Health Insurance Exchange Public Use Files (Exchange PUFs) Frequently Asked Questions (FAQs)

Updated: October 2018

Q1. Can you provide us with information that we can use to calculate rates?

A1. Data that can be used to calculate rates are available in the Rates and Business Rules PUFs on the Health Insurance Exchange PUFs webpage. Qualified Health Plans (QHPs) are required to comply with either federal or applicable state rating curves. For additional information about rating curves and tobacco rating rules please see the 2013 Final Rule on Market Rules and Rate Review,[1] 2013 SubRegulatory Guidance Regarding Age Curves, Geographical Rating Areas and State Reporting and 2016 Final Guidance Regarding Age Curves and State Reporting. For information on applicable state age curves, please see State Specific Rating Variations.

Q2. Given that some files (Rate PUF/Benefits and Cost Sharing PUF) in the Health Insurance Exchange PUFs exceed the size limits for Microsoft Excel, how can I view their entire contents?

A2. Microsoft Excel (versions 2007-2013) worksheets cannot exceed 1,048,576 rows (earlier versions cannot exceed 65,636 rows) and the size of the workbook is limited based on available memory of the computer you are using to open the files. The Rate PUF and Benefits and Cost Sharing PUF exceed this limit, therefore when attempting to open either of these files directly in Excel, the user will receive an error indicating that the file has not loaded completely.

To view the entire contents of these files you may open them using a statistical or database program such as SAS, Stata, SPSS, or Microsoft Access using the program's import feature and consulting the program's user documentation. You may also view the contents of these files by segmenting the file using Notepad or another text editor.

Q3. Does CMS provide summary data related to health plans and consumer enrollment?

A3. For summary data related to health plans and consumer enrollment please visit CMS' Health Insurance Exchanges 2018 Enrollment Period webpage. Enrollment data are also contained in the Transparency in Coverage PUF. Users of the Health Insurance Exchange PUFs data should review the associated Data Dictionary documents at Health Insurance Exchange PUFs to guide their research questions and activities.

Q4. Where can I find a list of plans that shows service area coverage for each plan?

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[1] The applicable 2013 Final Rule on Market Rules and Rate Review is codified at 45 C.F.R. §147.102, which can be found at: https://www.ecfr.gov/cgi-bin/text-idx?node=se45.1.147_1102&rgn=div8

A4. The Service Area PUF contains data about the service area including counties and zip codes covered by each issuer that offers plans on HealthCare.gov. Each issuer is identified by a unique five digit issuer ID. The Plan Attributes PUF shows the service area that each plan covers. You can use the information contained in both of these files to determine which plans are available in a given set of counties. You can also identify county and service area coverage using the QHP Landscape Files available on the HealthCare.gov Datasets for Researchers and Issuers webpage.

Q5. Where can I get information on the Unified Rate Review public use file?
A5. The Unified Rate Review public use files are available at http://www.cms.gov/CCIIO/Resources/DataResources/ratereview.html. Questions related to the URR Extracts posted to data.healthcare.gov should be directed to RateReview@hhs.gov.

Q6. How can I learn more about using the HealthCare Finder API?
A6. Please visit the HealthCare Finder API webpage for more information and answers to frequently asked questions.

Q7. How can I join PUFs using the Plan ID crosswalk to make a comparison across two or more years?
A7. In order to join data across two or more years, the key unique identifying variable is the plan ID. For example, you can link 2018 to 2019 data for the majority of plans using the Plan ID as the unique identifier. However, for a small minority of plans, the plan ID for the same plan was changed between 2018 and 2019. To identify these plans, you will need to filter the Plan ID Crosswalk file's "ReasonforCrosswalk" field to "1". Those records in the Plan ID Crosswalk file will indicate the QHP's 2018 plan ID and 2019 plan ID. Note that the Plan ID crosswalk PUF for PY2019 reflects crosswalks for all plans offered during 2018, including issuer to issuer crosswalks.
The Plan ID Crosswalk file is used to facilitate automatic re-enrollment transactions from CMS to the issuer for enrollees who did not actively select a different QHP during open enrollment. For more information on the Plan ID Crosswalk, please refer to the Plan ID Crosswalk Template Instructions.

Q8. How can I join information across the different PUFs? Do all of the files contain the same unit of data?
A8. Not all of the PUFs report the same level (row) of information. Some files contain information at the plan level while others contain information at the issuer-level (See table below for more information). The Benefits and Cost Sharing PUF and the Plan Attributes PUF also contain information specific to the cost sharing variance level. For PUFs with plan-level data such as the Rate PUF, the information applies to all cost share variance levels.

File Name	Level of data
Benefits and Cost Sharing	Plan Variant
Rate	Plan
Plan Attributes	Plan Variant
Business Rules	Plan

Service Area	Issuer
Network	Issuer
Plan ID Crosswalk	Plan
Machine-readable	Issuer
Transparency in Coverage	Issuer
Quality	Plan

Q9. Where can I access machine-readable data?
A9. Machine-readable data is plan data in a format that can be understood by a computer. This data is formatted in RDF, XML or JSON. The Machine-readable PUF provides the URL locations of an issuer's JSON formatted machine-readable network provider and formulary data.

Q10. Why are there blank values in some of the PUFs?
A10. The data in the PUFs come from information provided in the QHP application templates that issuers complete and submit to CMS. Due to specific characteristics of an issuer or plan submission as well as conditional logic in the templates based on plan characteristics, variables that are not populated in the templates will appear as blank in the PUFs. For example, issuers would enter data for different fields in the Plans & Benefits template depending on whether a plan ID is a medical or dental plan. In this case non-relevant fields would be grayed out in the template and be stored as blank values in the PUFs. For more information on QHP Application templates, see QHP Application Materials.

Q11. How can I connect rating areas in the PUFs with corresponding county FIPs codes?
A11. The Rate PUF contains rates for geographic rating areas. Information on the counties corresponding with a geographic rating area can be found at State Specific Geographic Rating Areas. For information on the corresponding FIPS code associated with a county, please refer to the U.S. Census Bureau's documentation of FIPS codes at FIPS Codes for Counties and County Equivalent Entities.

Q12. Where can I find information on QHPs and SADPs in State-based Exchange (SBE) states?
A12. Information on QHPs and SADPs in SBE states can be found in the SBE PUFs available at https://www.cms.gov/CCIIO/Resources/Data-Resources/sbm-puf.html. Questions regarding SBE PUF data can be directed to SBE_PublicUseFiles@cms.hhs.gov.

Q13. What are the differences between the QHP Landscape files and Exchange PUFs?
A13. The Health Insurance Exchange PUFs contain comprehensive data on QHP and SADPs whose primary audience is researchers and others with an interest in conducting analyses of Exchange plans. The PUF files are intended to provide detailed information about QHPs and SADPs offered on HealthCare.gov, including information about essential health benefits, plan design, cost sharing, rates, rating business rules, and service area.
The QHP Landscape files, in contrast, are intended to provide a snapshot of available QHPs and SADPs at the county level, providing basic plan information on benefits, premiums and cost sharing, among other items. To make individual purchasing decisions, consumers should access Plan Compare, which displays

plan information that is tailored to an individual's age, income, location, tobacco use, and other key characteristics.

Differences in issuer and plan counts between the QHP Landscape and Exchange PUFs are due to different inclusion criteria between the two sets of files. The Exchange PUFs include data on certified off-exchange SADPs while the QHP Landscape files do not.