



CMS Disclaimer–User Agreement

Health Insurance Exchange Public Use Files (Exchange PUFs)

The Centers for Medicare & Medicaid Services (CMS) is pleased to make available as free public downloads the Health Insurance Exchange Public Use Files (Exchange PUFs), containing data on Qualified Health Plans (QHPs) and Stand-alone Dental Plans (SADPs).

This Disclaimer-User Agreement details the sources and nature of the data, including potential limitations, and specifies the responsibility of the data user in understanding and using the data files. In addition to this disclaimer-user agreement, users should also review the Exchange PUFs General Information Factsheet and Data Dictionaries.

Data accuracy: The Exchange PUFs are available for plan years 2014 through 2026 to support timely benefit and rate analysis. Users should note that the 2026 Exchange PUFs will be updated regularly to reflect the plan data that consumers will see when shopping for an Exchange QHP or SADP. Note that data in the plan year 2026 Exchange PUFs may vary from the data shown on HealthCare.gov due to differences in dates between the display of approved issuer data changes and the release of updated Exchange PUFs.

The Exchange PUFs exclude data from State Based Exchanges (SBEs) that do not rely on the federal platform for QHP eligibility and enrollment. Please review the Exchange PUFs General Information Factsheet, as well as the Data Dictionaries for the files that comprise the Exchange PUFs, before conducting analyses of these data.

Data integrity: It is the responsibility of a user to identify the information needed to satisfy the user's needs. Any alteration of the original data, including conversion to other media or 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 Exchange PUFs are made available as downloadable comma-separated values (CSV) files. The Exchange PUFs General Information Factsheet contains specific information concerning file format, size, and content. The Data Dictionaries for each Exchange PUF describe the construction, format, and allowable values for all variables.

Citation: CMS recommends the following citation format to reference the Exchange PUF datasets: Centers for Medicare & Medicaid Services. (2025). 2026 Health Insurance Exchange 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>

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 Exchange PUFs may be subject to revised or additional terms and conditions.