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## State-based Marketplace Public Use Files (SBM PUF) General Information

This document outlines important information about the State-based Marketplace Public Use Files (SBM PUF), including source data, file size, variables, key assumptions, analytic utility, and support information. A data dictionary is also available for each of the separate file types within the SBM PUF.

### 1. Overview of the PUF

The Centers for Medicare & Medicaid Services (CMS) Center for Consumer Information and Insurance Oversight (CCIIO) is releasing the State-based Marketplace (SBM) PUF to improve the transparency of and increase access to SBM data. The SBM PUF includes data on qualified health plans (QHPs) and stand-alone dental plans (SADPs) offered in states that operate their own Marketplaces. It does not include State-based Marketplaces on the Federal Platform (SBM-FP), which rely on the federal information technology platform for QHP eligibility and enrollment functionality. This includes states that operate both their own individual and Small Business Health Options Programs (SHOPs), as well as states that only operate their own SHOPs.<sup>1</sup>

The SBM PUF is available for plan year 2016 to support timely benefit and rate analysis. It is important to note that the SBM PUF will be updated on an annual basis.

Six separate files for each SBM state make up the SBM PUF: (1) Benefits and Cost Sharing PUF (BeneCS-PUF), (2) Plan Attributes PUF (Plan-PUF), (3) Rate PUF (Rate-PUF), (4) Business Rules PUF (BR-PUF), (5) Service Area PUF (SA-PUF), and Network PUF (Ntwrk-PUF).

### 2. Source Data for the PUF

The SBM PUF contain data submitted by health insurance issuers during the QHP/SADP certification process. In accordance with 45 C.F.R. part 155 subparts B and K, the states review QHP/SADP applications from issuers that are applying to offer plans in states with SBMs. The QHP/SADP application collects both issuer-level information and plan-level benefit and rate data, largely through standardized data templates.

Issuers in SBM states may complete the QHP/SADP applications electronically through the System for Electronic Rate and Form Filing (SERFF), operated by the National Association of Insurance Commissioners (NAIC). After receiving SBM approval, CMS obtained the issuer information from NAIC necessary to create the SBM PUF.

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<sup>1</sup> SBM states include Arkansas (SHOP Market only), California, Colorado, Connecticut, District of Columbia, Idaho, Kentucky, Maryland, Massachusetts, Minnesota, Mississippi (SHOP Market only), New York, Oregon (SHOP Market only), Rhode Island, Utah (SHOP Market only), Vermont, and Washington



### 3. Description of the PUF

Table 3.1 gives an overview of the content, format, and approximate size of each of the files that make up the SBM PUF. The SBM PUF are provided as a separate set of files for each SBM state.

**Table 3.1: File Format Descriptions for 2016 SBM PUF**

File Type	Format*	File Size**	Description
Benefits and Cost Sharing PUF (BeneCS-PUF)	CSV	82KB to 50MB	Plan-level data on essential health benefits, coverage limits, and cost sharing.
Plan Attributes PUF (Plan-PUF)	CSV	29KB to 4MB	Plan-level data on maximum out-of-pocket payments, deductibles, cost sharing, health savings account (HSA) eligibility, formulary ID, and other plan attributes.
Rate PUF (Rate-PUF)	CSV	776KB to 30MB	Plan-level data on individual rates based on an eligible subscriber's age, tobacco use, and geographic location.
Business Rules PUF (BR-PUF)	CSV	6KB to 1.3MB	Information on how an issuer determines the premiums for a specific application. For example: the maximum number of dependents used to determine a family rate for single or two parent families, the maximum age for a dependent, whether a domestic or same sex partner may be treated as a spouse, number of tobacco-free months considered when qualifying for a non-tobacco rate.
Service Area PUF (SA-PUF)	CSV	0.6KB to 3.8MB	Issuer-level data on the geographic coverage or service area (i.e., where the plan is offered) including state, county and ZIP code.
Network PUF (Ntwrk-PUF)	CSV	0.6KB to 1.6MB	Issuer-level data identifying provider network URLs.

\* Comma-Separated Values (CSV)

\*\* Note: Approximate file sizes Low to High

### 4. Variables in the PUF

Each file type has a separate data dictionary that describes the construction, format, and values of each variable. Users are encouraged to review the data dictionary for each file prior to conducting analysis.

### 5. Methodology and Key Assumptions

The data populating the PUF is not Federal data, but was provided by the issuers to the NAIC via the SERFF. To create the SBM PUF, CMS requested SBM state approval to allow NAIC to provide issuer application data to CMS. After receiving approval, CMS requested NAIC to extract and aggregate data from issuers' QHP/SADP applications, including information on plan design, benefits, cost sharing, rates,



and geographic coverage, as these areas represent core elements of the QHP/SADP application. CMS received 2016 data from NAIC on February 23, 2016, which is considered the “as of” date for which the data in the SBM PUF are considered current. The SBM PUF does not reflect changes to issuer data made after this date. Once CMS reformatted the data received from NAIC into the CSV format used in the PUFs, the states were given an opportunity to review and approve the data prior to publication. All states reviewed and verified their data except for Mississippi, Vermont, and Washington. Additionally, CMS manually removed data from plans that did not complete the certification process or that were withdrawn as a result of state review. Finally, CMS manually removed those plans that are not available for purchase through the SBM, or are “off Exchange”-only plans.

Users should review the Data Disclaimer-User Agreement for additional background on data accuracy, integrity, and privacy protection.

## 6. Analytic Utility of the PUF

The 2016 SBM PUF contains information on 1,061 QHPs and 108 SADPs offered via state-based Marketplaces. As shown in Table 6.1, 94 issuers offer QHPs in the individual market and 66 issuers offer QHPs for small businesses across all SBMs. Similarly, 53 issuers offer SADPs in the individual market and 56 Issuers offer SADPs for small businesses.

**Table 6.1: 2016 SBM PUF Summary Statistics**

	QHPs		SADPs	
	Individual	SHOP	Individual	SHOP
<b>Total Number of Issuers</b>	94	66	53	56
<b>Total Number of Plans</b>	546	515	39	69

## 7. Support and Further Information

Users with questions about the SBM PUF or the data validation process, should contact [SBM\\_PublicUseFiles@cms.hhs.gov](mailto:SBM_PublicUseFiles@cms.hhs.gov). CMS will only respond to questions related to the SBM PUF, and will not respond to questions about developer tools or other PUFs. CMS plans to update the SBM PUF on a yearly basis to incorporate data approved at that time.