Health Insurance Marketplace Public Use Files (Marketplace PUF) General Information

This document outlines important information about the Health Insurance Marketplace Public Use Files (Marketplace PUF), including source data, file size, variables, key assumptions, analytic utility, and support information. A data dictionary is also available for each of the separate files within the Marketplace PUF.

1. Overview of the PUF

The Centers for Medicare & Medicaid Services (CMS) Center for Consumer Information & Insurance Oversight (CCIIO) is releasing the Marketplace PUF in order to improve transparency and increase access to Marketplace data. The Marketplace PUF includes data on Qualified Health Plans (QHPs) and Stand- alone Dental Plans (SADPs) offered in states with Federally-facilitated Marketplaces (FFM)[1], State Partnership Marketplaces (SPM)[2], and State-based Marketplaces (SBM) that rely on the federal information technology platform for QHP eligibility and enrollment functionality.[3] The Marketplace PUF also includes data on Multi State Plans (MSPs). The Marketplace PUF does not include data from SBMs that do not rely on the federal platform for QHP eligibility and enrollment functionality.[4]

The Marketplace PUF is available for plan years 2014 through 2016 to support timely benefit and rate analysis. It is important to note that the 2016 Marketplace PUF will be updated regularly to reflect the plan data that consumers will see when shopping for a Marketplace QHP.

Eight separate files make up the Marketplace PUF: (1) Benefits and Cost Sharing PUF (BenCS-PUF), (2) Plan Attributes PUF (Plan-PUF), (3) Rate PUF (Rate-PUF), (4) Business Rules PUF (BR-PUF), (5) Service Area PUF (SA-PUF), (6) Network PUF (Ntwrk-PUF), (7) Plan ID Crosswalk PUF (CW-PUF) and (8) Machine-readable URL PUF.

2. Source Data for the PUF

The Marketplace PUF contains data submitted by health insurance issuers during the QHP/SADP certification process. In accordance with 45 C.F.R. part 155 subpart K, CMS reviews QHP/SADP applications from issuers that are applying to offer plans in states with FFMs and SPMs. The

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[1] FFM states include Alabama, Alaska, Arizona, Florida, Georgia, Indiana, Louisiana, Mississippi (individual market), Missouri, New Jersey, North Carolina, North Dakota, Oklahoma, Pennsylvania, South Carolina, Tennessee, Texas, Wisconsin, and Wyoming.

[2] SPM states include Arkansas (individual market), Delaware, Iowa, Illinois, Kansas, Maine, Michigan, Montana, Nebraska, New
Hampshire, Ohio, South Dakota, Utah (individual market), Virginia, and West Virginia.

[3] These states include Hawaii (individual market), Nevada, New Mexico (individual market), and Oregon (individual market).

[4] SBM states include Arkansas (SHOP market), California, Colorado, Connecticut, District of Columbia, Hawaii (SHOP market), Idaho, Kentucky, Maryland, Massachusetts Minnesota, Mississippi (SHOP market), New Mexico (SHOP market), New York, Oregon (SHOP market), Rhode Island, Utah (SHOP market), Vermont, and Washington.

QHP/SADP application collects both issuer-level information and plan-level benefit and rate data, largely through standardized data templates.

Issuers in states with FFMs complete QHP/SADP applications electronically through the Health Insurance Oversight System (HIOS). Issuers in states with SPMs submit standardized data templates through the System for Electronic Rate and Form Filing (SERFF). Issuers participating in the Multi-State Plan (MSP) Program submit templates through the U.S. Office of Personnel Management's (OPM) online application portal. CMS has aggregated data from the three systems (HIOS, SERFF, and OPM) to create the Marketplace PUF.

3. Description of the PUF

An overview of the content, format, and size of each of the files that make up the Marketplace PUF is outlined in the tables below.

