



## CMS Center for Consumer Information & Insurance Oversight (CCIIO), State-based Exchange Public Use Files (SBE 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 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 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 2017.

### 2. Variable Attributes

<b>Field</b>	<b>Content</b>
<i>Variable Name:</i>	BusinessYear
<i>Variable Definition:</i>	Year for which plan provides coverage to enrollees
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Business Year
<i>Allowable Values:</i>	2016
<i>Data Source:</i>	System-generated field
<i>Comments:</i>	N/A
<i>Variable Name:</i>	StateCode
<i>Variable Definition:</i>	Two-character state abbreviation indicating the state where the plan is offered
<i>Data Type:</i>	Text
<i>Variable Label:</i>	State Code
<i>Allowable Values:</i>	All state abbreviations for those states that operate SBEs
<i>Variable Label:</i>	State Code
<i>Data Source:</i>	System-generated field



<b>Field</b>	<b>Content</b>
<i>Comments</i>	N/A
<i>Variable Name:</i>	IssuerID
<i>Variable Definition:</i>	Five-digit numeric code that identifies the issuer organization in the Health Insurance Oversight System (HIOS)
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Issuer ID
<i>Allowable Values:</i>	Free text
<i>Data Source:</i>	Template field
<i>Comments:</i>	N/A
<i>Variable Name:</i>	SourceName
<i>Variable Definition:</i>	Categorical identifier of source of the data import
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Source Name
<i>Allowable Values:</i>	SERFF
<i>Data Source:</i>	System-generated field
<i>Comments:</i>	SERFF is the only source used data in the SBE PUF
<i>Variable Name:</i>	VersionNum
<i>Variable Definition:</i>	Integer Value for version of data import
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Version Number
<i>Allowable Values:</i>	Free text
<i>Data Source:</i>	System-generated field
<i>Comments:</i>	N/A
<i>Variable name:</i>	ImportDate
<i>Variable Definition:</i>	Date of the Data Import
<i>Data Type:</i>	Date/Time
<i>Variable Label:</i>	Import Date
<i>Allowable Values:</i>	Free text
<i>Data Source:</i>	System-generated field
<i>Comments:</i>	N/A
<i>Variable Name:</i>	TIN
<i>Variable Definition:</i>	Tax ID Number of issuer
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Tax Identification Number
<i>Allowable Values:</i>	Free text
<i>Data Source:</i>	Template field
<i>Comments:</i>	N/A



**Field**

**Content**

*Variable name:*  
*Variable Definition*

ProductID  
 Ten-character alpha-numeric code that identifies an insurance product within HIOS  
 Text  
 Product ID  
 Free text  
 Template field  
 N/A

*Data Type:*  
*Variable Label:*  
*Allowable Values:*  
*Data Source:*  
*Comments:*

*Variable Name:*  
*Variable Definition:*

StandardComponentID  
 Fourteen-character alpha-numeric code that identifies an insurance plan within HIOS  
 Text  
 Standard Component ID  
 Free text  
 Template field  
 N/A

*Data Type:*  
*Variable Label:*  
*Allowable Values:*  
*Data Source:*  
*Comments:*

*Variable Name:*  
*Variable Definition:*

EnrolleeContractRateDeterminationRule  
 Description of enrollee contract rule for determining rates  
 Text  
 Enrollee Contract Rate Determination Rule  
 “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”  
 Template Field  
 N/A

*Data Type:*  
*Variable Label:*  
*Allowable Values:*

*Data Source:*  
*Comments:*

*Variable Name:*  
*Variable Definition:*

TwoParentFamilyMaxDependentsRule  
 The maximum number of dependents used to rate a policy in a two parent family  
 Text  
 Two Parent Family Max Dependents Rule  
 1  
 2  
 3 or more  
 Template Field  
 N/A

*Data Type:*  
*Variable Label:*  
*Allowable Values:*

*Data Source:*  
*Comments:*

*Variable Name:*  
*Variable Definition:*

SingleParentFamilyMaxDependentsRule  
 The maximum number of dependents used to rate a policy in a single parent family  
 Text

*Data Type:*



<b>Field</b>	<b>Content</b>
<i>Variable Label:</i> <i>Allowable Values:</i>	Single Parent Family Max Dependents Rule 1 2 3 or more
<i>Data Source:</i> <i>Comments:</i>	Template Field N/A
<i>Variable Name:</i> <i>Variable Definition:</i>	DependentMaximumAgeRule Integer value for the maximum age for which an insurance plan could be issued for a child, if applicable
<i>Data Type:</i> <i>Variable Label:</i> <i>Allowable Values:</i>	Text Dependent Maximum Age Rule Number representing age Not applicable
<i>Data Source:</i> <i>Comments:</i>	Template Field N/A
<i>Variable Name:</i> <i>Variable Definition:</i>	ChildrenOnlyContractMaxChildrenRule The maximum number of children used to rate a child-only policy
<i>Data Type:</i> <i>Variable Label:</i> <i>Allowable Values:</i>	Text Children Only Contact Max Children Rule 1 2 3 or more
<i>Data Source:</i> <i>Comments:</i>	Template field N/A
<i>Variable Name:</i> <i>Variable Definition:</i>	DomesticPartnerAsSpouseIndicator Categorical indicator for whether a domestic partner is treated the same as secondary subscribers
<i>Data Type:</i> <i>Variable Label:</i> <i>Allowable Values:</i>	Text Domestic Partner as Spouse Indicator Yes No
<i>Data Source:</i> <i>Comments:</i>	Template Field N/A
<i>Variable Name:</i> <i>Variable Definition:</i>	SameSexPartnerAsSpouseIndicator Categorical indicator for whether a same sex partner is treated the same as secondary subscribers
<i>Data Type:</i>	Text



**Field**

**Content**

*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 1<sup>st</sup> of the effective date year"

"Age on insurance date (age on birthday nearest the effective date"

"Age on January 1<sup>st</sup> or July 1<sup>st</sup>"

*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



**Field**

**Content**

	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
	Annuitant, True / False
	Trustee, True / False
	Other Relationship, True / False
	Other Relative, True / False
	Template field
	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
<i>Data Source:</i>	
<i>Comments:</i>	
<i>Variable Name:</i>	MarketCoverage
<i>Variable Definition:</i>	Categorical indicator of market coverage of plans submitted with this template
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Market Coverage
<i>Allowable Values:</i>	Individual SHOP (Small Group)
<i>Data Source:</i>	Template Field
<i>Comments:</i>	N/A
<i>Variable Name:</i>	DentalOnlyPlan
<i>Variable Definition:</i>	Categorical indicator that plan is a stand-alone dental plan
<i>Data Type:</i>	Text
<i>Variable Limit:</i>	Dental-Only Plan Indicator
<i>Allowable Values:</i>	Yes No
<i>Data Source:</i>	Template field



The Center for Consumer Information & Insurance Oversight  
State-based Marketplace Business Rules Public Use File Data Dictionary

**Field**

*Comments:*

**Content**

N/A