

INSIGHT 2: JUNE 2023

Using MRF Data to Uncover Blind Spots in Your Network Strategy

To be competitive in the group and individual markets, Blue Plans need to create provider networks that offer members choice while reducing costs through effective reimbursement rates. Machine-readable files (MRFs) offer Plan leaders the ability to understand real-time market positions – before they step foot into network negotiations.

Blue Health Intelligence® (BHI®) recently completed a proof-of-concept project with Blue Cross Blue Shield Association. We found that Blue Plans were competitive, if not favorable, on network breadth across the five markets analyzed. However, rate positions varied dramatically by market and by service type.

Cost Differences Between Blue Plans and Leading Competitors, on Average, by Market



But simply comparing rates code by code or by select in-network files isn't enough to understand market positions. Through identifying networks and coupling rates with Plan-specific claims, BHI can calculate observed costs¹ across payers to help Plans identify the most critical areas of market opportunity.

For example, within one market, the costs of office visits (CPTs 99211-99215) were observed across the top 10 providers.

NPI Name	Claims	BCBS Observed Cost	UHC Observed Cost	BCBS Aggregate Position
Provider A	1,805	\$209,145	\$245,139	\$35,994 Lower
Provider B	1,197	\$195,371	\$193,080	\$2,291 Higher
Provider C	1,192	\$142,893	\$146,160	\$3,267 Lower
Provider D	1,192	\$128,721	\$169,843	\$41,123 Lower
Provider E	954	\$122,318	\$152,191	\$29,873 Lower
Provider F	1,037	\$115,481	\$148,611	\$33,130 Lower
Provider G	858	\$108,915	\$138,620	\$29,705 Lower
Provider H	914	\$104,403	\$126,492	\$22,089 Lower
Provider I	992	\$98,188	\$131,164	\$32,976 Lower
Provider J	856	\$96,026	\$95,670	\$357 Higher

Using Blue Plan claims data, BHI can identify specific services that drive market positioning.

Billing Code	Claims	BCBS Observed Cost	UHC Observed Cost	BCBS Aggregate Position
CPT- HCPCS I99214	1,062	\$169,627	\$166,888	\$2,739 Higher
CPT- HCPCS I99215	105	\$22,471	\$22,898	\$427 Lower
CPT- HCPCS I99213	30	\$3,273	\$3,294	\$21 Lower

¹Observed costs are calculated after weighting MRF rates by home Plan utilization at the provider, service, and setting level.

Get Started

Access to MRF data empowers Plan leaders with comprehensive market intelligence that helps them optimize market positioning and seize competitive opportunities in provider negotiations. [Get more information today.](#)