CMS Center for Consumer Information & Insurance Oversight (CCIIO), State-based Marketplace Public Use Files (SBM PUF) Data Dictionary for Rate PUF

1. Overview of the Rate PUF

The Centers for Medicare & Medicaid Services (CMS) Center for Consumer Information and Insurance Oversight (CCIIO) is releasing the State-Based Marketplace (SBM) PUF in order to improve the transparency and increase access to the SBM data. The SBM PUF includes data on Qualified Health Plans (QHPs) and Stand-alone Dental Plans (SADPs) offered in states which operate their own Marketplaces that do not rely on the federal information technology platform for QHP eligibility and enrollment functionality. This includes states which operate their own Small Business Health Options Programs (SHOP).

The Rate PUF (Rate-PUF) is one of the six files that make up the SBM PUF. The Rate-PUF contains plan level data on individual rates based on an eligible subscriber's age, tobacco use, and geographic location. These data originate from the Rate Table template (i.e., template field), an Excel-based form used by issuers to describe their plans in the QHP/SADP application process, and were provided by the National Association of Insurance Commissioners (NAIC) by extracting the information from their System for Electronic Rate and Form Filing (SERFF).

This data dictionary describes the variables contained in the Rate-PUF file for each SBM. Each record relates to one issuer's rates based on plan, geographic rating area, and subscriber eligibility requirements. The Rate-PUF is available for SBMs for plan year 2016.

2. Variable Attributes

Variable Name:	BusinessYear
Variable Definition:	Year for which plan provides coverage to enrollees
Data Type:	Text
Variable Label:	Business Year
Allowable Values:	2016
Data Source:	System-generated field
Comments:	N/A

Variable Name:	StateCode
Variable Definition:	Two-character state abbreviation indicating the state where the plan is offered
Data Type:	Text
Variable Label:	State Code
Allowable Values:	All state abbreviations for those states that operate SBMs
Variable Label:	State Code

Data Source:	System-generated field
Comments	N/A

Variable Name:	IssuerID
Variable Definition:	Five-digit numeric code that identifies the issuer organization in the Health Insurance Oversight System (HIOS)
Data Type:	Text
Variable Label:	Issuer ID
Allowable Values:	Free text
Data Source:	Template field
Comments:	N/A

Variable Name:	SourceName
Variable Definition:	Categorical identifier of source of the data import
Data Type:	Text
Variable Label:	Source Name
Allowable Values:	SERFF
Data Source:	System-generated field
Comments:	SERFF is the only source used data in the SBM PUF

Variable Name:	VersionNum
Variable Definition:	Integer Value for version of data import
Data Type:	Text
Variable Label:	Version Number
Allowable Values:	Free text
Data Source:	System-generated field
Comments:	N/A

Variable name:	ImportDate
Variable Definition:	Date of the Data Import
Data Type:	Date/Time
Variable Label:	Import Date
Allowable Values:	Free text
Data Source:	System-generated field
Comments:	N/A

Variable Name:	FederalTIN
Variable Definition:	Tax ID Number of issuer
Data Type:	Text
Variable Label:	Tax Identification Number
Allowable Values:	Free text
Data Source:	Template field
Comments:	N/A

Variable name:	RateExpirationDate
Variable Definition	Date that the foundation insurance plan base rate stopped being used to determine the Marketplace rate for a specific insurance plan
Data Type:	Date
Variable Label:	Rate Expiration Date
Allowable Values:	Free text
Data Source:	Template field
Comments:	N/A

Variable Name:	RateEffectiveDate
Variable Definition:	Date that the foundation insurance plan base rate started being used to determine the Marketplace rate for a specific insurance plan
Data Type:	Date
Variable Label:	Rate Effective Date
Allowable Values:	Free text
Data Source:	Template field
Comments:	N/A

Variable Name:	PlanID
Variable Definition:	Fourteen-character alpha-numeric code that identifies an insurance plan within HIOS
Data Type:	Text
Variable Label:	Plan ID
Allowable Values:	Free text
Data Source:	Template Field
Comments:	N/A

Variable Name:	RatingAreaID
Variable Definition:	Identifier for the geographic rating area within a state
Data Type:	Text
Variable Label:	Rating Area ID
Allowable Values:	Rating Area n, where n is an integer between 1 and 150
Data Source:	Template Field
Comments:	Each rating area identifier maps to a geographic region within the state (e.g., one or more counties, three-digit zip codes, or metropolitan statistical areas)

