



## CMS Disclaimer–User Agreement

### Health Insurance Marketplace Public Use Files (Marketplace PUFs)

The Centers for Medicare & Medicaid Services (CMS) is pleased to make available the Health Insurance Marketplace Public Use Files (Marketplace PUFs), containing data related to Qualified Health Plans (QHPs), including Stand-alone Dental Plans (SADPs), to the public as free downloads. The Marketplace PUFs are intended to support the use and analysis of this data.

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

Data accuracy: The Marketplace PUFs are available for plan years 2014 through 2017 to support timely benefit and rate analysis. It is important to note that the 2017 Marketplace PUFs will be updated regularly to reflect the plan data that consumers will see when shopping for a Marketplace QHP. The Marketplace PUFs do not include data from State Based Marketplaces (SBMs) that do not rely on the federal platform for QHP eligibility and enrollment functionality. Please read the Marketplace PUFs General Information Factsheet, as well as the Data Dictionaries for each of the files that comprise the Marketplace PUFs, before conducting any analyses with these data.

Data integrity: It is the responsibility of each user to identify 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. Data that have been manipulated or reprocessed by the user is the responsibility of the user. The user may not present or otherwise reference data that have been altered in any way as CMS data. CMS has no responsibility for the data after it has been converted, processed, or otherwise altered. CMS has no responsibility for assisting users with converting the data to another format. The Marketplace PUF is made available as downloadable comma-separated values (CSV) files. The Marketplace PUFs General Information Factsheet contains specific information concerning file format, size, and contents. The Data Dictionaries for each of the nine files that make up the Marketplace PUFs define the construction, format, and allowable values for all variables.

Citation: Please reference the Marketplace PUF datasets using the following citation format:

Centers for Medicare & Medicaid Services. (2015). 2016 Health Insurance Marketplace 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/marketplace-puf.html>

Centers for Medicare & Medicaid Services. (2014). 2015 Health Insurance Marketplace 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/marketplace-puf.html>

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The Center for Consumer Information & Insurance Oversight  
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Additional terms and conditions: The user acknowledges that CMS reserves the right to amend or modify this disclaimer-user agreement and that future access to, downloading, or use of the Marketplace PUF may be subject to revised or additional terms and conditions.