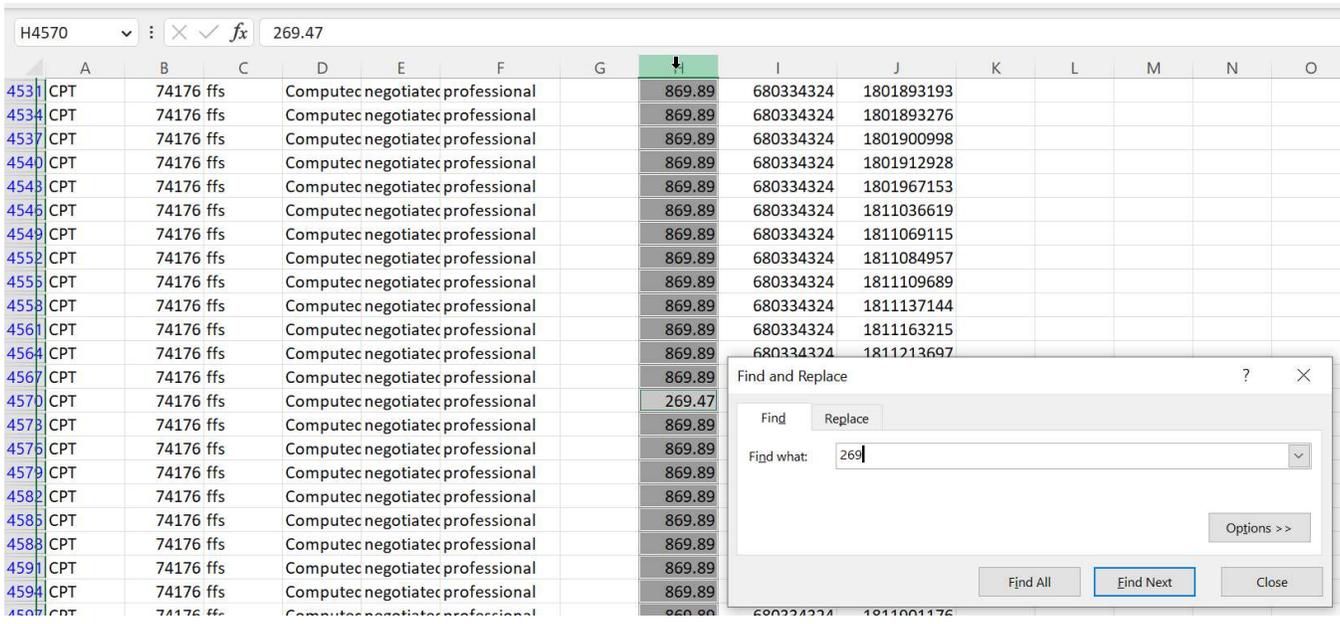
Sort A to Z  
 Sort Z to A  
 Sort by Color >  
 Sheet View >  
 Clear Filter From ""BILLING\_CODE\_MOD..."  
 Filter by Color >  
 Text Filters >  
 Search   
 (Select All)  
 26  
 TC  
 (Blanks)

The pattern looks consistent, but we need to confirm:

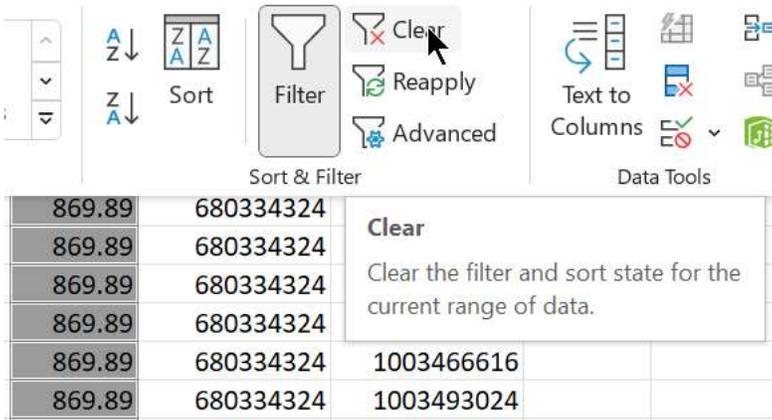
	A	B	C	D	E	F	G	H	I	J	K
1	BILLING	"BILLIN	"NEGO	"DESCR	"NEGO	BILLING_CLA	"BILLIN	"NEGO	"EIN"	"NPI"	
4	CPT	74176	ffs	Computec negotiatec	professional			869.89	680334324	1003070061	
7	CPT	74176	ffs	Computec negotiatec	professional			869.89	680334324	1003222803	
10	CPT	74176	ffs	Computec negotiatec	professional			869.89	680334324	1003269937	
13	CPT	74176	ffs	Computec negotiatec	professional			869.89	680334324	1003338500	
16	CPT	74176	ffs	Computec negotiatec	professional			869.89	680334324	1003364514	
19	CPT	74176	ffs	Computec negotiatec	professional			869.89	680334324	1003466616	
22	CPT	74176	ffs	Computec negotiatec	professional			869.89	680334324	1003493024	
25	CPT	74176	ffs	Computec negotiatec	professional			869.89	680334324	1003891011	
28	CPT	74176	ffs	Computec negotiatec	professional			869.89	680334324	1003891334	
31	CPT	74176	ffs	Computec negotiatec	professional			869.89	680334324	1003891649	
34	CPT	74176	ffs	Computec negotiatec	professional			869.89	680334324	1003891698	
37	CPT	74176	ffs	Computec negotiatec	professional			869.89	680334324	1003892241	
40	CPT	74176	ffs	Computec negotiatec	professional			869.89	680334324	1003892282	
43	CPT	74176	ffs	Computec negotiatec	professional			869.89	680334324	1003892993	
46	CPT	74176	ffs	Computec negotiatec	professional			869.89	680334324	1013068436	
49	CPT	74176	ffs	Computec negotiatec	professional			869.89	680334324	1013152768	
52	CPT	74176	ffs	Computec negotiatec	professional			869.89	680334324	1013203157	

Clicking on the dropdown for the **Column H Negotiated Rate** filter shows this column contains several values in addition to 869.89:





We remove the filter and navigate to the row:



What we see looks like valid data, as the TC and 269.47 amounts sum to \$269.47:

4568	CPT	74176	ffs	Computec negotiat	professional	26	113.27	680334324	1811285414
4569	CPT	74176	ffs	Computec negotiat	professional	TC	156.21	680334324	1811285414
4570	CPT	74176	ffs	Computec negotiat	professional		269.47	680334324	1811285414

And the same is true for the \$176.16 summary value. Out of over 1900 NPIs, only two have a total less than \$869.89. From the standpoint of an outsider inspecting the UCOP rate for the 74176 CAT scan, we have a clear understanding. From the standpoint of the UCOP billing office, these results flag a likely error in their rate setup for these two providers, and an opportunity to fix a data flaw before it turns into a billing mess.

Analysis for EIN 954377219

EIN 954377219 is UCLA Medical Group which at 1189 NPIs, is almost the same size as UCOP which consists of 1915 NPI. How do their rates compare?

After sorting by NPI and Billing Code Modifier, we see a familiar pattern:

D2 : <input type="checkbox"/> <input checked="" type="checkbox"/> <i>fx</i> Computed tomography, abdomen and pelvis; without contrast material										
	A	B	C	D	E	F	G	H	I	J
1	BILLING	"BILLIN	"NEGO	"DESCF	"NEGO	BILLING_CLA	"BILLIN	"NEGO	"EIN"	"NPI"
2	CPT	74176	ffs	Computed	negotiate	professional	26	367.09	954377219	1003045600
3	CPT	74176	ffs	Computed	negotiate	professional	TC	649.34	954377219	1003045600
4	CPT	74176	ffs	Computed	negotiate	professional		1016.43	954377219	1003045600
5	CPT	74176	ffs	Computed	negotiate	professional	26	367.09	954377219	1003058827
6	CPT	74176	ffs	Computed	negotiate	professional	TC	649.34	954377219	1003058827
7	CPT	74176	ffs	Computed	negotiate	professional		1016.43	954377219	1003058827
8	CPT	74176	ffs	Computed	negotiate	professional	26	367.09	954377219	1003063140
9	CPT	74176	ffs	Computed	negotiate	professional	TC	649.34	954377219	1003063140
10	CPT	74176	ffs	Computed	negotiate	professional		1016.43	954377219	1003063140
11	CPT	74176	ffs	Computed	negotiate	professional	26	367.09	954377219	1003104548
12	CPT	74176	ffs	Computed	negotiate	professional	TC	649.34	954377219	1003104548
13	CPT	74176	ffs	Computed	negotiate	professional		1016.43	954377219	1003104548
14	CPT	74176	ffs	Computed	negotiate	professional	26	367.09	954377219	1003117557
15	CPT	74176	ffs	Computed	negotiate	professional	TC	649.34	954377219	1003117557
16	CPT	74176	ffs	Computed	negotiate	professional		1016.43	954377219	1003117557

