

CMS Center for Consumer Information & Insurance Oversight (CCIIO), Health Insurance Exchange Public Use Files (Exchange PUFs) Data Dictionary for Business Rules PUF

1. Overview of the Business Rules 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 Business Rules PUF (BR-PUF) is one of the files that make up the Exchange PUFs. The BR-PUF contains plan-level data on rating business rules, such as allowed relationships (e.g., spouse, dependents) and tobacco use. These data either 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, or were generated by CCIIO for use in data processing (i.e., system-generated).

This data dictionary describes the variables contained in the BR-PUF. Each record reports business rules that modify the rates of a plan. The BR-PUF is available for plan years 2014 through 2020.

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, 2020
<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

Field Name from Data Source: State Code
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: System-generated field
Field Name from Data Source: Issuer ID
Comments: N/A

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

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
Field Name from Data Source: Version Number
Comments: 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

<i>Data Type:</i>	Text
<i>Variable Label:</i>	Issuer ID
<i>Allowable Values:</i>	Free Text
<i>Data Source:</i>	Template field
<i>Field Name from Data Source:</i>	HIOS Issuer ID
<i>Comments:</i>	This field is only available for the 2014 through 2016 datasets.

<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>Field Name from Data Source:</i>	TIN
<i>Comments:</i>	N/A

<i>Variable Name:</i>	ProductId
<i>Variable Definition:</i>	Ten-character alpha-numeric code that identifies an insurance product within HIOS
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Product ID
<i>Allowable Values:</i>	Free Text
<i>Data Source:</i>	Template field
<i>Field Name from Data Source:</i>	Product ID
<i>Comments:</i>	N/A

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

<i>Variable Name:</i>	EnrolleeContractRateDeterminationRule
<i>Variable Definition:</i>	Description of enrollee contract rule for determining rates
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Enrollee Contract Rate Determination Rule
<i>Allowable Values:</i>	“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”
<i>Data Source:</i>	Template field

Field Name from Data Source: How are rates for contracts covering two or more enrollees calculated?

Comments: N/A

Variable Name: TwoParentFamilyMaxDependentsRule

Variable Definition: The maximum number of dependents used to rate a policy in a two parent family

Data Type: Text

Variable Label: Two Parent Family Max Dependents Rule

Allowable Values:
1
2
3 or more

Data Source: Template field

Field Name from Data Source: What are the maximum number of under age (under 21) dependents used to quote a two parent family?

Comments: N/A

Variable Name: SingleParentFamilyMaxDependentsRule

Variable Definition: The maximum number of dependents used to rate a policy in a single parent family

Data Type: Text

Variable Label: Single Parent Family Max Dependents Rule

Allowable Values:
1
2
3 or more

Data Source: Template field

Field Name from Data Source: What are the maximum number of under age (under 21) dependents used to quote a single parent family?

Comments: N/A

Variable Name: DependentMaximumAgRule

Variable Definition: Integer value for the maximum age for which an insurance plan could be issued for a child, if applicable

Data Type: Text

Variable Label: Dependent Maximum Age Rule

Allowable Values:
Number representing age
Not Applicable

Data Source: Template field

Field Name from Data Source: Is there a maximum age for a dependent?

Comments: N/A

Variable Name: ChildrenOnlyContractMaxChildrenRule

Variable Definition: The maximum number of children used to rate a child-only policy

<i>Data Type:</i>	Text
<i>Variable Label:</i>	Children Only Contract Max Children Rule
<i>Allowable Values:</i>	1 2 3 or more
<i>Data Source:</i>	Template field
<i>Field Name from Data Source:</i>	What are the maximum number of children used to quote a children-only contract?
<i>Comments:</i>	N/A

<i>Variable Name:</i>	DomesticPartnerAsSpouseIndicator
<i>Variable Definition:</i>	Categorical indicator for whether a domestic partner is treated the same as secondary subscribers
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Domestic Partner As Spouse Indicator
<i>Allowable Values:</i>	Yes No
<i>Data Source:</i>	Template field
<i>Field Name from Data Source:</i>	Are domestic partners treated the same as secondary subscribers?
<i>Comments:</i>	N/A

