



# CMS Disclaimer – User Agreement

## State-Based Exchange Public Use Files (SBE PUF)

The Centers for Medicare & Medicaid Services (CMS) is pleased to make the State-Based Exchange Public Use Files (SBE PUF), containing data related to qualified health plans (QHPs) and including stand-alone dental plans (SADPs), available to the public as free downloads. The SBE PUF are intended to support the use and analysis of this data. The SBE-PUF do not include data for SBEs that rely on the Federal Platform for QHP eligibility and enrollment functionality (SBE-FP) for the individual market and for the Small Business Health Options Program (SHOP) for two states.

This disclaimer-user agreement details the sources and nature of the data, including potential limitations, and specifies the responsibility of the data user with regard to processing and understanding the data files. In addition to this disclaimer-user agreement, users should also read the SBE PUF General Information Factsheet and Data Dictionaries.

**Data accuracy:** The SBE PUF are available for plan years 2016 and 2017 to support timely benefit and rate analysis. It is important to note that the 2016 SBE PUF were received from NAIC on February 23, 2016, and the 2017 SBE PUF on December 20, 2016, (and updated data for DC and MA on January 30, 2017), which are considered the “as of” dates. CMS makes no warranties as to the accuracy of the data. The SBE PUF will only be updated on an annual basis as new plan year data is certified by the states. The SBE PUF does not include data included in the Exchange PUF, which covers the Federally-facilitated Exchange (FFE). Please read the SBE PUF General Information Factsheet, as well as the Data Dictionaries for each of the file types that comprise the SBE PUF, before conducting any analyses with these data.

**Data integrity:** Each user is responsible for identifying the information needed to satisfy the user’s needs. Any alteration of the original data, including conversion to other media or other data formats, is the responsibility of the user. The integrity of data that have been manipulated or reprocessed by the user is the responsibility of the user. The user may not present or otherwise refer to data that have been altered in any way as CMS data. CMS has no responsibility for assisting users with converting the data to another format. The SBE PUF is made available in the form of downloadable comma-separated values (CSV) files. The SBE PUF General Information Factsheet contains specific information concerning file format, size, and contents. The Data Dictionaries for each of the six files that make up the SBE PUF define the construction, format, and allowable values for all variables.

**Privacy protection:** The SBE PUF does not include any enrollment or claims data, as these data are not collected as part of the QHP certification process.

**Citation:** Please refer to the SBE PUF datasets using the following citation format:  
Centers for Medicare & Medicaid Services. (Specific year of the data – e.g., 2016 or 2017) State-Based Exchange Public Use Files (Specific data file name – e.g., Plan Attributes PUF) [Data file and code book]. Retrieved from <http://www.cms.gov/CCIIO/Resources/Data-Resources/SBM-puf.html>.