We apply the Data Filter to show only the summary (blank value for Billing Code Modifier) rows, and for this EIN there are no exceptions to the summary rate of \$1016.43:

	A	B	C	D	E	F	G	H	I	J
1	BILLING	"BILLIN	"NEGO	"DESCR	"NEGO	BILLING	"BILLIN	"NEGO	"EIN"	"NPI"
1891	CPT	74176	ffs	Comput					954377219	
1892	CPT	74176	ffs	Comput					954377219	1518173509
1893	CPT	74176	ffs	Comput					954377219	1821594540
1894	CPT	74176	ffs	Comput					954377219	1578950531
1895	CPT	74176	ffs	Comput					954377219	1518164706
1896	CPT	74176	ffs	Comput					954377219	1770821241
1897	CPT	74176	ffs	Comput					954377219	1356882567
1898	CPT	74176	ffs	Comput					954377219	1730335548
1899	CPT	74176	ffs	Comput					954377219	1144724576
1900	CPT	74176	ffs	Comput					954377219	1104269430
1901	CPT	74176	ffs	Comput					954377219	1730656620
1902	CPT	74176	ffs	Comput					954377219	1174523245
1903	CPT	74176	ffs	Comput					954377219	1033472022
1904	CPT	74176	ffs	Comput					954377219	1063857563
1905	CPT	74176	ffs	Comput					954377219	1801337019
1906	CPT	74176	ffs	Comput					954377219	1902034812
1907	CPT	74176	ffs	Comput					954377219	1477865574
1908	CPT	74176	ffs	Comput					954377219	1033613690
1909	CPT	74176	ffs	Comput					954377219	1063611762
1910	CPT	74176	ffs	Comput					954377219	1346568094
1911	CPT	74176	ffs	Comput					954377219	1144484999
1912	CPT	74176	ffs	Comput					954377219	1760793822
1913	CPT	74176	ffs	Comput					954377219	1437221900
1914	CPT	74176	ffs	Computec negotiatec	professional			1016.43	954377219	1295881803
1915	CPT	74176	ffs	Computec negotiatec	professional			1016.43	954377219	1689934465
1916	CPT	74176	ffs	Computec negotiatec	professional			1016.43	954377219	1265973523
1917	CPT	74176	ffs	Computec negotiatec	professional			1016.43	954377219	1000000000

