

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

## 1. Overview of the Rate 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 (FEEs), 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 Rate PUF (Rate-PUF) is one of the files that make up the Exchange PUFs. The Rate-PUF contains plan-level data on individual rates based on an eligible subscriber’s age, tobacco use, and geographic location, and family-tier rates. These data either originate from the Rates Table 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 Rate-PUF. Each record reports age-based rates or family-tier rates by rate effective period for a plan in a geographic rating area. The Rate-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

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<i>Variable Name:</i>	StateCode
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*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:* System-generated field  
*Field Name from Data Source:* State Code  
*Comments:* N/A

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*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

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

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*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.

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*Variable Name:* ImportDate  
*Variable Definition:* Date of data import  
*Data Type:* Date/Time  
*Variable Label:* Import Date  
*Allowable Values:* Free Text

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<i>Data Source:</i>	System-generated field
<i>Field Name from Data Source:</i>	Import Date
<i>Comments:</i>	N/A

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<i>Variable Name:</i>	IssuerId2
<i>Variable Definition:</i>	Five-digit numeric code that identifies the issuer organization in HIOS
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Issuer ID (repeated)
<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.

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<i>Variable Name:</i>	FederalTIN
<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>	Federal TIN
<i>Comments:</i>	N/A

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<i>Variable Name:</i>	RateEffectiveDate
<i>Variable Definition:</i>	Date that the foundation insurance plan base rate started being used to determine the federally facilitated exchange rate for a specific insurance plan
<i>Data Type:</i>	Date
<i>Variable Label:</i>	Rate Effective Date
<i>Allowable Values:</i>	Free Text
<i>Data Source:</i>	Template field
<i>Field Name from Data Source:</i>	Rate Effective Date
<i>Comments:</i>	N/A

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<i>Variable Name:</i>	RateExpirationDate
<i>Variable Definition:</i>	Date that the foundation insurance plan base rate stopped being used to determine the federally facilitated exchange rate for a specific insurance plan
<i>Data Type:</i>	Date
<i>Variable Label:</i>	Rate Expiration Date
<i>Allowable Values:</i>	Free Text
<i>Data Source:</i>	Template field
<i>Field Name from Data Source:</i>	Rate Expiration Date
<i>Comments:</i>	N/A

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*Variable Name:* PlanId  
*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:* Plan ID  
*Comments:* N/A

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*Variable Name:* RatingAreald  
*Variable Definition:* Identifier for the geographic rating area within a state  
*Data Type:* Text  
*Variable Label:* Rating Area ID  
*Allowable Values:* Rating Area n, where n is an integer between 1 and 150  
*Data Source:* Template field  
*Field Name from Data Source:* Rating Area ID  
*Comments:* Each rating area identifier maps to a geographic region within the state (e.g., one or more counties, three-digit zip codes, or metropolitan statistical areas)

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*Variable Name:* Tobacco  
*Variable Definition:* Categorical indicator of whether a subscriber's tobacco use is used to determine rate eligibility for the insurance plan  
*Data Type:* Text  
*Variable Label:* Tobacco  
*Allowable Values:* Tobacco User/Non-Tobacco User  
 No Preference  
*Data Source:* Template field  
*Field Name from Data Source:* Tobacco  
*Comments:* N/A

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*Variable Name:* Age  
*Variable Definition:* Categorical indicator of whether a subscriber's age is used to determine rate eligibility for the insurance plan  
*Data Type:* Text  
*Variable Label:* Age

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*Allowable Values:*

Family Option  
0-20 (This value is only available for the 2014, 2015, 2016 and 2017 datasets.)  
0-14 (This value is only available for the 2018 and 2019 datasets.)  
15 (This value is only available for the 2018 and 2019 datasets.)  
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65 and over (This value is only available for the 2014 through 2017 datasets.)  
*Data Source:* Template field  
*Field Name from Data Source:* Age  
*Comments:* N/A

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*Variable Name:* IndividualRate  
*Variable Definition:* Dollar value for the insurance premium cost applicable to a non-tobacco user for the insurance plan in a rating area, or to a general subscriber if there is no tobacco preference  
*Data Type:* Text  
*Variable Label:* Individual Rate  
*Allowable Values:* Free Text  
*Data Source:* Template field  
*Field Name from Data Source:* Individual Rate  
*Comments:* N/A

