

CMS Center for Consumer Information & Insurance Oversight (CCIIO), Health Insurance Exchange Public Use Files (Exchange PUFs) Data Dictionary for Business Rules PUF

## 1. Overview of the Business Rules PUF

The Centers for Medicare & Medicaid Services (CMS) Center for Consumer Information & Insurance Oversight (CCIIO) publishes the Exchange PUFs to improve transparency and increase access to data on Qualified Health Plans (QHPs) and Stand-alone Dental Plans (SADPs) offered through the Exchanges in the individual market and Small Business Health Options Program (SHOP). The PUFs include data from states with Federally-facilitated Exchanges (FFE) including states performing plan management functions, and State-based Exchanges that rely on the federal information technology platform for QHP eligibility and enrollment (SBE-FPs). The Exchange PUFs also include data on Multi-State Plans (MSPs) and certified off-exchange SADPs. The PUFs do not include data from SBEs that do not rely on the federal platform for QHP eligibility and enrollment.

The Business Rules PUF (BR-PUF) is one of the files that comprise the Exchange PUFs. The BR-PUF contains plan-level data on rating business rules, such as maximum age for a dependent and allowed dependent relationships. These data originate from an issuer’s Business Rules template of the QHP Application (i.e., template field), or were generated by CCIIO for use in data processing (i.e., system-generated).

This data dictionary describes the variables contained in the BR-PUF. Each record reports business rules that modify the rates of a plan. The BR-PUF is available for plan years 2014 through 2024.

## 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>	2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024
<i>Data Source:</i>	System-generated field
<i>Field Name from Data Source:</i>	Business Year
<i>Comments:</i>	N/A

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<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 50 state abbreviations + 9 territory abbreviations

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*Data Source:* System-generated field  
*Field Name from Data Source:* State Code  
*Comments:* N/A

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*Variable Name:* IssuerId  
*Variable Definition:* Five-digit numeric code that identifies the issuer organization in the Health Insurance Oversight System (HIOS)  
*Data Type:* Text  
*Variable Label:* Issuer ID  
*Allowable Values:* Free Text  
*Data Source:* System-generated field  
*Field Name from Data Source:* Issuer ID  
*Comments:* N/A

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*Variable Name:* SourceName  
*Variable Definition:* Categorical identifier of source of data import  
*Data Type:* Text  
*Variable Label:* Source Name  
*Allowable Values:* HIOS  
SERFF  
OPM  
*Data Source:* System-generated field  
*Field Name from Data Source:* Source Name  
*Comments:* N/A

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*Variable Name:* VersionNum  
*Variable Definition:* Integer value for version of data import  
*Data Type:* Text  
*Variable Label:* Version Number  
*Allowable Values:* Free Text  
*Data Source:* System-generated field  
*Field Name from Data Source:* Version Number  
*Comments:* This field is only available for the 2014 through 2016 datasets.

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*Variable Name:* ImportDate  
*Variable Definition:* Date of data import  
*Data Type:* Date/Time  
*Variable Label:* Import Date  
*Allowable Values:* Free Text  
*Data Source:* System-generated field  
*Field Name from Data Source:* Import Date  
*Comments:* N/A

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*Variable Name:* IssuerId2  
*Variable Definition:* Five-digit numeric code that identifies the issuer organization in HIOS  
*Data Type:* Text  
*Variable Label:* Issuer ID  
*Allowable Values:* Free Text  
*Data Source:* Template field  
*Field Name from Data Source:* HIOS Issuer ID  
*Comments:* This field is only available for the 2014 through 2016 datasets.

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*Variable Name:* TIN  
*Variable Definition:* Tax ID Number of issuer  
*Data Type:* Text  
*Variable Label:* Tax Identification Number  
*Allowable Values:* Free Text  
*Data Source:* Template field  
*Field Name from Data Source:* TIN  
*Comments:* This field is only available for the 2014 through 2020 datasets.

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*Variable Name:* MedicalDentalBoth  
*Variable Definition:* Categorical indicator that indicates the type of plans the issuer offers  
*Data Type:* Text  
*Variable Label:* Medical Dental Both  
*Allowable Values:* Medical  
Dental  
Both  
*Data Source:* Template field  
*Field Name from Data Source:* Medical, Dental, or Both?  
*Comments:* This field is only available for the 2021 through 2024 datasets.

