

# Centers for Medicare & Medicaid Services (CMS) Center for Consumer Information and Insurance Oversight (CCIIO)

## State-based Exchange Public Use Files (SBE PUF) Data Dictionary for PY 2020 Business Rules PUF

### Overview of PY 2020 Business Rules PUF

CMS CCIIO is releasing the State-based Exchange (SBE) PUF to improve the transparency and increase access to the SBE data. The SBE PUF includes 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 SBE 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 SBE. Each record relates to a set of rules for the application of rates for one plan. The BR-PUF is available for SBEs for plan year (PY) 2020.

### Variable Attributes

Field	Content
<b>Variable Name (PUF Header):</b>	BusinessYear (BUSINESS YEAR)
<b>Variable Definition:</b>	Year for which plan provides coverage to enrollees
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Business Year
<b>Allowable Values:</b>	2020
<b>Data Source:</b>	System-generated field
<b>Comments:</b>	N/A
<b>Variable Name (PUF Header):</b>	StateCode (STATE CODE)
<b>Variable Definition:</b>	Two-character state abbreviation indicating the state where the plan is offered
<b>Data Type:</b>	Text
<b>Variable Label:</b>	State Code

Field	Content
<b>Allowable Values:</b>	All state abbreviations for those states that operate SBEs
<b>Data Source:</b>	System-generated field
<b>Comments:</b>	N/A
<b>Variable Name (PUF Header):</b>	IssuerID (ISSUER ID)
<b>Variable Definition:</b>	Five-digit numeric code that identifies the issuer organization in the Health Insurance Oversight System (HIOS)
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Issuer ID
<b>Allowable Values:</b>	Free text
<b>Data Source:</b>	Template field
<b>Comments:</b>	N/A
<b>Variable Name (PUF Header):</b>	SourceName (SOURCE NAME)
<b>Variable Definition:</b>	Categorical identifier of source of the data import
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Source Name
<b>Allowable Values:</b>	SERFF
<b>Data Source:</b>	System-generated field
<b>Comments:</b>	SERFF is the only source used data in the SBE PUF
<b>Variable Name (PUF Header):</b>	VersionNum (VERSION NUMBER)
<b>Variable Definition:</b>	Integer Value for version of data import
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Version Number
<b>Allowable Values:</b>	Free text
<b>Data Source:</b>	System-generated field
<b>Comments:</b>	N/A
<b>Variable Name (PUF Header):</b>	ImportDate (IMPORT DATE)
<b>Variable Definition:</b>	Date of the Data Import
<b>Data Type:</b>	Date/Time

Field	Content
<b>Variable Label:</b>	Import Date
<b>Allowable Values:</b>	Free text
<b>Data Source:</b>	System-generated field
<b>Comments:</b>	N/A
<b>Variable Name (PUF Header):</b>	TIN (TIN)
<b>Variable Definition:</b>	Tax ID Number of issuer
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Tax Identification Number
<b>Allowable Values:</b>	Free text
<b>Data Source:</b>	Template field
<b>Comments:</b>	N/A
<b>Variable Name (PUF Header):</b>	ProductID (PRODUCT ID)
<b>Variable Definition:</b>	Ten-character alpha-numeric code that identifies an insurance product within HIOS
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Product ID
<b>Allowable Values:</b>	Free text
<b>Data Source:</b>	Template field
<b>Comments:</b>	N/A
<b>Variable Name (PUF Header):</b>	StandardComponentID (STANDARD COMPONENT ID)
<b>Variable Definition:</b>	<p>Fourteen-character alpha-numeric code that identifies an insurance plan within HIOS. The Standard Component ID is made up of the following:</p> <ul style="list-style-type: none"> <li>• A five-digit Issuer ID (HIOS)</li> <li>• Two-character State ID</li> <li>• Three-digit Product Number</li> <li>• Four-digit Standard Component Number</li> </ul>
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Standard Component ID
<b>Allowable Values:</b>	Free text
<b>Data Source:</b>	Template field
<b>Comments:</b>	N/A

Field	Content
<b>Variable Name (PUF Header):</b>	EnrolleeContractRateDeterminationRule (ENROLLEE CONTRACT RATE DETERMINATION RULE)
<b>Variable Definition:</b>	Description of enrollee contract rule for determining rates
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Enrollee Contract Rate Determination Rule
<b>Allowable Values:</b>	“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”
<b>Data Source:</b>	Template Field
<b>Comments:</b>	N/A
<b>Variable Name (PUF Header):</b>	TwoParentFamilyMaxDependentsRule (TWO PARENT FAMILY MAX DEPENDENTS RULE)
<b>Variable Definition:</b>	The maximum number of dependents used to rate a policy in a two-parent family
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Two Parent Family Max Dependents Rule
<b>Allowable Values:</b>	<ul style="list-style-type: none"> <li>• 1</li> <li>• 2</li> <li>• 3 or more</li> </ul>
<b>Data Source:</b>	Template Field
<b>Comments:</b>	N/A
<b>Variable Name (PUF Header):</b>	SingleParentFamilyMaxDependentsRule (SINGLE PARENT FAMILY MAX DEPENDENTS RULE)
<b>Variable Definition:</b>	The maximum number of dependents used to rate a policy in a single parent family
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Single Parent Family Max Dependents Rule
<b>Allowable Values:</b>	<ul style="list-style-type: none"> <li>• 1</li> <li>• 2</li> <li>• 3 or more</li> </ul>
<b>Data Source:</b>	Template Field
<b>Comments:</b>	N/A
<b>Variable Name (PUF Header):</b>	DependentMaximumAgeRule (DEPENDENT MAX AGE RULE)