### Analysis for two private groups

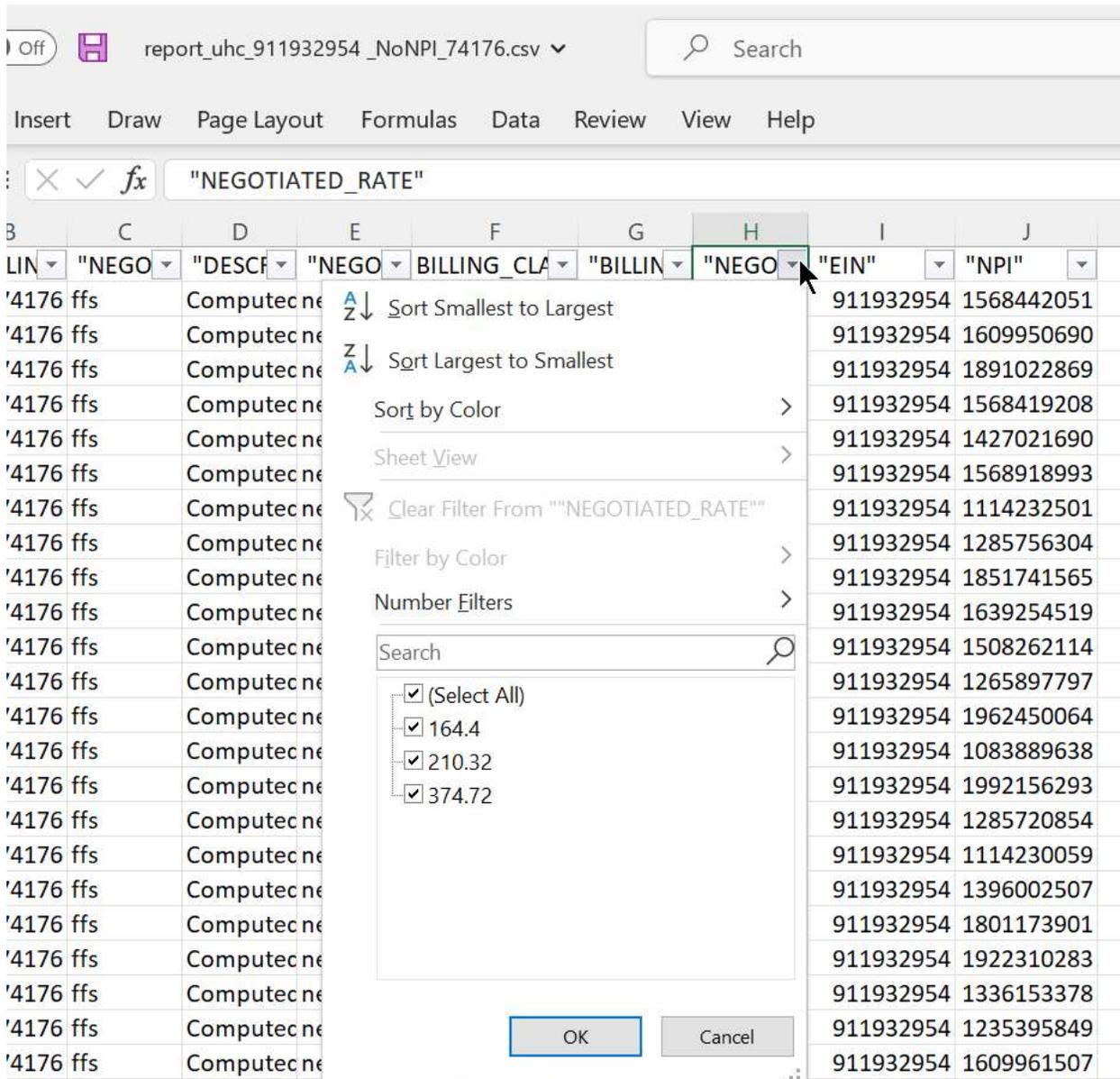
Let's examine two similarly sized non-university, non-government affiliated medical groups, in two different states:

- EIN 911932954 – Overlake Medical Clinics LLC in Bellevue, Washington (357 NPI)
- EIN 943281666 - Sutter Bay Medical Foundation in San Francisco Bay Area, California (308 NPI)

OVERLAKE MEDICAL CLINICS LLC. Sorting and comparing the values for EIN 911932954, we see that the negotiated rate data looks consistent, with the \$ total amount = TC amount + 26 amount:

	A	B	C	D	E	F	G	H	I	J
1	BILLING	"BILLIN	"NEGO	"DESCR	"NEGO	BILLING_CLA	"BILLIN	"NEGO	"EIN"	"NPI"
2	CPT	74176	ffs	Computed	negotiate	professional	26	164.4	911932954	1003132234
3	CPT	74176	ffs	Computed	negotiate	professional	TC	210.32	911932954	1003132234
4	CPT	74176	ffs	Computed	negotiate	professional		374.72	911932954	1003132234
5	CPT	74176	ffs	Computed	negotiate	professional	26	164.4	911932954	1003498213
6	CPT	74176	ffs	Computed	negotiate	professional	TC	210.32	911932954	1003498213
7	CPT	74176	ffs	Computed	negotiate	professional		374.72	911932954	1003498213
8	CPT	74176	ffs	Computed	negotiate	professional	26	164.4	911932954	1003839028
9	CPT	74176	ffs	Computed	negotiate	professional	TC	210.32	911932954	1003839028
10	CPT	74176	ffs	Computed	negotiate	professional		374.72	911932954	1003839028
11	CPT	74176	ffs	Computed	negotiate	professional	26	164.4	911932954	1013365873
12	CPT	74176	ffs	Computed	negotiate	professional	TC	210.32	911932954	1013365873
13	CPT	74176	ffs	Computed	negotiate	professional		374.72	911932954	1013365873
14	CPT	74176	ffs	Computed	negotiate	professional	26	164.4	911932954	1023082286
15	CPT	74176	ffs	Computed	negotiate	professional	TC	210.32	911932954	1023082286
16	CPT	74176	ffs	Computed	negotiate	professional		374.72	911932954	1023082286

To quickly check that the entire worksheet is the same, we click on the Negotiated Rate filter, which confirms the consistency:



For the purposes of pricing analysis, we see that a \$374.72 total amount applies for Overlake Medical Clinics.