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*Variable Name:* ProductId  
*Variable Definition:* Ten-character alpha-numeric code that identifies an insurance product within HIOS  
*Data Type:* Text  
*Variable Label:* Product ID  
*Allowable Values:* Free Text  
*Data Source:* Template field  
*Field Name from Data Source:* Product ID  
*Comments:* N/A

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*Variable Name:* StandardComponentId  
*Variable Definition:* Fourteen-character alpha-numeric code that identifies an insurance plan within HIOS  
*Data Type:* Text  
*Variable Label:* Standard Component ID  
*Allowable Values:* Free Text  
*Data Source:* Template field  
*Field Name from Data Source:* Plan ID (Standard Component)  
*Comments:* N/A

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*Variable Name:* MedicalDentalIndicator  
*Variable Definition:* Categorical indicator that indicates if an issuer, product, or plan level rule is medical or dental  
*Data Type:* Text  
*Variable Label:* Medical Dental Indicator  
*Allowable Values:* Medical  
Dental  
*Data Source:* Template field  
*Field Name from Data Source:* Medical or Dental Rule?  
*Comments:* This field is only available for the 2021 through 2024 datasets.

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*Variable Name:* EnrolleeContractRateDeterminationRule  
*Variable Definition:* Description of enrollee contract rule for determining rates  
*Data Type:* Text  
*Variable Label:* Enrollee Contract Rate Determination Rule  
*Allowable Values:* "There are rates specifically for couples and for families (not just addition of individual rates)"  
"A different rate (specifically for parties of two or more) for each enrollee is added together"  
*Data Source:* Template field  
*Field Name from Data Source:* How are rates for contracts covering two or more enrollees calculated?  
*Comments:* This field is only available for the 2014 through 2020 datasets.

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*Variable Name:* TwoParentFamilyMaxDependentsRule  
*Variable Definition:* The maximum number of dependents used to rate a policy in a two parent family  
*Data Type:* Text  
*Variable Label:* Two Parent Family Max Dependents Rule  
*Allowable Values:* 1  
2  
3 or more  
*Data Source:* Template field

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*Field Name from Data Source:* What are the maximum number of under age (under 21) dependents used to quote a two parent family?  
*Comments:* This field is only available for the 2014 through 2020 datasets.

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*Variable Name:* SingleParentFamilyMaxDependentsRule  
*Variable Definition:* The maximum number of dependents used to rate a policy in a single parent family  
*Data Type:* Text  
*Variable Label:* Single Parent Family Max Dependents Rule  
*Allowable Values:* 1  
2  
3 or more  
*Data Source:* Template field  
*Field Name from Data Source:* What are the maximum number of under age (under 21) dependents used to quote a single parent family?  
*Comments:* This field is only available for the 2014 through 2020 datasets.

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*Variable Name:* MaximumUnderageDependent  
*Variable Definition:* The maximum number of rated underage dependents on a policy  
*Data Type:* Text  
*Variable Label:* Maximum Underage Dependent  
*Allowable Values:* 1  
2  
3  
*Data Source:* Template field  
*Field Name from Data Source:* What is the maximum number of rated underage dependents on this policy?  
*Comments:* This field is only available for the 2021 through 2024 datasets.

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*Variable Name:* DependentMaximumAgRule  
*Variable Definition:* Integer value for the maximum age for which an insurance plan could be issued for a child, if applicable  
*Data Type:* Text  
*Variable Label:* Dependent Maximum Age Rule  
*Allowable Values:* Number representing age  
Not Applicable  
*Data Source:* Template field  
*Field Name from Data Source:* Is there a maximum age for a dependent?  
*Comments:* This field is only available for the 2014 through 2020 datasets.

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*Variable Name:* ChildrenOnlyContractMaxChildrenRule  
*Variable Definition:* The maximum number of children used to rate a child-only policy  
*Data Type:* Text  
*Variable Label:* Children Only Contract Max Children Rule  
*Allowable Values:* 1  
2  
3 or more  
*Data Source:* Template field  
*Field Name from Data Source:* What are the maximum number of children used to quote a children-only contract?  
*Comments:* This field is only available for the 2014 through 2020 datasets.

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*Variable Name:* DomesticPartnerAsSpouseIndicator  
*Variable Definition:* Categorical indicator for whether a domestic partner is treated the same as secondary subscribers  
*Data Type:* Text  
*Variable Label:* Domestic Partner As Spouse Indicator  
*Allowable Values:* Yes  
No  
*Data Source:* Template field  
*Field Name from Data Source:* Are domestic partners treated the same as secondary subscribers?  
*Comments:* This field is only available for the 2014 through 2020 datasets.

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*Variable Name:* SameSexPartnerAsSpouseIndicator  
*Variable Definition:* Categorical indicator for whether a same sex partner is treated the same as secondary subscribers  
*Data Type:* Text  
*Variable Label:* Same Sex Partner As Spouse Indicator  
*Allowable Values:* Yes  
No  
*Data Source:* Template field  
*Field Name from Data Source:* Are same-sex partners treated the same as secondary subscribers?  
*Comments:* This field is only available for the 2014 through 2020 datasets.