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*Variable Name:* IndividualTobaccoRate  
*Variable Definition:* Dollar value for the insurance premium cost applicable to a tobacco user for the insurance plan in a rating area  
*Data Type:* Text  
*Variable Label:* Individual Tobacco Rate  
*Allowable Values:* Free Text  
*Data Source:* Template field  
*Field Name from Data Source:* Individual Tobacco Rate  
*Comments:* This field is only applicable if Tobacco field equals Tobacco User/Non-Tobacco User

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*Variable Name:* Couple  
*Variable Definition:* Dollar value for the insurance premium cost applicable to the primary enrollee plus a secondary subscriber for the insurance plan in a rating area  
*Data Type:* Text  
*Variable Label:* Couple  
*Allowable Values:* Free Text  
*Data Source:* Template field  
*Field Name from Data Source:* Couple  
*Comments:* This field is only applicable if Age field equals Family Option

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*Variable Name:* PrimarySubscriberAndOneDependent  
*Variable Definition:* Dollar value for the insurance premium cost applicable to the primary enrollee plus one dependent for the insurance plan in a rating area  
*Data Type:* Text  
*Variable Label:* Primary Subscriber and One Dependent  
*Allowable Values:* Free Text  
*Data Source:* Template field  
*Field Name from Data Source:* Primary Subscriber and One Dependent  
*Comments:* This field is only applicable if Age field equals Family Option

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*Variable Name:* PrimarySubscriberAndTwoDependents  
*Variable Definition:* Dollar value for the insurance premium cost applicable to the primary enrollee plus two dependents for the insurance plan in a rating area  
*Data Type:* Text  
*Variable Label:* Primary Subscriber and Two Dependents  
*Allowable Values:* Free Text  
*Data Source:* Template field  
*Field Name from Data Source:* Primary Subscriber and Two Dependents  
*Comments:* This field is only applicable if Age field equals Family Option

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*Variable Name:* PrimarySubscriberAndThreeOrMoreDependents  
*Variable Definition:* Dollar value for the insurance premium cost applicable to the primary enrollee plus three or more dependents for the insurance plan in a rating area  
*Data Type:* Text  
*Variable Label:* Primary Subscriber and Three or More Dependents  
*Allowable Values:* Free Text  
*Data Source:* Template field

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*Field Name from Data Source:* Primary Subscriber and Three or More Dependents  
*Comments:* This field is only applicable if Age field equals Family Option

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*Variable Name:* CoupleAndOneDependent  
*Variable Definition:* Dollar value for the insurance premium cost applicable to the primary enrollee plus a secondary subscriber and one dependent for the insurance plan in a rating area  
*Data Type:* Text  
*Variable Label:* Couple and One Dependent  
*Allowable Values:* Free Text  
*Data Source:* Template field  
*Field Name from Data Source:* Couple and One Dependent  
*Comments:* This field is only applicable if Age field equals Family Option

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*Variable Name:* CoupleAndTwoDependents  
*Variable Definition:* Dollar value for the insurance premium cost applicable to the primary enrollee plus a secondary subscriber and two dependents for the insurance plan in a rating area  
*Data Type:* Text  
*Variable Label:* Couple and Two Dependents  
*Allowable Values:* Free Text  
*Data Source:* Template field  
*Field Name from Data Source:* Couple and Two Dependents  
*Comments:* This field is only applicable if Age field equals Family Option

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*Variable Name:* CoupleAndThreeOrMoreDependents  
*Variable Definition:* Dollar value for the insurance premium cost applicable to the primary enrollee plus a secondary subscriber and three or more dependents for the insurance plan in a rating area  
*Data Type:* Text  
*Variable Label:* Couple and Three or More Dependents  
*Allowable Values:* Free Text  
*Data Source:* Template field  
*Field Name from Data Source:* Couple and Three or More Dependents  
*Comments:* This field is only applicable if Age field equals Family Option

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*Variable Name:* RowNumber

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The Center for Consumer Information & Insurance Oversight  
Rate Public Use File Data Dictionary

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<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>	Unavailable for some templates. This field is only available for the 2014 through 2016 datasets.

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