Field	Content
<b>Variable Definition:</b>	Integer value for the maximum age for which an insurance plan could be issued for a child, if applicable
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Dependent Maximum Age Rule
<b>Allowable Values:</b>	Number representing age Not applicable
<b>Data Source:</b>	Template Field
<b>Comments:</b>	N/A
<b>Variable Name (PUF Header):</b>	ChildrenOnlyContractMaxChildrenRule (CHILDREN ONLY CONTACT MAX CHILDREN RULE)
<b>Variable Definition:</b>	The maximum number of children used to rate a child-only policy
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Children Only Contact Max Children Rule
<b>Allowable Values:</b>	<ul style="list-style-type: none"> <li>• 1</li> <li>• 2</li> <li>• 3 or more</li> </ul>
<b>Data Source:</b>	Template field
<b>Comments:</b>	N/A
<b>Variable Name (PUF Header):</b>	DomesticPartnerAsSpouseIndicator (DOMESTIC PARTNER AS SPOUSE INDICATOR)
<b>Variable Definition:</b>	Categorical indicator for whether a domestic partner is treated the same as secondary subscribers
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Domestic Partner as Spouse Indicator
<b>Allowable Values:</b>	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Data Source:</b>	Template Field
<b>Comments:</b>	N/A
<b>Variable Name (PUF Header):</b>	SameSexPartnerAsSpouseIndicator (SAME SEX PARTNER AS SPOUSE INDICATOR)
<b>Variable Definition:</b>	Categorical indicator for whether a same sex partner is treated the same as secondary subscribers
<b>Data Type:</b>	Text

Field	Content
<b>Variable Label:</b>	Same Sex Partner as Spouse Indicator
<b>Allowable Values:</b>	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Data Source:</b>	Template Field
<b>Comments:</b>	N/A
<b>Variable Name (PUF Header):</b>	AgeDeterminationRule (AGE DETERMINATION RULE)
<b>Variable Definition:</b>	Categorical indicator for the method used to determine the person's age at the time of an application
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Age Determination Rule
<b>Allowable Values:</b>	<ul style="list-style-type: none"> <li>• "Age on effective date"</li> <li>• "Age on January 1st of the effective date year" "Age on insurance date (age on birthday nearest the effective date)"</li> <li>• "Age on January 1st or July 1st"</li> </ul>
<b>Data Source:</b>	Template Field
<b>Comments:</b>	N/A
<b>Variable Name (PUF Header):</b>	MinimumTobaccoFreeMonthsRule (MINIMUM TOBACCO FREE MONTHS RULE)
<b>Variable Definition:</b>	Integer value for the number of tobacco-free months considered when qualifying an enrollee for the non-tobacco insurance rate, if applicable
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Minimum Tobacco Free Months Rule
<b>Allowable Values:</b>	Number representing months of no tobacco use Not applicable
<b>Data Source:</b>	Template field
<b>Comments:</b>	N/A
<b>Variable Name (PUF Header):</b>	CohabitationRule (COHABITATION RULE REQUIRED)
<b>Variable Definition:</b>	Indicates if cohabitation is required for the Cohabitation Rule Code
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Cohabitation Rule (Required)
<b>Allowable Values:</b>	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>

Field	Content
<b>Data Source:</b>	Template field
<b>Comments:</b>	N/A
<b>Variable Name (PUF Header):</b>	CohabitationRule (COHABITATION RULE CODE)
<b>Variable Definition:</b>	Identifies which family relationships are allowed for enrollees.
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Cohabitation Rule (Code)
<b>Allowable Values:</b>	<ul style="list-style-type: none"> <li>• Adopted Child</li> <li>• Annuitant Trustee</li> <li>• Brother or Sister Ward</li> <li>• Brother-in-law or sister-in-law</li> <li>• Child</li> <li>• Collateral Dependent</li> <li>• Court Appointed Guardian</li> <li>• Cousin</li> <li>• Dependent on a Minor Dependent</li> <li>• Ex-spouse</li> <li>• Father or Mother</li> <li>• Foster Child</li> <li>• Grandfather or Grandmother</li> <li>• Grandson or Granddaughter</li> <li>• Guardian</li> <li>• Life Partner</li> <li>• Mother-in-law or father-in-law</li> <li>• Nephew or Niece</li> <li>• Other Relationship Other Relative</li> <li>• Self</li> <li>• Son-in-law or daughter-in-law</li> <li>• Sponsored dependent</li> <li>• Spouse</li> <li>• Stepparent</li> <li>• Stepson or Stepdaughter</li> <li>• Uncle or Aunt</li> </ul>
<b>Data Source:</b>	Template field
<b>Comments:</b>	N/A
<b>Variable Name (PUF Header):</b>	MarketCoverage (MARKET COVERAGE)

Field	Content
<b>Variable Definition:</b>	Categorical indicator of market coverage of plans submitted with this template
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Market Coverage
<b>Allowable Values:</b>	<ul style="list-style-type: none"> <li>• Individual</li> <li>• SHOP (Small Group)</li> </ul>
<b>Data Source:</b>	Template Field
<b>Comments:</b>	N/A
<b>Variable Name (PUF Header):</b>	DentalOnlyPlan (DENTAL ONLY PLAN)
<b>Variable Definition:</b>	Categorical indicator that the plan is a stand-alone dental plan
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Dental-Only Plan Indicator
<b>Allowable Values:</b>	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Data Source:</b>	Template field
<b>Comments:</b>	N/A