



Individual Coverage Health Reimbursement Arrangement  
Employer Lowest Cost Silver Plan Premium Look-up Table  
Data Dictionary

## 1. Overview of the Individual Coverage Health Reimbursement Arrangement Employer Lowest Cost Silver Plan Premium Look-up Table

The Centers for Medicare & Medicaid Services' (CMS') Center for Consumer Information & Insurance Oversight (CCIIO) publishes the Individual Coverage Health Reimbursement Arrangement (ICHRA) Employer Lowest Cost Silver Plan (LCSP) Premium Look-up Table to help stakeholders access individual market Qualified Health Plans (QHPs) LCSP premium data by geographic location. As stated in the June 20, 2019 final rule on Health Reimbursement Arrangements and Other Account-Based Group Health Plans at 84 FR 28921, HHS is making the lowest cost silver plan data available for employers in all States that use the Federal Healthcare.gov platform to determine whether the individual coverage HRA offer is affordable for purposes of the employer shared responsibility provisions under IRS Code section 4980H.

The ICHRA Employer LCSP Premium Look-up Table contains data from states with Federally-facilitated Exchanges (FFE) and State-based Exchanges on the Federal Platform (SBE-FPs). The ICHRA Employer LCSP Premium Look-up Table does not include data from states with State-based Exchanges (SBEs) that do not use HealthCare.gov. For SBEs, please see the tab titled "State Based Exchanges" with links to publicly-posted information related to lowest cost silver plans in SBEs. For information on SBEs not listed in this tab, contact the SBE directly (links to contact information can be found [here](#)).

The ICHRA Employer LCSP Premium Look-up Table contains LCSP individual market rates based on an eligible subscriber's age and geographic location. The LCSP is the least expensive individual silver QHP in a geographic area at the lowest age band.

The data originates from issuers' Rates Table templates (Excel-based issuer QHP application form that contains QHP plan premiums) ("Template field") or are generated by CCIIO for processing data ("System-generated field").

This data dictionary describes the variables contained in ICHRA Employer LCSP Premium Look-up Table. Each record reports LCSP age-based rates in a geographic location.

## 2. Variable Attributes

Variable Name:	BusinessYear [Hidden Field]
Variable Definition:	Year for which plan provides coverage to enrollees
Data Type:	Text
Variable Label:	Business Year



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Allowable Values:	2025
Data Source:	System-generated field
Field Name from Data Source:	Business Year
Comments:	N/A

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Variable Name:	StateCode
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
Data Source:	System-generated field
Field Name from Data Source:	State Code
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:	CountyName
Variable Definition:	The name of a geographical division in a state
Data Type:	Text
Variable Label:	County Name
Allowable Values:	Free Text
Data Source:	System-generated field
Field Name from Data Source:	County Name
Comments:	N/A

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Variable Name:	FIPSCode
Variable Definition:	Five-digit code which uniquely identifies a county within a state
Data Type:	Text
Variable Label:	FIPS Codes
Allowable Values:	FIPS Codes within a state
Data Source:	System-generated field

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Field Name from Data Source:	FIPS Code
Comments:	N/A

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Variable Name:	ZIPCode
<i>Variable Definition:</i>	Five-digit ZIP code within the partial-county region included in the plan's service area
<i>Data Type:</i>	Text
<i>Variable Label:</i>	ZIP Codes
<i>Allowable Values:</i>	ZIP codes within the state

<i>Data Source:</i>	Template field
<i>Field Name from Data Source:</i>	Service Area ZIP Code(s)
<i>Comments:</i>	N/A

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<i>Variable Name:</i>	PlanID
<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>	Plan ID
<i>Allowable Values:</i>	Free Text
<i>Data Source:</i>	Template field
<i>Field Name from Data Source:</i>	Plan ID
<i>Comments:</i>	N/A

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<i>Variable Name:</i>	IndividualRate (by Age)
<i>Variable Definition:</i>	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
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Individual Rate
<i>Allowable Values:</i>	Free Text
<i>Data Source:</i>	Template field
<i>Field Name from Data Source:</i>	Individual Rate
<i>Comments:</i>	N/A

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