



## CMS Center for Consumer Information & Insurance Oversight (CCIIO), State-based Exchange Public Use Files (SBE PUF) Data Dictionary for Benefits and Cost Sharing PUF

### 1. Overview of the Benefits and Cost Sharing PUF

The Centers for Medicare & Medicaid Services (CMS) Center for Consumer Information and Insurance Oversight (CCIIO) is releasing the State-Based Exchange (SBE) PUF in order to improve the transparency and increase access to the SBE data. The SBE PUF includes data on Qualified Health Plans (QHPs) and Stand-alone Dental Plans (SADPs) offered in states which operate their own Marketplaces that do not rely on the federal information technology platform for QHP eligibility and enrollment functionality. This includes states which operate their own Small Business Health Options Programs (SHOP).

The Benefits and Cost Sharing PUF (BeneCS-PUF) is one of the six files that make up the SBE PUF. The BeneCS-PUF contains plan level data on essential health benefits, coverage limits, and cost sharing for each QHP and SADP. These data originate from the Plans & Benefits template (i.e., template field), an Excel-based form used by issuers to describe their plans in the QHP/SADP application process, and were provided by the National Association of Insurance Commissioners (NAIC) by extracting the information from their System for Electronic Rate and Form Filing (SERFF).

This data dictionary describes the variables contained in the BeneCS-PUF file for each SBE. Each record relates to the coverage of a single benefit by one issuer’s insurance plan. The BeneCS-PUF is available for SBEs for plan year 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>	2018 2019
<i>Data Source:</i>	System-generated field
<i>Comments:</i>	N/A
<i>Variable Name:</i>	StateCode
<i>Variable Definition:</i>	Two-character state abbreviation indicating the state where the plan is offered
<i>Data Type:</i>	Text
<i>Variable Label:</i>	State Code
<i>Allowable Values:</i>	All state abbreviations for those states that operate SBEs
<i>Variable Label:</i>	State Code



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<i>Data Source:</i>	System-generated field
<i>Comments</i>	N/A
<i>Variable Name:</i>	IssuerID
<i>Variable Definition:</i>	Five-digit numeric code that identifies the issuer organization in the Health Insurance Oversight System (HIOS)
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Issuer ID
<i>Allowable Values:</i>	Free text
<i>Data Source:</i>	Template field
<i>Comments:</i>	N/A
<i>Variable Name:</i>	SourceName
<i>Variable Definition:</i>	Categorical identifier of source of the data import
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Source Name
<i>Allowable Values:</i>	SERFF
<i>Data Source:</i>	System-generated field
<i>Comments:</i>	SERFF is the only source used data in the SBE PUF
<i>Variable Name:</i>	VersionNum
<i>Variable Definition:</i>	Integer Value for version of data import
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Version Number
<i>Allowable Values:</i>	Free text
<i>Data Source:</i>	System-generated field
<i>Comments:</i>	N/A
<i>Variable name:</i>	ImportDate
<i>Variable Definition:</i>	Date of the Data Import
<i>Data Type:</i>	Date/Time
<i>Variable Label:</i>	Import Date
<i>Allowable Values:</i>	Free text
<i>Data Source:</i>	System-generated field
<i>Comments:</i>	N/A
<i>Variable Name:</i>	StandardComponentID
<i>Variable Definition:</i>	Fourteen-character alpha-numeric code that identifies an insurance plan within HIOS
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Standard Component ID
<i>Allowable Values:</i>	Free text
<i>Data Source:</i>	Template field
<i>Comments:</i>	N/A



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<i>Variable name:</i>	PlanID
<i>Variable Definition</i>	Seventeen-character alpha-numeric code that identifies an insurance plan's cost sharing reduction variant within HIOS
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Plan ID (Standard Component ID with variant)
<i>Allowable Values:</i>	Free text
<i>Data Source:</i>	Template field
<i>Comments:</i>	Character count includes '-'
<i>Variable Name:</i>	BenefitName
<i>Variable Definition:</i>	Name assigned to a benefit
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Benefit Name
<i>Allowable Values:</i>	Free text
<i>Data Source:</i>	Template field
<i>Comments:</i>	N/A
<i>Variable Name:</i>	IsEHB
<i>Variable Definition:</i>	Categorical indicator of whether benefit is considered an essential health benefit
<i>Data Type:</i>	Text
<i>Variable Label:</i>	EHB Indicator
<i>Allowable Values:</i>	Yes Blank
<i>Data Source:</i>	Template Field
<i>Comments:</i>	Blank values are equivalent to No
<i>Variable Name:</i>	IsStateMandate
<i>Variable Definition:</i>	Categorical indicator of whether benefit is required by state
<i>Data Type:</i>	Text
<i>Variable Label:</i>	State Required Benefit Indicator
<i>Allowable Values:</i>	Yes Blank
<i>Data Source:</i>	Template Field
<i>Comments:</i>	Blank values are equivalent to No
<i>Variable Name</i>	IsCovered
<i>Variable Definition:</i>	Categorical indicator of whether benefit is covered by the insurance plan
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Is this Benefit Covered?
<i>Allowable Values:</i>	Covered



