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Proposed regulations: Transparency in health plans, insurance coverage

The U.S. Treasury Department and IRS along with the Departments of Labor and Health and Human Services today released for publication in the Federal Register proposed regulations (REG-118378-19) setting forth requirements for group health plans and health insurance issuers in the individual and group markets to disclose cost-sharing information upon request to a participant, beneficiary or enrollee (or that person's authorized representative), including an estimate of such individual's cost-sharing liability for covered items or services furnished by a particular provider.

Under these proposed rules, plans and issuers would be required to make such information available on an internet website and, if requested, through non-internet means. The aim would be to allow a participant, beneficiary or enrollee (or authorized representative) to obtain an estimate and understanding of the individual's out-of-pocket expenses and to allow this person to "effectively shop for items and services."

The proposed rules also include measures to require plans and issuers to disclose in-network provider negotiated rates, and historical out-of-network allowed amounts through two machine-readable files posted on an internet website. This measure would be intended to allow the public to have access to health insurance coverage information that can be used to understand health care pricing and potentially address the rise in health care spending.

Read the [proposed regulations](#) [PDF 605 KB] (60 pages) as published in the Federal Register on November 27, 2019.

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