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

1. Overview of the Business Rules 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 Business Rules PUF (BR-PUF) is one of the six files that make up the SBM PUF. The BR-PUF contains plan level data on application of rates, such as allowed relationships (e.g., spouse, dependents) and tobacco use. These data originate from the Business Rules 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 BR-PUF file for each SBM. Each record relates to a set of rules for the application of rates for one plan. The BR-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:	TIN
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:	ProductID
Variable Definition	Ten-character alpha-numeric code that identifies an insurance product within HIOS
Data Type:	Text
Variable Label:	Product ID
Allowable Values:	Free text
Data Source:	Template field
Comments:	N/A

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

Variable Name:	EnrolleeContractRateDeterminationRule
Variable Definition:	Description of enrollee contract rule for determining rates
Data Type:	Text
Variable Label:	Enrollee Contract Rate Determination Rule
Allowable Values:	"There are rates specifically for couples and for families (not just addition of individual rates)" "A different rate (specifically for parties of two or more) for each enrollee is added together"
Data Source:	Template Field
Comments:	N/A

Variable Name:	TwoParentFamilyMaxDependentsRule
Variable Definition:	The maximum number of dependents used to rate a policy in a two parent family
Data Type:	Text
Variable Label:	Two Parent Family Max Dependents Rule
Allowable Values:	1 2 3 or more
Data Source:	Template Field
Comments:	N/A

Variable Name:	SingleParentFamilyMaxDependentsRule

Variable Definition:	The maximum number of dependents used to rate a policy in a single parent family
Data Type:	Text
Variable Label:	Single Parent Family Max Dependents Rule
Allowable Values:	1
	2
	3 or more
Data Source:	Template Field
Comments:	N/A

Variable Name:	DependentMaximumAgeRule
Variable Definition:	Integer value for the maximum age for which an insurance plan could be issued for a child, if applicable
Data Type:	Text
Variable Label:	Dependent Maximum Age Rule
Allowable Values:	Number representing age
	Not applicable
Data Source:	Template Field
Comments:	N/A

Variable Name:	ChildrenOnlyContractMaxChildrenRule
Variable Definition:	The maximum number of children used to rate a child-only policy
Data Type:	Text
Variable Label:	Children Only Contact Max Children Rule
Allowable Values:	1
	2
	3 or more
Data Source:	Template field
Comments:	N/A

Variable Name:	DomesticPartnerAsSpouseIndicator
Variable Definition:	Categorical indicator for whether a domestic partner is treated the same as secondary subscribers
Data Type:	Text
Variable Label:	Domestic Partner as Spouse Indicator
Allowable Values:	Yes
	No
Data Source:	Template Field
Comments:	N/A

Variable Name:	SameSexPartnerAsSpouseIndicator

Variable Definition:	Categorical indicator for whether a same sex partner is treated the same as secondary subscribers
Data Type:	Text
Variable Label:	Same Sex Partner as Spouse Indicator
Allowable Values:	Yes
	No
Data Source:	Template Field
Comments:	N/A

Variable Name:	AgeDeterminationRule
Variable Definition:	Categorical indicator for the method used to determine the person's age at the time of an application
Data Type:	Text
Variable Label:	Age Determination Rule
Allowable Values:	"Age on effective date"
	"Age on January 1st of the effective date year"
	"Age on insurance date (age on birthday nearest the effective date"
	"Age on January 1st or July 1st"
Data Source:	Template Field
Comments:	N/A

Variable Name	MinimumTobaccoFreeMonthsRule
Variable Definition:	Integer value for the number of tobacco-free months considered when qualifying an enrollee for the non-tobacco insurance rate, if applicable
Data Type:	Text
Variable Label:	Minimum Tobacco Free Months Rule
Allowable Values:	Number representing months of no tobacco use
	Not applicable
Data Source:	Template field
Comments:	N/A

Variable Name:	CohabitationRule (Required and Code)
Variable Definition:	Categorical indicator that identifies which family relationships are allowed for enrollees and whether cohabitation is required
Data Type:	Text
Variable Label:	Cohabitation Rule
Allowable Values:	Spouse, True / False
	Father or Mother, True / False
	Grandfather or Grandmother, True / False
	Grandson or Granddaughter, True / False

	Uncle or Aunt, True / False
	Nephew or Niece, True / False
	Cousin, True / False
	Adopted Child, True / False
	Foster Child, True / False
	Son-in-law or daughter-in-law, True / False
	Brother-in-law or sister-in-law, True / False
	Mother-in-law or father-in-law, True / False
	Brother or Sister, True / False
	Ward, True / False
	Stepparent, True / False
	Stepson or Stepdaughter, True / False
	Self, True / False
	Child, True / False
	Sponsored dependent, True / False
	Dependent on a Minor Dependent, True / False
	Ex-spouse, True / False
	Guardian, True / False
	Court Appointed Guardian, True / False
	Collateral Dependent, True / False
	Life Partner, True / False
	Annultant, True / False
	Trustee, True / False
	Other Relationship, True / False
	Other Relative, True / False
Data Source:	Template field
Comments:	Only relationships allowed by issuer are listed, followed by True or False to indicate cohabitation requirement; field may be truncated to 256 characters if exported to Excel or Access

Variable Name:	MarketCoverage
Variable Definition:	Categorical indicator of market coverage of plans submitted with this template
Data Type:	Text
Variable Label:	Market Coverage
Allowable Values:	Individual
	SHOP (Small Group)
Data Source:	Template Field
Comments:	N/A

Variable Name:	DentalOnlyPlan
Variable Definition:	Categorical indicator that plan is a stand-alone dental plan
Data Type:	Text

Variable Limit: Dental-Only Plan Indicator

Allowable Values: Yes

No

Data Source: Template field

Comments: N/A