Variable Name:	Tobacco
Variable Definition:	Categorical indicator of whether a subscriber's tobacco use is used to determine rate eligibility for the insurance plan

Data Type:	Text
Variable Label:	Tobacco
Allowable Values:	Tobacco User/Non-Tobacco User
	No preference
Data Source:	Template Field
Comments:	N/A

Variable Name:	Age
Variable Definition:	Categorical indicator of whether a subscriber's age is used to determine rate eligibility for the insurance plan
Data Type:	Text
Variable Label:	Age
Allowable Values:	Family Option
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65 and over

Data Source:	Template Field
Comments:	N/A

Variable Name:	QHPNonQHPTypeID
Variable Definition:	Categorical indicator of a plan's exchange marketplace (On the exchange, Off the exchange)
Data Type:	Text
Variable Label:	QHP/Non-QHP
Allowable Values:	On Exchange
	Off Exchange
	Both
Data Source:	Template Field
Comments:	N/A

Variable Name:	IndividualRate
Variable Definition:	Dollar value for the insurance premium cost applicable to a non-tobacco user for the insurance plan in a rating area, or to a general subscriber if there is no tobacco preference
Data Type:	Text
Variable Label:	Individual Rate
Allowable Values:	Free text
Data Source:	Template field
Comments:	N/A

Variable Name:	IndividualTobaccoRate
Variable Definition:	Dollar value for the insurance premium cost applicable to a tobacco user for the insurance plan in a rating area
Data Type:	Text
Variable Label:	Individual Tobacco Rate
Allowable Values:	Free text

Data Source:	Template Field
Comments:	This field is only applicable if Tobacco field equals Tobacco User/Non-Tobacco User

Variable Name:	Couple
Variable Definition:	Dollar Value for the insurance premium cost applicable to the primary subscriber plus a secondary subscriber for the insurance plan in a rating area
Data Type:	Text
Variable Label:	Couple
Allowable Values:	Free text
Data Source:	Template Field
Comments:	This field is only applicable if Age field equals Family Option

Variable Name:	PrimarySubscriberandOneDependent
Variable Definition:	Dollar value for the insurance premium cost applicable to the primary enrollee plus one dependent for the insurance plan in a rating area
Data Type:	Text
Variable Label:	Primary Subscriber and One Dependent
Allowable Values:	Free text
Data Source:	Template Field
Comments:	This field is only applicable if Age field equals Family Option

Variable Name	PrimarySubscriberandTwoDependents
Variable Definition:	Dollar value for the insurance premium cost applicable to the primary enrollee plus two dependents for the insurance plan in a rating area
Data Type:	Text
Variable Label:	Primary Subscriber and Two Dependents
Allowable Values:	Free text
Data Source:	Template field
Comments:	This field is only applicable if Age field equals Family Option

Variable Name:	PrimarySubscriberandThreeOrMoreDependents
Variable Definition:	Dollar value for the insurance premium cost applicable to the primary enrollee plus three or more dependents for the insurance plan in a rating area
Data Type:	Text

Variable Label:	Primary Subscriber and Three or More Dependents
Allowable Values:	Free text
Data Source:	Template field
Comments:	This field is only applicable if Age field equals Family Option

Variable Name:	CoupleAndOneDependent
Variable Definition:	Dollar value for the insurance premium cost applicable to the primary enroller plus a secondary subscriber and one dependent for the insurance plan in a rating area
Data Type:	Text
Variable Label:	Couple and One Dependent
Allowable Values:	Free text
Data Source:	Template Field
Comments:	This field is only applicable if Age field equals Family Option

Variable Name:	CoupleAndTwoDependents
Variable Definition:	Dollar value for the insurance premium cost applicable to the primary enroller plus a secondary subscriber and two dependents for the insurance plan in a rating area
Data Type:	Text
Variable Limit:	Couple and Two Dependents
Allowable Values:	Free text
Data Source:	Template field
Comments:	This field is only required if Age field equals Family Option

Variable Name:	CoupleAndThreeOrMoreDependents
Variable Definition:	Dollar value for the insurance premium cost applicable to the primary enroller plus a secondary subscriber and three or more dependents for the insurance plan in a rating area
Data Type:	Text
Variable label:	Couple and Three or More Dependents
Allowable Values:	Free text
Data Source:	Template field
Comments:	This field is only applicable if Age field equals Family Option