



State-Based Exchange Public Used Files (SBE PUF) Frequently Asked Questions (FAQs)

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

A1. Data that can be used to calculate rates is available in the Rates and Business Rules PUF Files on the SBE PUF webpage available at the following link: <https://www.cms.gov/CCIIO/Resources/Data-Resources/sbm-puf.html>. All Qualified Health Plans (QHPs) are required to comply with federal and applicable state rating curves. For additional information about rating curves and tobacco rating rules please see the Final Rule on Rate Review, associated information on State Specific Rating Variations, and CMS Sub-Regulatory Guidance Regarding Age Curves, Geographical Rating Areas and State Reporting.

Q2. Where can I find a list of plans that shows service area coverage for each plan?

A2. The Service Area PUF contains data about the service area including counties and zip codes covered by each issuer that offers plans on the SBE. 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 these files to determine which plans are available in a given set of counties.

Q3. Where can I get information on the Unified Rate Review (URR) PUF?

A3. The URR PUF is available at the following link: <http://www.cms.gov/CCIIO/Resources/Data-Resources/ratereview.html>. Questions related to the URR Extracts should be directed to RateReview@hhs.gov.

Q4. How can I join information across different PUFs? Do all of the files contain the same unit of data?

A4. Not all of the PUFs report the same level 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 sharing variance levels.

File Type	Level of Data
Benefits & Cost Sharing	Plan, Plan Variant
Rate	Plan
Plan Attributes	Plan, Plan Variant
Business Rules	Plan
Service Area	Issuer
Network	Issuer



Q5. Why are there blank values in portions of the PUF?

A5. The data in the PUF come from the information provided in the QHP application templates that SBE issuers complete and submit to the National Association of Insurance Commissioners (NAIC) via its System for Electronic Rate and Form Filing (SERFF). Due to specific characteristics of an issuer or plan submission as well as conditional logic in the templates, and potentially to state-specific characteristics, fields that are not populated in the templates will appear as blank in the PUF.

Q6. How can I connect rating areas in the PUFs with corresponding county Federal Information Processing Standards (FIPS) codes?

A6. The Rate PUF contains rates for geographic rating areas. Information on the counties corresponding to a geographic rating area can be found at the following link: <https://www.cms.gov/ccio/programs-and-initiatives/health-insurance-market-reforms/state-gra.html>.

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 the following link: <https://www.census.gov/geo/reference/codes/cou.html>