



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

This document outlines important information about the Health Insurance Marketplace Public Use Files (Marketplace PUFs), including source data, file size, variables, key assumptions, analytic utility, and support information. A data dictionary is also available for each of the separate files within the Marketplace PUFs.

### 1. Overview of the PUFs

The Centers for Medicare & Medicaid Services (CMS) Center for Consumer Information & Insurance Oversight (CCIIO) is releasing the Marketplace PUFs in order to improve transparency and increase access to Marketplace data. The Marketplace PUFs include data on Qualified Health Plans (QHPs) and Stand-alone Dental Plans (SADPs) offered in states with Federally-facilitated Marketplaces (FFMs)<sup>1</sup>, State Partnership Marketplaces (SPMs)<sup>2</sup>, State-based Marketplaces that rely on the federal information technology platform for QHP eligibility and enrollment functionality (SBM-FPs)<sup>3</sup>, and Multi State Plans (MSPs). The Marketplace PUFs exclude data from certified suppressed plans and SBMs that do not rely on the federal platform for QHP eligibility and enrollment functionality<sup>3</sup>. For data on SBM states, see the State Based Marketplace PUFs (SBM PUFs) [here](#).

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.

Nine separate files make up the Marketplace PUFs: (1) Benefits and Cost Sharing PUF (BenCS-PUF), (2) Plan Attributes PUF (Plan-PUF), (3) Rate PUF (Rate-PUF), (4) Business Rules PUF (BRPUF), (5) Service Area PUF (SA-PUF), (6) Network PUF (Ntwrk-PUF), (7) Plan ID Crosswalk PUF (CW-PUF), (8) Machine-readable URL PUF (MR-PUF), and (9) Transparency in Coverage PUF (TC-PUF).

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<sup>1</sup> FFM states include Alabama, Alaska, Arizona, Florida, Georgia, Indiana, Louisiana, Mississippi (individual market), Missouri, New Jersey, North Carolina, North Dakota, Oklahoma, South Carolina, Tennessee, Texas, Wisconsin, and Wyoming.

<sup>2</sup> SPM states include Delaware, Hawaii (individual market), Illinois, Iowa, Kansas, Maine, Michigan, Montana, Nebraska, New Hampshire, Ohio, Pennsylvania, South Dakota, Utah (individual market), Virginia, and West Virginia.

<sup>3</sup> SBM-FP states include Arkansas (individual market), Kentucky, Nevada, New Mexico (individual market), and Oregon (individual market).

<sup>3</sup> SBM states include Arkansas (SHOP market), California, Colorado, Connecticut, District of Columbia, Hawaii (SHOP market), Idaho, Maryland, Massachusetts, Minnesota, Mississippi (SHOP market), New Mexico (SHOP market), New York, Oregon (SHOP market), Rhode Island, Utah (SHOP market), Vermont, and Washington.

## 2. Source Data for the PUFs

The Marketplace PUFs contain data submitted by health insurance issuers during the QHP/SADP certification process. In accordance with 45 C.F.R. part 155 subpart K, CMS reviews QHP/SADP applications from issuers that are applying to offer plans in FFM and SPM states. SBM-FP states review QHP/SADP applications from issuers that are applying to offer plans in these states. The QHP/SADP application collects both issuer-level information and plan-level benefit and rate data, largely through standardized data templates.

Issuers in FFM states complete QHP/SADP applications electronically through the Health Insurance Oversight System (HIOS). Issuers in SPM and SBM-FP states submit standardized data templates through the System for Electronic Rate and Form Filing (SERFF). Issuers participating in the Multi-State Plan (MSP) Program submit templates through the U.S. Office of Personnel Management’s (OPM) online application portal. CMS has aggregated data from the three systems (HIOS, SERFF, and OPM) to create the Marketplace PUFs.

## 3. Description of the PUFs

An overview of the content, format, and size of each of the files that make up the Marketplace PUFs is outlined in the tables below.

**Table 3.1: File Format Descriptions for 2017 Marketplace PUFs**

File Name	Type*	File Size**	Description
2017 Benefits and Cost Sharing PUF (BenCS-PUF)	CSV	0.5 GB	Plan-level data on essential health benefits, coverage limits, and cost sharing.
2017 Plan Attributes PUF (Plan-PUF)	CSV	41 MB	Plan-level data on maximum out of pocket payments, deductibles, cost sharing, health savings account (HSA) eligibility, formulary ID, and other plan attributes.
2017 Rate PUF (Rate-PUF)	CSV	0.8 GB	Plan-level data on individual rates based on an eligible subscriber’s age, tobacco use, and geographic location.
2017 Business Rules PUF (BR-PUF)	CSV	4 MB	Plan-level data on the application of rates, such as allowed relationships (e.g., spouse, dependents) and tobacco use.
2017 Service Area PUF (SA-PUF)	CSV	2 MB	Issuer-level data on the geographic coverage or service area (i.e., where the plan is offered) including state, county, and zip code.

