CHOICE Arrangement
Employer Lowest Cost Silver Plan Premium Look-up Table
Data Dictionary

1. Overview of the CHOICE 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 CHOICE Arrangement 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. CHOICE Arrangements were previously known as Individual Coverage Health Reimbursement Arrangements (ICHRAs).

The CHOICE Arrangement Employer LCSP Premium Look-up Table contains data from states with Federally-facilitated Exchanges (FFEs) and State-based Exchanges on the Federal Platform (SBE-FPs). The CHOICE Arrangement Employer LCSP Premium Look-up Table does not include data from states with State-based Exchanges (SBEs) that do not use HealthCare.gov.

The CHOICE Arrangement 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 CHOICE Arrangement 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
Allowable Values:	2027
Data Source:	System-generated field
Field Name from Data Source:	Business Year
Comments:	N/A

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 + District of Columbia
Data Source:	System-generated field
Field Name from Data Source:	State Code
Comments:	N/A

Variable Name:	RatingAreaId
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)

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

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

Variable Name:	ZipCode

Variable Definition:	Five-digit zip code within the partial-county region included in the plan's service area
Data Type:	Text
Variable Label:	Zip Codes
Allowable Values:	Zip codes within the state
Data Source:	Template field
Field Name from Data Source:	Service Area Zip Code(s)
Comments:	N/A

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

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