Table 3.1: File Format Descriptions for 2016 Marketplace PUF

File Name	Type*	File Size**	Description
2016 Benefits and Cost Sharing PUF (BenCS-PUF)	CSV	0.5 GB	Plan-level data on essential health benefits, coverage limits, and cost sharing.
2016 Plan Attributes PUF (Plan-PUF)	CSV	41 MB	Plan-level data on maximum out of pocket payments, deductibles, cost sharing, health savings account (HSA) eligibility, formulary ID, and other plan attributes.
2016 Rate PUF (Rate-PUF)	CSV	0.8 GB	Plan-level data on individual rates based on an eligible subscriber's age, tobacco use, and geographic location.
2016 Business Rules PUF (BR-PUF)	CSV	4 MB	Plan-level data on the application of rates, such as allowed relationships (e.g., spouse, dependents) and tobacco use.
2016 Service Area PUF (SA-PUF)	CSV	2 MB	Issuer-level data on the geographic coverage or service area (i.e., where the plan is offered) including state, county, and zip code.
2016 Network PUF (Ntwrk-PUF)	CSV	0.3 MB	Issuer-level data identifying provider network URLs.
2016 Plan ID Crosswalk PUF (CW-PUF)	CSV	16 MB	Plan-level data that maps plans offered in 2015 to plans offered in 2016.
2016 Machine-readable URL PUF (MR-PUF)	Excel	34 KB	Issuer-level URL locations for machine-readable plan network provider and formulary information

*Comma separated values (CSV)
**_Note_: Approximate file sizes.

Table 3.2: File Format Descriptions for 2015 Marketplace PUF

File Name	Type*	File Size**	Description
2015 Benefits and Cost Sharing PUF (BenCS-PUF)	CSV	0.6 GB	Plan-level data on essential health benefits, coverage limits, and cost sharing.
2015 Plan Attributes PUF (Plan-PUF)	CSV	37 MB	Plan-level data on maximum out of pocket payments, deductibles, cost sharing, health savings account (HSA) eligibility, formulary ID, and other plan attributes.
2015 Rate PUF (Rate-PUF)	CSV	1 GB	Plan-level data on individual rates based on an eligible subscriber's age, tobacco use, and geographic location.
2015 Business Rules PUF (BR-PUF)	CSV	0.8 MB	Plan-level data on the application of rates, such as allowed relationships (e.g., spouse, dependents) and tobacco use.
2015 Service Area PUF (SA-PUF)	CSV	2 MB	Issuer-level data on the geographic coverage or service area (i.e., where the plan is offered) including state, county, and zip code.
2015 Network PUF (Ntwrk-PUF)	CSV	0.2 MB	Issuer-level data identifying provider network URLs.
2015 Plan ID Crosswalk PUF (CW-PUF)	CSV	15 MB	Plan-level data that maps plans offered in 2014 to plans offered in 2015.

*Comma separated values (CSV)
**Note: Approximate file sizes.

Table 3.3: File Format Descriptions for 2014 Marketplace PUF

File Name	Type*	File Size**	Description
2014 Benefits and Cost Sharing PUF (BenCS-PUF)	CSV	0.3 GB	Plan-level data on essential health benefits, coverage limits, and cost sharing.
2014 Plan Attributes PUF (Plan-PUF)	CSV	20 MB	Plan-level data on maximum out of pocket payments, deductibles, cost sharing, health savings account (HSA) eligibility, formulary ID, and other plan attributes.
2014 Rate PUF (Rate-PUF)	CSV	0.7 GB	Plan-level data on individual rates based on an eligible subscriber's age, tobacco use, and geographic location.
2014 Business Rules PUF (BR-PUF)	CSV	0.7 MB	Plan-level data on the application of rates, such as allowed relationships (e.g., spouse, dependents) and tobacco use.
2014 Service Area PUF (SA-PUF)	CSV	1.2 MB	Issuer-level data on the geographic coverage or service area (i.e., where the plan is offered) including state, county, and zip code.
2014 Network PUF (Ntwrk-PUF)	CSV	0.2 MB	Issuer-level data identifying provider network URLs.

4. Variables in the PUF

Each file has a separate data dictionary that describes the construction, format, and values of each variable. Users are encouraged to review the data dictionary for each file prior to conducting analysis.

5. Methodology and Key Assumptions

The QHP/SADP application process ensures that plans meet specific QHP/SADP certification standards. To create the Marketplace PUF, CMS has extracted and aggregated data from issuers' QHP/SADP applications including information on plan design, benefits, cost sharing, rates, and geographic coverage, as these areas represent the core elements of the QHP/SADP application. Data from plans that did not complete the certification process for display on HealthCare.gov or were withdrawn from the certification process have been manually removed from the Marketplace PUF. As the Marketplace PUF only includes information from the QHP/SADP application, it does not contain any enrollment or claims data.