OAKLAND CHILDREN'S HOSPITAL. Carefully sorting and comparing the values for EIN 943281666, we see that Oakland Children's Hospital data is consistent, with the \$ total amount = TC amount + 26 amount.

However, there are three different rate structures for the "same" procedure: \$188.48, \$211.41 and \$259.11 !

G	H	I	J	K	L	M	N	O
"BILL" ▾	"NEGO" ▾	"EIN" ▾	"NPI" ▾					
26	82.53	943281666	1003201237		82			
26	89.38	943281666	1003201237			89.38		
26	108.91	943281666	1003201237				108.91	
TC	105.96	943281666	1003201237		105.96			
TC	122.02	943281666	1003201237			122.02		
TC	150.2	943281666	1003201237				150.2	
	188.48	943281666	1003201237		<b>188.48</b>			
	211.41	943281666	1003201237			<b>211.41</b>		
	259.11	943281666	1003201237				<b>259.11</b>	
26	82.53	943281666	1003311689					
26	89.38	943281666	1003311689					
26	108.91	943281666	1003311689					
TC	105.96	943281666	1003311689					
TC	122.02	943281666	1003311689					
TC	150.2	943281666	1003311689					
	188.48	943281666	1003311689					
	211.41	943281666	1003311689					
	259.11	943281666	1003311689					
26	82.53	943281666	1003349572					
26	89.38	943281666	1003349572					
26	108.91	943281666	1003349572					
TC	105.96	943281666	1003349572					
TC	122.02	943281666	1003349572					
TC	150.2	943281666	1003349572					
	188.48	943281666	1003349572					
	211.41	943281666	1003349572					
	259.11	943281666	1003349572					

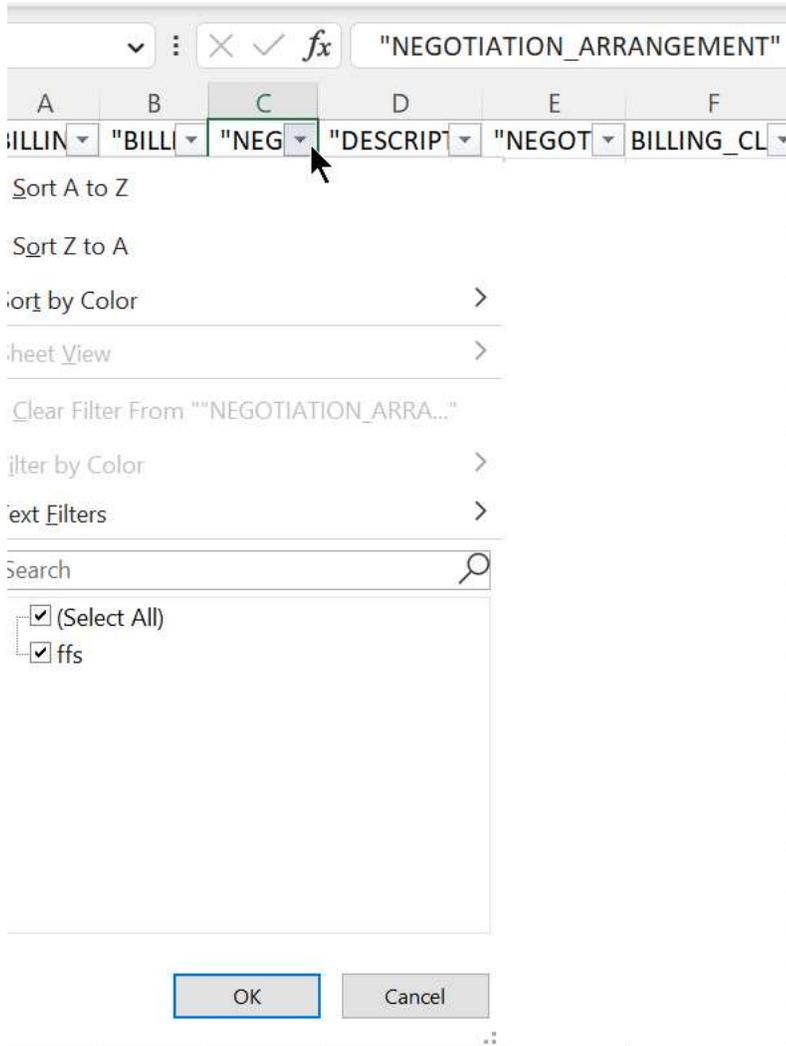
Columns such as CPT and Billing Code are all the same, as we input those in the MRF Explorer form. However when MRF Explorer returns data from the MRF, it populates a series of columns and perhaps these vary in value, and explain the three variations in rates. The following columns of data need to be inspected one-by-one:

- NEGOTIATION\_ARRANGEMENT
- DESCRIPTION

- NEGOTIATED\_TYPE
- BILLING\_CLASS

As you can see in the four screenshots below, each column has a single value, so the variation in negotiated rate is still a mystery.

NEGOTIATION\_ARRANGEMENT:



DESCRIPTION:

The image shows a screenshot of an Excel spreadsheet with a filter applied to the 'DESCRIPTION' column. The spreadsheet header row (row 1) contains the following data: 'BILLIN', '"BILLI', '"NEG', '"DESCRIP', and '"NEGC'. The 'DESCRIPTION' column header cell (D1) is selected, and its filter dropdown menu is open. The menu includes options for sorting (Sort A to Z, Sort Z to A), sorting by color, sheet view, and clearing the filter. Below these are options for filtering by color and text filters. A search box is present, and a list of filtered items is shown, including '(Select All)' and 'Computed tomography, abdomen an'. At the bottom of the menu are 'OK' and 'Cancel' buttons.

	A	B	C	D	E
1	BILLIN	"BILLI	"NEG	"DESCRIP	"NEGC

Filter options for "DESCRIPTION":

- Sort A to Z
- Sort Z to A
- Sort by Color
- Sheet View
- Clear Filter From "DESCRIPTION"
- Filter by Color
- Text Filters

Search results:

- (Select All)
- Computed tomography, abdomen an

Buttons: OK, Cancel

NEGOTIATED\_TYPE:

The image shows a screenshot of an Excel spreadsheet with a filter dropdown menu open for the 'NEGOTIATED\_TYPE' column. The spreadsheet has columns labeled B, C, D, and E. The filter menu is open, showing options for sorting and filtering. The filter values are listed below a search bar, with '(Select All)' and 'negotiated' checked.

B	C	D	E
"BILL"	"NEG"	"DESCRIP"	"NEG"

Filter Menu Options:

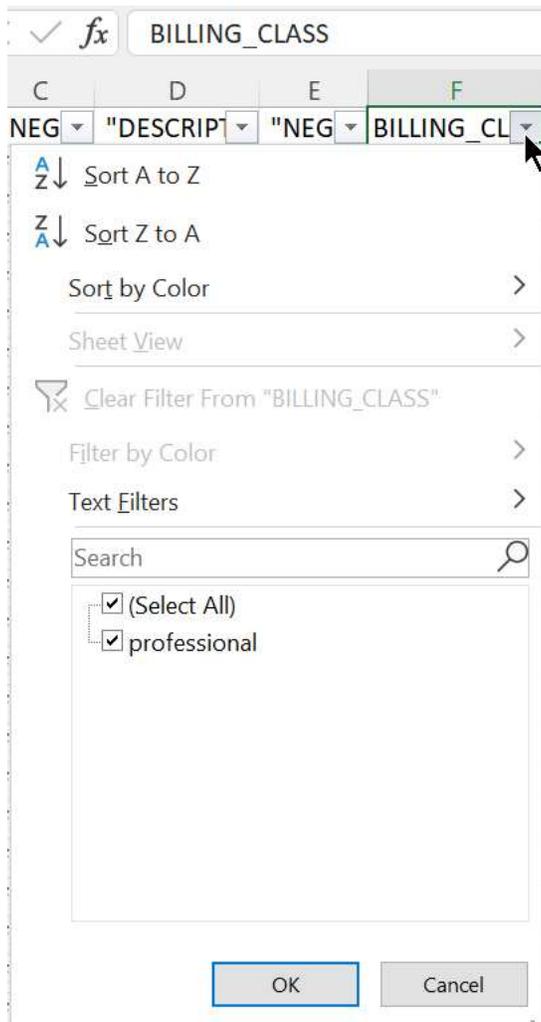
- Sort A to Z
- Sort Z to A
- Sort by Color >
- Sheet View >
- Clear Filter From "NEGOTIATED\_TYPE"
- Filter by Color >
- Text Filters >

