

CMS Center for Consumer Information & Insurance Oversight (CCIIO), Health Insurance Exchange Public Use Files (Exchange PUFs) 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 & Insurance Oversight (CCIIO) publishes the Exchange PUFs in order to improve transparency and increase access to data on Qualified Health Plans (QHPs) and Stand-alone Dental Plans (SADPs) offered through the Exchange in the individual market and Small Business Health Options Program (SHOP). The PUFs include data from states with Federally-facilitated Exchanges (FFE), which include states with State Partnership Exchanges (SPEs), and State-based Exchanges that rely on the federal information technology platform for QHP eligibility and enrollment functionality (SBE-FPs). The Exchange PUFs also include data on Multi-State Plans (MSPs) and certified off-exchange SADPs. The PUFs do not include data from SBEs that do not rely on the federal platform for QHP eligibility and enrollment functionality.

The Benefits and Cost Sharing PUF (BenCS-PUF) is one of the files that make up the Exchange PUFs. The BenCS-PUF contains plan variant-level data on essential health benefits, coverage limits, and cost sharing for each QHP and SADP. These data either 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, or were generated by CCIIO for use in data processing (i.e., system-generated).

This data dictionary describes the variables contained in the BenCS-PUF. Each record reports the benefit and cost sharing characteristics of an issuer’s plan variant. The BenCS-PUF is available for plan years 2014 through 2019.

2. Variable Attributes

<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>	2014
	2015
	2016
	2017
	2018
	2019
<i>Data Source:</i>	System-generated field
<i>Field Name from Data Source:</i>	Business Year
<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 50 state abbreviations + 9 territory abbreviations
<i>Data Source:</i>	System-generated field
<i>Field Name from Data Source:</i>	State Code
<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>	System-generated field
<i>Field Name from Data Source:</i>	Issuer ID
<i>Comments:</i>	N/A

<i>Variable Name:</i>	SourceName
<i>Variable Definition:</i>	Categorical identifier of source of data import
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Source Name
<i>Allowable Values:</i>	HIOS SERFF OPM
<i>Data Source:</i>	System-generated field
<i>Field Name from Data Source:</i>	Source Name
<i>Comments:</i>	N/A

<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>Field Name from Data Source:</i>	Version Number
<i>Comments:</i>	This field is only available for the 2014 through 2016 datasets.

Variable Name: ImportDate
Variable Definition: Date of data import
Data Type: Date/Time
Variable Label: Import Date
Allowable Values: Free text
Data Source: System-generated field
Field Name from Data Source: Import Date
Comments: N/A

Variable Name: IssuerId2
Variable Definition: Five-digit numeric code that identifies the issuer organization in HIOS
Data Type: Text
Variable Label: Issuer ID
Allowable Values: Free text
Data Source: Template field
Field Name from Data Source: HIOS Issuer ID
Comments: This field is only available for the 2014 through 2016 datasets.

Variable Name: StateCode2
Variable Definition: Two-character state abbreviation indicating the state where the plan is offered
Data Type: Text
Variable Label: State Code
Allowable Values: All 50 state abbreviations + 9 territory abbreviations
Data Source: Template field
Field Name from Data Source: Issuer State
Comments: This field is only available for the 2014 through 2016 datasets.

Variable Name: StandardComponentId
Variable Definition: Fourteen-character alpha-numeric code that identifies an insurance plan within HIOS
Data Type: Text
Variable Label: Plan ID
Allowable Values: Free text
Data Source: Template field
Field Name from Data Source: HIOS Plan ID (Standard Component)
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

Field Name from Data Source: HIOS Plan ID (Standard Component + Variant)

Comments: Character count includes '-'

Variable Name: BenefitName

Variable Definition: Name assigned to benefit

Data Type: Text

Variable Label: Benefit Name

Allowable Values: Free text

Data Source: Template field

Field Name from Data Source: Benefits

Comments: N/A

Variable Name: CopayInnTier1

Variable Definition: Dollar amount for In Network Copay for Tier 1 for a benefit

Data Type: Text

Variable Label: Copay In Network (Tier 1)

Allowable Values: No Charge
No Charge after deductible
\$X Copay
\$X Copay after deductible
\$X Copay before deductible (This value is only available for the 2014 through 2017 datasets.)
\$X Copay with deductible (This value is only available for the 2018 and 2019 datasets.)
\$X Copay per Day
\$X Copay per Stay
\$X Copay per Day after deductible (This value is only available for the 2016 through 2019 datasets.)
\$X Copay per Stay after deductible (This value is only available for the 2016 through 2019 datasets.)