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*Variable Name:* AgeDeterminationRule  
*Variable Definition:* Categorical indicator for the method used to determine the person's age at the time of an application  
*Data Type:* Text  
*Variable Label:* Age Determination Rule  
*Allowable Values:* "Age on effective date"  
 "Age on January 1st of the effective date year"  
 "Age on insurance date (age on birthday nearest the effective date)"  
 "Age on January 1st or July 1st "  
*Data Source:* Template field  
*Field Name from Data Source:* How is age determined for rating and eligibility purposes?  
*Comments:* N/A

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*Variable Name:* MinimumTobaccoFreeMonthsRule  
*Variable Definition:* Integer value for the number of tobacco-free months considered when qualifying an enrollee for the non-tobacco insurance rate, if applicable  
*Data Type:* Text  
*Variable Label:* Minimum Tobacco Free Months Rule  
*Allowable Values:* Number representing months of no tobacco use  
 Not Applicable  
*Data Source:* Template field  
*Field Name from Data Source:* How is tobacco status determined for subscribers and dependents?  
*Comments:* N/A

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*Variable Name:* CohabitationRule  
*Variable Definition:* Categorical indicator that identifies which family relationships are allowed for enrollees and whether cohabitation with the primary subscriber is required  
*Data Type:* Text  
*Variable Label:* Cohabitation Rule  
*Allowable Values:* Spouse, Yes/No  
 Father or Mother, Yes/No (This value is only available for the 2014 through 2020 datasets.)  
 Grandfather or Grandmother, Yes/No (This value is only available for the 2014 through 2020 datasets.)  
 Grandson or Granddaughter, Yes/No  
 Uncle or Aunt, Yes/No (This value is only available for the 2014 through 2020 datasets.)  
 Nephew or Niece, Yes/No

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Cousin, Yes/No (This value is only available for the 2014 through 2020 datasets.)

Adopted Child, Yes/No (This value is only available for the 2014 through 2020 datasets.)

Foster Child, Yes/No

Son-in-law or daughter-in-law, Yes/No (This value is only available for the 2014 through 2020 datasets.)

Brother-in-law or sister-in-law, Yes/No (This value is only available for the 2014 through 2020 datasets.)

Mother-in-law or father-in law, Yes/No (This value is only available for the 2014 through 2020 datasets.)

Brother or sister, Yes/No

Ward, Yes/No

Stepparent, Yes/No (This value is only available for the 2014 through 2020 datasets.)

Stepson or stepdaughter, Yes/No

Self, Yes/No

Child, Yes/No

Sponsored dependent, Yes/No (This value is only available for the 2014 through 2020 datasets.)

Dependent on a Minor Dependent, Yes/No (This value is only available for the 2014 through 2020 datasets.)

Ex-spouse, Yes/No

Guardian, Yes/No (This value is only available for the 2014 through 2020 datasets.)

Court Appointed Guardian, Yes/No (This value is only available for the 2014 through 2020 datasets.)

Collateral Dependent, Yes/No

Life Partner, Yes/No

Annuitant, Yes/No (This value is only available for the 2014 through 2020 datasets.)

Trustee, Yes/No (This value is only available for the 2014 through 2020 datasets.)

Other Relationship, Yes/No

Other Relative, Yes/No

Template field

*Data Source:*

*Field Name from Data Source:*

What relationships between primary and dependent are allowed, and is the dependent required to live in the same household as the primary subscriber?



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*Comments:* Only relationships allowed by issuer are listed, followed by Yes or No to indicate cohabitation requirement; field may be truncated at 256 characters if exported to Excel or Access.

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*Variable Name:* RowNumber  
*Variable Definition:* Integer value for template row number associated with this data record  
*Data Type:* Text  
*Variable Label:* Row Number  
*Allowable Values:* Free Text  
*Data Source:* System-generated field  
*Field Name from Data Source:* Row Number  
*Comments:* This field is only available for the 2014 through 2016 datasets.

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*Variable Name:* MarketCoverage  
*Variable Definition:* Categorical indicator of market coverage of plans submitted with this template  
*Data Type:* Text  
*Variable Label:* Market Coverage  
*Allowable Values:* Individual  
 SHOP (Small Group)  
*Data Source:* System-generated field  
*Field Name from Data Source:* Market Coverage  
*Comments:* Blank for HIOS data (does not apply)

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*Variable Name:* DentalOnlyPlan  
*Variable Definition:* Categorical indicator that plan is a stand-alone dental plan  
*Data Type:* Text  
*Variable Label:* Dental-Only Plan Indicator  
*Allowable Values:* Yes  
 No  
*Data Source:* System-generated field  
*Field Name from Data Source:* Dental-Only Plan Indicator  
*Comments:* Blank for HIOS data (does not apply)

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