CMS Center for Consumer Information & Insurance Oversight (CCIIO), State-based Exchange Public Use Files (SBE PUF) Data Dictionary for Benefits and Cost Sharing PUF

1. Overview of the Benefits and Cost Sharing PUF

The Centers for Medicare & Medicaid Services (CMS) Center for Consumer Information and Insurance Oversight (CCIIO) is releasing the State-Based Exchange (SBE) PUF in order to improve the transparency and increase access to the SBE data. The SBE 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 Benefits and Cost Sharing PUF (BeneCS-PUF) is one of the six files that make up the SBE PUF. The BeneCS-PUF contains plan level data on essential health benefits, coverage limits, and cost sharing for each QHP and SADP. These data originate from the Plans & Benefits 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 BeneCS-PUF file for each SBE. Each record relates to the coverage of a single benefit by one issuer's insurance plan. The BeneCS-PUF is available for SBEs for plan year 2018.

2. Variable Attributes

Field	*Content*
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 SBEs
Variable Label:	State Code

Field	**Content**
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 SBE 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:	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

Field	**Content**
Comments:	N/A
Variable name:	PlanID
Variable Definition	Seventeen-character alpha-numeric code that identifies an insurance plan's cost sharing reduction variant within HIOS
Data Type:	Text
Variable Label:	Plan ID (Standard Component ID with variant)
Allowable Values:	Free text
Data Source:	Template field
Comments:	Character count includes '-'
Variable Name:	BenefitName
Variable Definition:	Name assigned to a benefit
Data Type:	Text
Variable Label:	Benefit Name
Allowable Values:	Free text
Data Source:	Template field
Comments:	N/A
Variable Name:	IsEHB
Variable Definition:	Categorical indicator of whether benefit is considered an essential health benefit
Data Type:	Text
Variable Label:	EHB Indicator
Allowable Values:	Yes
	Blank
Data Source:	Template Field
Comments:	Blank values are equivalent to No
Variable Name:	IsStateMandate
Variable Definition:	Categorical indicator of whether benefit is required by state
Data Type:	Text
Variable Label:	State Required Benefit Indicator
Allowable Values:	Yes
	Blank
Data Source:	Template Field
Comments:	Blank values are equivalent to No
Variable Name	IsCovered
Variable Definition:	Categorical indicator of whether benefit is covered by the insurance plan
Data Type:	Text

Field	**Content**
Variable Label:	Is this Benefit Covered?
Allowable Values:	Covered
	Not Covered (or Blank)
Data Source:	Template field
Comments:	Blank values are equivalent to Not Covered
Variable Name:	QuantLimitOnSvc
Variable Definition:	Categorical indicator of whether benefit has a quantitative limit
Data Type:	Text
Variable Label:	Quantitative Limit on Service
Allowable Values:	Yes
	No (or Blank)
Data Source:	Template fieldq
Comments:	This field is only required for covered benefits; blank values are equivalent to No
Variable Name:	LimitQty
Variable Definition:	Numeric value for coverage limit on the benefit
Data Type:	Text
Variable Label:	Limit Quantity
Allowable Values:	Free text
Data Source:	Template Field
Comments:	This field is required if QuantLimitOnSvc field equals Yes
Variable Name:	LimitUnit
Variable Definition:	The unit of measure for the coverage limit on the benefit
Data Type:	Text
Variable Limit:	Limit Unit
Allowable Values:	Hours per week
	Hours per month
	Hours per year
	Days per week
	Days per month
	Days per year
	Months per year
	Visits per week
	Visits per month
	Visits per year
	Lifetime visits
	Treatments per week
	Treatments per month

Field	**Content**
	Lifetime treatments
	Lifetime admissions
	Procedures per week
	Procedures per month
	Procedures per year
	Lifetime procedures
	Dollar per year
	Dollar per visit
	Days per admission
	Procedures per episode
Data Source:	Template field
Comments:	This field is required if QuantLimitOnSvc field equals Yes

Variable Name:	Minimum Stay
Variable Definition:	Numeric value for the minimum number of hours of in-patient care that a person must be provided for this benefit
Data Type:	Text
Variable label:	Minimum Stay
Allowable Values:	Free text
Data Source:	Template field
Comments:	This field is optional; blanks indicate a value was not provided

Variable Name:	Exclusions
Variable Definition:	The list of services or diagnoses that are excluded from the benefit
Data Type:	Text
Variable Label:	Exclusions
Allowable Values:	Free text
Data Source:	Template field
Comments:	This field is optional; blanks indicate a value was not provided; field could be truncated at 256 characters is exported to Excel or Access

Variable Name:	Explanation
Variable Definition:	Notes provided to further clarify benefit coverage limits or exclusions
Data Type:	Text
Variable Label:	Benefit Explanation
Allowable Values:	Free text
Data Source:	Template field

Field	**Content**
Comments:	This field is optional; blanks indicate a value was not provided; field could be truncated at 256 characters if exported to Excel or Access
Variable Name:	EHBVarReason
Variable Definition:	The justification for not using the prepopulated EHB benefit information from the template
Data Type:	Text
Variable Label:	EHB Variance Reason
Allowable Values:	Above EHB
	Substituted
	Substantially Equal
	Using Alternative Benchmark
	Other Law/Regulation
	Additional EHB Benefit
	Dental Only Plan Available
Data Source:	Template Field
Comments:	This field is only required if the issuer made changes to the prepopulated template values
Variable Name:	IsSubjToDedTier1
Variable Definition:	Categorical indicator of whether the enrollee is required to pay a Tier 1 deductible for this benefit
Data Type:	Text
Variable Label:	Is Subject to Deductible Tier 1
Allowable Values:	Yes
	No
Data Source:	Template field
Comments:	This field is not used for 2016 datasets
Variable Name:	IsSubjToDedTier2
Variable Definition:	Categorical indicator of whether the enrollee is required to pay a Tier 2 deductible for this benefit
Data Type:	Text
Variable Label:	Is Subject to Deductible Tier 2
Allowable Values:	Yes
	No
Data Source:	Template field
Comments:	This field is not used for 2016 datasets
Variable Name:	IsExclFromInnMOOP

Field	Content
Variable Definition:	Categorical indicator of whether the cost associated with this benefit is excluded from the in network maximum out-of-pocket payment total
Data Type:	Text
Variable Label:	Is Excluded from In Network MOOP
Allowable Values:	Yes
	No
Data Source:	Template field
Comments:	N/A
Variable Name:	IsExclFromOonMOOP
Variable Definition:	Categorical indicator of whether the cost associated with this benefit is excluded from the out of network maximum out-of-pocket payment total
Data Type:	Text
Variable Label:	Is Excluded from Out of Network MOOP
Allowable Values:	Yes
	No
Data Source:	Template field
Comments:	N/A