Filter Values:

- (Select All)
- negotiated

Buttons: OK, Cancel

BILLING\_CLASS:



The CMS specifications provides additional fields that can explain a variation in the rate for a given billing code (and billing code modifier combination):

- **additional\_information**
- **service\_code**, the setting in which a service was provided

The MRF Explorer does not currently scan and report on these two fields. The Keyark custom MRF Report does check and report on these fields. Our experience with the initial set of MRFs ... across all payers ... is that these two fields rarely explain variations in rate as seen here. For the purposes of pricing analysis, one should assume that the highest rate applies, in this case \$259.11.

## Interpreting the Results

How let's examine what we've found in the MRF published rate for billing code 74176 "Computed tomography (CAT scan), abdomen and pelvis; without contrast material".

The table below shows the total rate (professional + location fee) for four large health provider organizations that have contracted with UnitedHealthcare, and are included in a CalPERs plan as of Dec 2022.

Organization	EIN	Unique NPIs	Negotiated Rate Total \$	Critique
UCOP (University of California)	680334324	1915	\$869.89	Looks to be a contract rate setup error for 2 NPIs
UCLA Medical Group	954377219	1889	\$1016.43	
Overlake Medical Clinics LLC (Bellevue, WA)	911932954	357	\$374.72	
Oakland Children's Hospital	943281666	325	\$259.11	Three different rates (\$259.11, \$211.41, \$188.48) are evident

We can conclude that the negotiated (contracted) rate for a common 74176 CAT Scan varies considerably.

The two university hospitals show a relatively high negotiated rate. But the numbers alone don't fully explain the situation. Perhaps the negotiated rate for the public university hospitals is an in-patient fee, and their out-patient fee is substantially lower. But by how much? The MRF doesn't tell us.

Understanding the reason for these variations could lead to a substantial cost saving for self-insured employers, should their TPA guide patients to a quality yet lower priced facility for routine cases.

The reasonable rate of \$374.72 for Overlake Medical Clinics is no doubt an out-patient rate, but to what degree does this reflect a possibly lower rate for care in the State of Washington as compared to California?

And we have a small mystery with Oakland Children's Hospital. Why are there three different total rates? And how can their highest rate be so much lower than the other organizations?

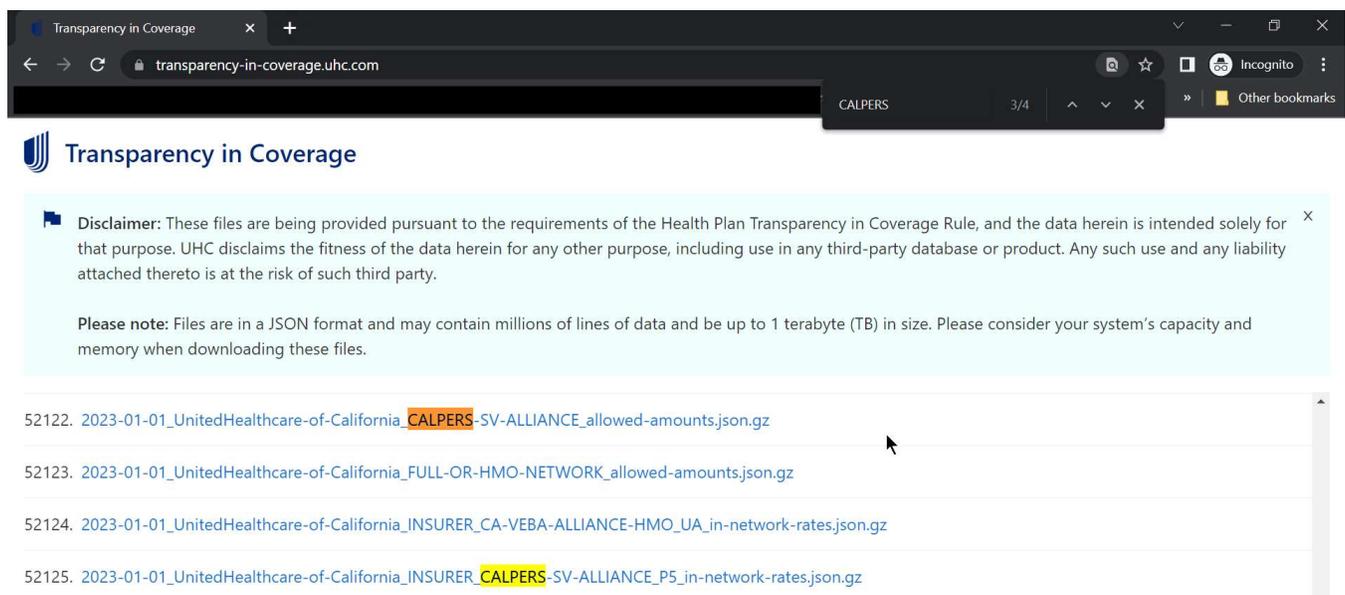
This tutorial includes a chart with 17 EINs that span the states of Washington and California, and who have the greatest presence in the CalPERS MRF in terms of the number of providers. A good exercise would be to use MRF Explorer to investigate the 74176 rates for the 14 EIN that haven't been examined in this tutorial.