<p><i>Data Source:</i></p> <p><i>Field Name from Data Source:</i></p> <p><i>Comments:</i></p>	<p>\$X Copay per Day before deductible (This value is only available for the 2016 and 2017 datasets.)</p> <p>\$X Copay per Stay before deductible (This value is only available for the 2016 and 2017 datasets.)</p> <p>\$X Copay per Day with deductible (This value is only available for the 2018 and 2019 datasets.)</p> <p>\$X Copay per Stay with deductible (This value is only available for the 2018 and 2019 datasets.)</p> <p>Not Applicable (This field is only available for the 2016 through 2019 datasets.)</p> <p>Template field</p> <p>Copay In Network (Tier 1)</p> <p>This field is only required for covered benefits; field will usually be blank for benefits that are not covered but could contain a value; copay amount applies to each enrollee</p>
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<p><i>Variable Name:</i></p> <p><i>Variable Definition:</i></p> <p><i>Data Type:</i></p> <p><i>Variable Label:</i></p> <p><i>Allowable Values:</i></p>	<p>CopayInnTier2</p> <p>Dollar amount for In Network Copay for Tier 2 for a benefit</p> <p>Text</p> <p>Copay In Network (Tier 2)</p> <p>No Charge</p> <p>No Charge after deductible</p> <p>\$X Copay</p> <p>\$X Copay after deductible</p> <p>\$X Copay before deductible (This value is only available for the 2014 through 2017 datasets.)</p> <p>\$X Copay with deductible (This value is only available for the 2018 and 2019 datasets.)</p> <p>\$X Copay per Day</p> <p>\$X Copay per Stay</p> <p>\$X Copay per Day after deductible (This value is only available for the 2016 through 2019 datasets.)</p> <p>\$X Copay per Stay after deductible (This value is only available for the 2016 through 2019 datasets.)</p>
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Data Source:

Field Name from Data Source:

Comments:

\$X Copay per Day before deductible (This value is only available for the 2016 and 2017 datasets.)

\$X Copay per Stay before deductible (This value is only available for the 2016 and 2017 datasets.)

\$X Copay per Day with deductible (This value is only available for the 2018 and 2019 datasets.)

\$X Copay per Stay with deductible (This value is only available for the 2018 and 2019 datasets.)

Not Applicable (This value is only available for the 2016 through 2019 datasets.)

Template field

Copay In Network (Tier 2)

This field is only required for covered benefits and plans with multiple in network tiers; field will usually be blank for benefits that are not covered but could contain a value; copay amount applies to each enrollee

Variable Name:

Variable Definition:

Data Type:

Variable Label:

Allowable Values:

CopayOutofNet

Dollar amount for Out of Network Copay for a benefit

Text

Copay Out of Network

No Charge

No Charge after deductible

\$X Copay

\$X Copay after deductible

\$X Copay before deductible (This value is only available for the 2014 through 2017 datasets.)

\$X Copay with deductible (This value is only available for the 2018 and 2019 datasets.)

\$X Copay per Day

\$X Copay per Stay

\$X Copay per Day after deductible (This value is only available for the 2016 through 2019 datasets.)

\$X Copay per Stay after deductible (This value is only available for the 2016 through 2019 datasets.)

Data Source: \$X Copay per Day before deductible (This value is only available for the 2016 and 2017 datasets.)
Field Name from Data Source: \$X Copay per Stay before deductible (This value is only available for the 2016 and 2017 datasets.)
Comments: \$X Copay per Day with deductible (This value is only available for the 2018 and 2019 datasets.)
 \$X Copay per Stay with deductible (This value is only available for the 2018 and 2019 datasets.)
 Not Applicable (This value is only available for the 2016 through 2019 datasets.)
 Template field
 Copay Out of Network
 This field is only required for covered benefits; field will usually be blank for benefits that are not covered but could contain a value; copay amount applies to each enrollee