Users should also know that CMS certifies SADPs even if the issuer does not intend to offer them through HealthCare.gov; these plans are referred to as off-exchange SADPs and are included in the Marketplace PUF. CMS does not certify medical plans that are only offered outside of HealthCare.gov. Therefore, the Marketplace PUF does not include data from off-exchange plans other than SADPs. For additional information on the QHP/SADP certification application, review, and certification process, please see: 2016 Letter to Issuers in the Federally-facilitated Marketplace and 2015 Letter to Issuers in the Federally-facilitated Marketplace and the 2014 Letter to Issuers in the Federally-facilitated Marketplace.

Users should review the Data Disclaimer-User Agreement for additional background on data accuracy, integrity, and privacy protection.

6.   Analytic Utility of the PUF

The 2016 Marketplace PUF contains information on 5,909 QHPs and 1,044 SADPs offered on HealthCare.gov. There are 237 issuers offering QHPs in the individual market and 103 issuers offering QHPs for small businesses. Similarly, there are 226 issuers offering SADPs in the individual market and 167 issuers offering SADPs for small businesses.

The Marketplace PUF also has data on 1,934 off-exchange SADPs. There are 126 issuers offering off-exchange SADPs in the individual market and 433 issuers offering SADPs for small businesses.

Table 6.1: 2016 Marketplace PUF Summary Statistics

| | QHPs | | SADPs | | | |
| | | | On-Exchange | | Off-Exchange | |
	Individual	SHOP	Individual	SHOP	Individual	SHOP
Total Number of Issuers	237	103	226	167	126	433
Total Number of Plans	4,058	1,851	623	421	357	1,577

The 2015 Marketplace PUF contains information on 6,789 QHPs and 1,128 SADPs offered on HealthCare.gov. There are 249 issuers offering QHPs in the individual market and 114 issuers offering QHPs for small businesses. Similarly, there are 189 issuers offering SADPs in the individual market and 162 issuers offering SADPs for small businesses.

The Marketplace PUF also has data on 2,178 off-exchange SADPs. There are 107 issuers offering off- exchange SADPs in the individual market and 428 issuers offering SADPs for small businesses.

Table 6.2: 2015 Marketplace PUF Summary Statistics

| | QHPs | | SADPs | | | |
| | | | On-Exchange | | Off-Exchange | |
	Individual	SHOP	Individual	SHOP	Individual	SHOP
Total Number of Issuers	249	114	189	162	107	428
Total Number of Plans	4,580	2,209	647	481	376	1,802

The 2014 Marketplace PUF contains information on 4,402 QHPs and 1,439 SADPs offered on HealthCare.gov. There are 191 issuers offering QHPs in the individual market and 117 issuers offering QHPs for small businesses. Similarly, there are 143 issuers offering SADPs in the individual market and 164 issuers offering SADPs for small businesses.

The Marketplace PUF also has data on 1,162 off-exchange SADPs. There are 64 issuers offering off-exchange SADPs in the individual market and 179 issuers offering SADPs for small businesses.

Table 6.3: 2014 Marketplace PUF Summary Statistics

	QHPs		SADPs			
			On-Exchange		Off-Exchange	
	Individual	SHOP	Individual	SHOP	Individual	SHOP
Total Number of Issuers	191	117	143	164	64	179
Total Number of Plans	2,890	1,512	622	817	305	857

7. Support and Further Information

Users with questions about the Marketplace PUF, the Marketplace data validation process, or QHP/SADP certification, should contact QHPinfo_data@cms.hhs.gov. Responses to PUF-related questions will be released regularly in a Frequently Asked Questions (FAQ) document posted to http://www.cms.gov/CCIIO/Resources/Data-Resources/marketplace-puf.html. CMS will only respond to questions related to the Marketplace PUF, and will not respond to questions about developer tools or other public use files. The Marketplace PUF will be updated regularly to incorporate approved data corrections from issuers including Small Business Health Options (SHOP) quarterly rate updates.