<i>Variable Name:</i>	SameSexPartnerAsSpouseIndicator
<i>Variable Definition:</i>	Categorical indicator for whether a same sex partner is treated the same as secondary subscribers
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Same Sex Partner As Spouse Indicator
<i>Allowable Values:</i>	Yes No
<i>Data Source:</i>	Template field
<i>Field Name from Data Source:</i>	Are same-sex partners treated the same as secondary subscribers?
<i>Comments:</i>	N/A

<i>Variable Name:</i>	AgeDeterminationRule
<i>Variable Definition:</i>	Categorical indicator for the method used to determine the person's age at the time of an application
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Age Determination Rule
<i>Allowable Values:</i>	"Age on effective date" "Age on January 1st of the effective date year" "Age on insurance date (age on birthday nearest the effective date)" "Age on January 1st or July 1st "

<i>Data Source:</i>	Template field
<i>Field Name from Data Source:</i>	How is age determined for rating and eligibility purposes?
<i>Comments:</i>	N/A

<i>Variable Name:</i>	MinimumTobaccoFreeMonthsRule
<i>Variable Definition:</i>	Integer value for the number of tobacco-free months considered when qualifying an enrollee for the non-tobacco insurance rate, if applicable
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Minimum Tobacco Free Months Rule
<i>Allowable Values:</i>	Number representing months of no tobacco use Not Applicable
<i>Data Source:</i>	Template field
<i>Field Name from Data Source:</i>	How is tobacco status determined for subscribers and dependents?
<i>Comments:</i>	N/A

<i>Variable Name:</i>	CohabitationRule
<i>Variable Definition:</i>	Categorical indicator that identifies which family relationships are allowed for enrollees and whether cohabitation is required
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Cohabitation Rule
<i>Allowable Values:</i>	Spouse, Yes/No Father or Mother, Yes/No Grandfather or Grandmother, Yes/No Grandson or Granddaughter, Yes/No Uncle or Aunt, Yes/No Nephew or Niece, Yes/No Cousin, Yes/No Adopted Child, Yes/No Foster Child, Yes/No Son-in-law or daughter-in-law, Yes/No Brother-in-law or sister-in-law, Yes/No Mother-in-law or father-in law, Yes/No Brother or sister, Yes/No Ward, Yes/No Stepparent, Yes/No Stepson or stepdaughter, Yes/No Self, Yes/No Child, Yes/No Sponsored dependent, Yes/No Dependent on a Minor Dependent, Yes/No Ex-spouse, Yes/No Guardian, Yes/No Court Appointed Guardian, Yes/No

	Collateral Dependent, Yes/No
	Life Partner, Yes/No
	Annuitant, Yes/No
	Trustee, Yes/No
	Other Relationship, Yes/No
	Other Relative, Yes/No
<i>Data Source:</i>	Template field
<i>Field Name from Data Source:</i>	What relationships between primary and dependent are allowed, and is the dependent required to live in the same household as the primary subscriber?
<i>Comments:</i>	Only relationships allowed by issuer are listed, followed by Yes or No to indicate cohabitation requirement; field may be truncated at 256 characters if exported to Excel or Access.

<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>	Row Number
<i>Comments:</i>	This field is only available for the 2014, 2015, and 2016 datasets.

<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>	System-generated field
<i>Field Name from Data Source:</i>	Market Coverage
<i>Comments:</i>	Blank for HIOS data (does not apply).

<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 Label:</i>	Dental-Only Plan Indicator
<i>Allowable Values:</i>	Yes No
<i>Data Source:</i>	System-generated field
<i>Field Name from Data Source:</i>	Dental-Only Plan Indicator



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Comments:

Blank for HIOS data (does not apply).