Variable Name: CoinsInnTier1
Variable Definition: Numeric value for In Network Coinsurance percentage for Tier 1 for a benefit
Data Type: Text
Variable Label: Coinsurance In Network (Tier 1)
Allowable Values: No Charge
 No Charge after deductible
 X%
 X% Coinsurance after deductible
 Not Applicable (This value is only available for the 2016 through 2019 datasets.)
Data Source: Template field
Field Name from Data Source: Coinsurance In Network (Tier 1)
Comments: This field is only required for covered benefits; field will usually be blank for benefits that are not covered but could contain a value; coinsurance amount applies to each enrollee

Variable Name: CoinsInnTier2
Variable Definition: Numeric value for In Network Coinsurance percentage for Tier 2 for a benefit
Data Type: Text
Variable Label: Coinsurance In Network (Tier 2)
Allowable Values: No Charge

Data Source: No Charge after deductible
Field Name from Data Source: X%
Comments: X% Coinsurance after deductible
 Not Applicable (This value is only available for the 2016 through 2019 datasets.)
 Template field
 Coinsurance In Network (Tier 2)
 This field is only required for covered benefits and plans with multiple in network tiers; field will usually be blank for benefits that are not covered but could contain a value; coinsurance amount applies to each enrollee

Variable Name: CoinsOutofNet
Variable Definition: Numeric value for Out of Network
 Coinsurance percentage for a benefit
Data Type: Text
Variable Label: Coinsurance Out of Network
Allowable Values: No Charge
 No Charge after deductible
 X%
 X% Coinsurance after deductible
 Not Applicable (This value is only available for the 2016 through 2019 datasets.)
Data Source: Template field
Field Name from Data Source: Coinsurance Out of Network
Comments: This field is only required for covered benefits; field will usually be blank for benefits that are not covered but could contain a value; coinsurance amount applies to each enrollee

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
Field Name from Data Source: EHB
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

Field Name from Data Source: State-Required Benefit

Comments: This field is only available for the 2014 through 2016 datasets.

Variable Name: IsCovered

Variable Definition: Categorical indicator of whether benefit is covered by the insurance plan

Data Type: Text

Variable Label: Is this Benefit Covered?

Allowable Values: Covered
Not Covered (or blank)

Data Source: Template field

Field Name from Data Source: Is this Benefit Covered?

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 field

Field Name from Data Source: Quantitative Limit on Service

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

Field Name from Data Source: Limit Quantity

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 Label: 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
Lifetime treatments
Lifetime admissions
Procedures per week
Procedures per month
Procedures per year
Lifetime procedures
Dollars per year
Dollars per visit
Days per admission
Procedures per episode

Data Source: Template field

Field Name from Data Source: Limit Unit

Comments: This field is required if QuantLimitOnSvc field equals Yes

Variable Name: MinimumStay

Variable Definition: Numeric value for the minimum number of hours of in-patient care that a patient must be provided for this benefit

Data Type: Text

Variable Label: Minimum Stay

Allowable Values: Free text

Data Source: Template field

Field Name from Data Source: Minimum Stay

Comments: This field is only available for the 2014 through 2016 datasets.

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
Field Name from Data Source: Exclusions
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: 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 Name from Data Source: Benefit Explanation
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 Alternate Benchmark
Other Law/Regulation
Additional EHB Benefit
Dental Only Plan Available
Not EHB (This value is only available for the 2017 through 2019 datasets.)
Data Source: Template field
Field Name from Data Source: EHB Variance Reason
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

Field Name from Data Source: Subject to Deductible (Tier 1)

Comments: This field is only available for the 2014 and 2015 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

Field Name from Data Source: Subject to Deductible (Tier 2)

Comments: This field is only available for the 2014 and 2015 datasets.

Variable Name: IsExclFromInnMOOP

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

Field Name from Data Source: Excluded from In Network MOOP

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



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<i>Data Source:</i>	Template field
<i>Field Name from Data Source:</i>	Excluded from Out of Network MOOP
<i>Comments:</i>	N/A

<i>Variable Name:</i>	RowNumber
<i>Variable Definition:</i>	Integer value for template row number associated with this data record
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Row Number
<i>Allowable Values:</i>	Free text
<i>Data Source:</i>	System-generated field
<i>Field Name from Data Source:</i>	RowNumber
<i>Comments:</i>	This field is only available for the 2014 through 2016 datasets.
