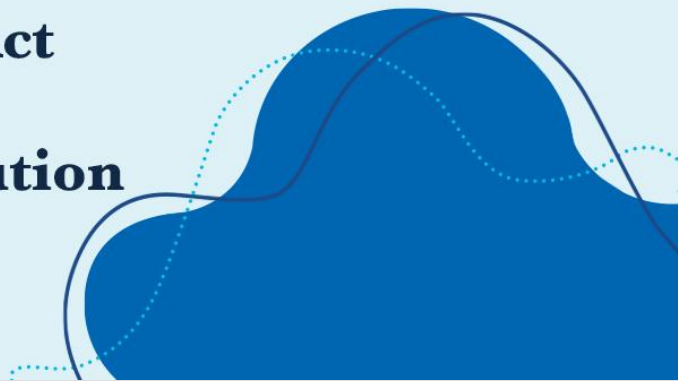


Guidance on Required Remittance Advice Remark Codes Related to the No Surprises Act

07/20/2026



No Surprises Act Independent Dispute Resolution



Guidance on Required Remittance Advice Remark Codes Related to the No Surprises Act

On June 4, 2026, the Department of the Treasury, the Department of Labor, and the Department of Health and Human Services (the Departments), along with the Office of Personnel Management (OPM), published the Federal Independent Dispute Resolution Operations final rules to improve the functioning of the Federal Independent Dispute Resolution (IDR) process established under the No Surprises Act. These final rules establish new requirements for plans and issuers to use claim adjustment reason codes (CARCs) and remittance advice remark codes (RARCs), which are standardized codes that convey information about claims processing, in the manner and timeframe specified in guidance issued by the Departments, when providing remittance advice for items and services furnished under certain circumstances. CARCs explain why a claim or service line was paid differently from how it was billed, and RARCs provide additional explanation for the remittance.

The guidance released on July 17, 2026, specifies the RARCs to be used for purposes of the final regulations, the circumstances in which each RARC is to be used, and technical instructions to facilitate their use. Use of the specified RARCs in the circumstances detailed in this guidance and any related future guidance will satisfy the requirements related to the use of CARCs and RARCs under the final regulations. Plans and issuers may continue to use the CARC they deem most appropriate for any claim adjustment. The requirement to provide

CARCs and RARCs in the manner, circumstances, and timeframe specified in this guidance applies for items and services furnished on or after January 1, 2027.

View the guidance here: <https://www.cms.gov/ccio/programs-and-initiatives/other-insurance-protections/caa-nsa-rarc-codes.pdf>

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