Readers interested in hospital price transparency will find it interesting to compare the 74176 rates shown here against those shown in the hospital MRFs.

# Source MRF

This tutorial utilized a beta version of the MRF Explorer to search the [2022-12-01 UnitedHealthcare-of-California INSURER CALPERS-SV-ALLIANCE P5 in-network-rates.json.gz](#) file.

You can navigate to the latest version of the SignatureValue Alliance HMO MRFs by going directly to <https://transparency-in-coverage.uhc.com/>, or navigating there via [CalPERS benefits page](#). The UHC download site exposes more than 50,000 files, so you need to search the web page (Control-F on Chrome) for “CALPERS”. You can see both the In-Network Rate file (#52125) as well as the companion Allowed Amounts file. This screenshot shows the MRFs published at the very end of December 2022 which present the rate structure for January 2023:



The CalPERS PPO plan In-Network Rate MRF files are found in a more indirect fashion. In the case of the HMO MRF, there was only one In-Network Rate MRF, so that file has an obvious name, allowing it to be located. In the case of the PPO MRF, UHC has generated several In-Network Rate files, with a generic name as these In-Network Rate files are probably not unique to CalPERS. Accordingly, you need to navigate to the Index file, which is clearly labeled with “CALPERS” to locate the appropriate MRF:

## Transparency in Coverage

**Disclaimer:** These files are being provided pursuant to the requirements of the Health Plan Transparency in Coverage Rule, and the data herein is intended solely for that purpose. UHC disclaims the fitness of the data herein for any other purpose, including use in any third-party database or product. Any such use and any liability attached thereto is at the risk of such third party.

**Please note:** Files are in a JSON format and may contain millions of lines of data and be up to 1 terabyte (TB) in size. Please consider your system's capacity and memory when downloading these files.

- 11624. 2023-01-01\_Caine-Realty-Holdings\_index.json
- 11625. 2023-01-01\_CalPERS\_NATIONAL-PPO\_allowed-amounts.json.gz
- 11626. 2023-01-01\_CalPERS\_index.json
- 11627. 2023-01-01\_Calcon-Constructors-Inc\_index.json

The CalPERS\_index.json file is small and can be opened in a text editor. The relevant part is shown here:

```
"in_network_files": [  
  {  
    "description": "in-network files",  
    "location": "https://uhc-tic-mrf.azureedge.net/public-mrf/2023-01-01/2023-01-01_United-HealthCare-Services--Inc-_Third-Party-Administrator_PPO---NDC_PPO-NDC_in-network-rates.json.gz"  
  },  
  {  
    "description": "in-network files",  
    "location": "https://uhc-tic-mrf.azureedge.net/public-mrf/2023-01-01/2023-01-01_United-HealthCare-Services--Inc-_Third-Party-Administrator_PP1-00_P3_in-network-rates.json.gz"  
  }  
],
```

Note that for the PPO plan there are two In-Network Rate MRFs. As typical for the payers, there is no ready explanation for how the negotiated rates and providers are split across these two MRFs, so both need to be searched. The situation can be more challenging than this, as there are payers that have split their MRF into as many as 64 or more segments, differentiated by just the number “1\_of\_64”, “2\_of\_64” etc.

Last updated: 2023-02-05