



State-Based Exchange (SBE) Qualified Health Plan (QHP) Public Use Files (PUF) General Information

This document outlines important information about the SBE QHP PUF, including data source, file size, variables, key assumptions, analytic utility, and support information. A data dictionary is also available for each of the separate SBE QHP PUF.

1. Overview of the SBE QHP PUF

The Centers for Medicare & Medicaid Services (CMS) Center for Consumer Information & Insurance Oversight (CCIIO) publishes the SBE QHP PUF to improve transparency and increase access to data on QHPs and Stand-alone Dental Plans (SADPs) offered through the SBEs in the individual and Small Business Health Options Program (SHOP) markets. The SBE QHP PUF include data from SBEs.

The SBE QHP PUF do not include data from the Federally Facilitated Exchange (FFE) or State Exchanges on the Federal platform (SBE-FPs).¹ Please read the SBE QHP PUF General Information Factsheet, as well as the Data Dictionaries for each of the files that comprise the SBE QHP PUF, before conducting any analysis with these data. For data from the FFE, please see the [Health Insurance Exchange Public Use Files \(Exchange PUFs\)](#) website.

The SBE QHP PUF are available for Plan Years 2016 through 2024 to support timely research and analysis of State-Based Exchange data.

Six separate files comprise the SBE QHP PUF: (1) Benefits and Cost Sharing PUF (BenCS-PUF), (2) Plan Attributes PUF (Plan-PUF), (3) Rate PUF (Rate-PUF), (4) Business Rules PUF (BR-PUF), (5) Service Area PUF (SA-PUF), and (6) Network PUF (Ntwrk-PUF).

2. Data Source of the SBE QHP PUF

The SBE QHP PUF contain data submitted by health insurance issuers during the QHP and SADP certification process. SBE and SBE-FP states review QHP and SADP applications from issuers that are applying to offer plans in their states. The QHP and SADP application collects both issuer-level information and plan-level benefit and rate data, largely through standardized data templates.

Issuers in SBE and SBE-FP states submit standardized data templates through the System for Electronic Rate and Form Filing (SERFF). CMS aggregates data from these submissions to create the SBE QHP PUF.

3. Description of the SBE QHP PUF

An overview of the content and format of each of the files that comprise the SBE QHP PUF is outlined in the table below.

¹ Oregon (individual market) is the only SBE-FP state in PY2024.

Table 3.1: File Format Descriptions for Plan Year 2016 - 2024 SBE QHP PUF

File Name	Type*	Description
Benefits and Cost Sharing PUF (BenCS-PUF)	CSV	Plan variant-level data on essential health benefits, coverage limits, and cost sharing.
Plan Attributes PUF (Plan-PUF)	CSV	Plan variant-level data on maximum out of pocket payments, deductibles, health savings account (HSA) eligibility, formulary ID, and other plan attributes.
Rate PUF (Rate-PUF)	CSV	Plan-level data on individual rates based on an eligible subscriber’s age, tobacco use, and geographic location, and family-tier rates.
Business Rules PUF (BR-PUF)	CSV	Plan-level data on rating business rules, such as allowed relationships (e.g., spouse, dependents) and tobacco use
Service Area PUF (SA-PUF)	CSV	Issuer-level data on geographic service areas including state, county, and zip code.
Network PUF (Ntwrk-PUF)	CSV	Issuer-level data identifying provider network URLs.

*Comma separated values (CSV)

4. Variables in the SBE QHP PUF

Each file has a separate data dictionary that describes the construction, format, and values of each variable. Users are encouraged to review the data dictionary for each file prior to conducting analysis.

5. Methodology and Key Assumptions

The QHP and SADP application process ensures that plans meet specific QHP and SADP certification standards. To create the SBE QHP PUF, the SBEs extracted and aggregated data from issuers’ QHP and SADP applications including information on plan design, benefits, cost sharing, rates, and geographic coverage, as these areas represent the core elements of the QHP and SADP application. Data from plans that did not complete the certification process for display on the SBE websites or were withdrawn from the certification process are excluded from the SBE QHP PUF.

Users should note that SBEs certify SADPs even if the issuer does not intend to offer them through the SBE website; these plans are referred to as Off-Exchange SADPs and are not included in the SBE QHP PUF. SBEs do not certify medical plans that are only offered outside of the SBE website.

Therefore, the SBE QHP PUF do not include data from Off-Exchange only medical plans. Users should review the Data Disclaimer-User Agreement for additional background on data accuracy, integrity, and privacy protection.