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<i>Data Source:</i>	Not Covered (or Blank)
<i>Comments:</i>	Template field Blank values are equivalent to Not Covered
<i>Variable Name:</i>	QuantLimitOnSvc
<i>Variable Definition:</i>	Categorical indicator of whether benefit has a quantitative limit
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Quantitative Limit on Service
<i>Allowable Values:</i>	Yes No (or Blank)
<i>Data Source:</i>	Template fieldq
<i>Comments:</i>	This field is only required for covered benefits; blank values are equivalent to No
<i>Variable Name:</i>	LimitQty
<i>Variable Definition:</i>	Numeric value for coverage limit on the benefit
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Limit Quantity
<i>Allowable Values:</i>	Free text
<i>Data Source:</i>	Template Field
<i>Comments:</i>	This field is required if QuantLimitOnSvc field equals Yes
<i>Variable Name:</i>	LimitUnit
<i>Variable Definition:</i>	The unit of measure for the coverage limit on the benefit
<i>Data Type:</i>	Text
<i>Variable Limit:</i>	Limit Unit
<i>Allowable Values:</i>	Hours per week Hours per month Hours per year Days per week Days per month Days per year Months per year Visits per week Visits per month Visits per year Lifetime visits Treatments per week Treatments per month Lifetime treatments Lifetime admissions Procedures per week



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<p><i>Data Source:</i></p> <p><i>Comments:</i></p>	<p>Procedures per month</p> <p>Procedures per year</p> <p>Lifetime procedures</p> <p>Dollar per year</p> <p>Dollar per visit</p> <p>Days per admission</p> <p>Procedures per episode</p> <p>Template field</p> <p>This field is required if QuantLimitOnSvc field equals Yes</p>
<p><i>Variable Name:</i></p> <p><i>Variable Definition:</i></p> <p><i>Data Type:</i></p> <p><i>Variable label:</i></p> <p><i>Allowable Values:</i></p> <p><i>Data Source:</i></p> <p><i>Comments:</i></p>	<p>Minimum Stay</p> <p>Numeric value for the minimum number of hours of in-patient care that a person must be provided for this benefit</p> <p>Text</p> <p>Minimum Stay</p> <p>Free text</p> <p>Template field</p> <p>This field is optional; blanks indicate a value was not provided</p>
<p><i>Variable Name:</i></p> <p><i>Variable Definition:</i></p> <p><i>Data Type:</i></p> <p><i>Variable Label:</i></p> <p><i>Allowable Values:</i></p> <p><i>Data Source:</i></p> <p><i>Comments:</i></p>	<p>Exclusions</p> <p>The list of services or diagnoses that are excluded from the benefit</p> <p>Text</p> <p>Exclusions</p> <p>Free text</p> <p>Template field</p> <p>This field is optional; blanks indicate a value was not provided; field could be truncated at 256 characters is exported to Excel or Access</p>
<p><i>Variable Name:</i></p> <p><i>Variable Definition:</i></p> <p><i>Data Type:</i></p> <p><i>Variable Label:</i></p> <p><i>Allowable Values:</i></p> <p><i>Data Source:</i></p> <p><i>Comments:</i></p>	<p>Explanation</p> <p>Notes provided to further clarify benefit coverage limits or exclusions</p> <p>Text</p> <p>Benefit Explanation</p> <p>Free text</p> <p>Template field</p> <p>This field is optional; blanks indicate a value was not provided; field could be truncated at 256 characters if exported to Excel or Access</p>
<p><i>Variable Name:</i></p>	<p>EHBVarReason</p>



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*Variable Definition:* The justification for not using the prepopulated EHB benefit information from the template

*Data Type:* Text

*Variable Label:* EHB Variance Reason

*Allowable Values:* Above EHB  
 Substituted  
 Substantially Equal  
 Using Alternative Benchmark  
 Other Law/Regulation  
 Additional EHB Benefit  
 Dental Only Plan Available

*Data Source:* Template Field

*Comments:* This field is only required if the issuer made changes to the prepopulated template values

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*Variable Name:* IsSubjToDedTier1

*Variable Definition:* Categorical indicator of whether the enrollee is required to pay a Tier 1 deductible for this benefit

*Data Type:* Text

*Variable Label:* Is Subject to Deductible Tier 1

*Allowable Values:* Yes  
 No

*Data Source:* Template field

*Comments:* This field is not used for 2016 datasets

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*Variable Name:* IsSubjToDedTier2

*Variable Definition:* Categorical indicator of whether the enrollee is required to pay a Tier 2 deductible for this benefit

*Data Type:* Text

*Variable Label:* Is Subject to Deductible Tier 2

*Allowable Values:* Yes  
 No

*Data Source:* Template field

*Comments:* This field is not used for 2016 datasets

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*Variable Name:* IsExclFromInnMOOP

*Variable Definition:* Categorical indicator of whether the cost associated with this benefit is excluded from the in network maximum out-of-pocket payment total

*Data Type:* Text

*Variable Label:* Is Excluded from In Network MOOP

*Allowable Values:* Yes



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<i>Data Source:</i>	No
<i>Comments:</i>	Template field
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<i>Variable Name:</i>	IsExclFromOonMOOP
<i>Variable Definition:</i>	Categorical indicator of whether the cost associated with this benefit is excluded from the out of network maximum out-of-pocket payment total
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Is Excluded from Out of Network MOOP
<i>Allowable Values:</i>	Yes
	No
<i>Data Source:</i>	Template field
<i>Comments:</i>	N/A