File Name	Type*	File Size**	Description
2017 Network PUF (Ntwrk-PUF)	CSV	0.3 MB	Issuer-level data identifying provider network URLs.
2017 Plan ID Crosswalk PUF (CW-PUF)	CSV	14 MB	Plan-level data that maps plans offered in 2016 to plans offered in 2017.
2017 Machine-readable URL PUF (MR-PUF)	Excel	34 KB	Issuer-level URL locations for machine-readable plan network provider and formulary information.
2017 Transparency in Coverage PUF (TC-PUF)	Excel	83 KB	Issuer-level claims, appeals, and active URL data. This PUF contains data from PY2015 for issuers participating in the Marketplace in PY2017.

\*Comma separated values (CSV)

\*\*Note: Approximate file size

**Table 3.2: File Format Descriptions for 2016 Marketplace PUFs**

File Name	Type*	File Size**	Description
2016 Benefits and Cost Sharing PUF (BenCS-PUF)	CSV	0.5 GB	Plan-level data on essential health benefits, coverage limits, and cost sharing.
2016 Plan Attributes PUF (Plan-PUF)	CSV	41 MB	Plan-level data on maximum out of pocket payments, deductibles, cost sharing, health savings account (HSA) eligibility, formulary ID, and other plan attributes.
2016 Rate PUF (Rate-PUF)	CSV	0.8 GB	Plan-level data on individual rates based on an eligible subscriber's age, tobacco use, and geographic location.
2016 Business Rules PUF (BR-PUF)	CSV	4 MB	Plan-level data on the application of rates, such as allowed relationships (e.g., spouse, dependents) and tobacco use.
2016 Service Area PUF (SA-PUF)	CSV	2 MB	Issuer-level data on the geographic coverage or service area (i.e., where the plan is offered) including state, county, and zip code.
2016 Network PUF (Ntwrk-PUF)	CSV	0.3 MB	Issuer-level data identifying provider network URLs.
2016 Plan ID Crosswalk PUF (CW-PUF)	CSV	16 MB	Plan-level data that maps plans offered in 2015 to plans offered in 2016.

2016 Machine Readable URL PUF (MR-PUF)	Excel	34 KB	Issuer-level URL locations for machine-readable plan network provider and formulary information.
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\*Comma separated values (CSV)

\*\*Note: Approximate file sizes.

**Table 3.3: File Format Descriptions for 2015 Marketplace PUFs**

File Name	Type*	File Size**	Description
2015 Benefits and Cost Sharing PUF (BenCS-PUF)	CSV	0.6 GB	Plan-level data on essential health benefits, coverage limits, and cost sharing.
2015 Plan Attributes PUF (Plan-PUF)	CSV	37 MB	Plan-level data on maximum out of pocket payments, deductibles, cost sharing, health savings account (HSA) eligibility, formulary ID, and other plan attributes.
2015 Rate PUF (Rate-PUF)	CSV	1 GB	Plan-level data on individual rates based on an eligible subscriber's age, tobacco use, and geographic location.
2015 Business Rules PUF (BR-PUF)	CSV	0.8 MB	Plan-level data on the application of rates, such as allowed relationships (e.g., spouse, dependents) and tobacco use.
2015 Service Area PUF (SA-PUF)	CSV	2 MB	Issuer-level data on the geographic coverage or service area (i.e., where the plan is offered) including state, county, and zip code.
2015 Network PUF (Ntwrk-PUF)	CSV	0.2 MB	Issuer-level data identifying provider network URLs.
2015 Plan ID Crosswalk PUF (CW-PUF)	CSV	15 MB	Plan-level data that maps plans offered in 2014 to plans offered in 2015.

\*Comma separated values (CSV)

\*\*Note: Approximate file sizes.

**Table 3.4: File Format Descriptions for 2014 Marketplace PUFs**

File Name	Type*	File Size**	Description
2014 Benefits and Cost Sharing PUF (BenCS-PUF)	CSV	0.3 GB	Plan-level data on essential health benefits, coverage limits, and cost sharing.

2014 Plan Attributes PUF (Plan-PUF)	CSV	20 MB	Plan-level data on maximum out of pocket payments, deductibles, cost sharing, health savings account (HSA) eligibility, formulary ID, and other plan attributes.
2014 Rate PUF (Rate-PUF)	CSV	0.7 GB	Plan-level data on individual rates based on an eligible subscriber's age, tobacco use, and geographic location.
2014 Business Rules PUF (BR-PUF)	CSV	0.7 MB	Plan-level data on the application of rates, such as allowed relationships (e.g., spouse, dependents) and tobacco use.
2014 Service Area PUF (SA-PUF)	CSV	1.2 MB	Issuer-level data on the geographic coverage or service area (i.e., where the plan is offered) including state, county, and zip code.
2014 Network PUF (Ntwrk-PUF)	CSV	0.2 MB	Issuer-level data identifying provider network URLs.

#### 4. Variables in the PUFs

Each file has a separate data dictionary that describes the construction, format, and values of each variable. Users are encouraged to review the data dictionary for each file prior to conducting analysis.

#### 5. Methodology and Key Assumptions

The QHP/SADP application process ensures that plans meet specific QHP/SADP certification standards. To create the Marketplace PUFs, CMS has extracted and aggregated data from issuers' QHP/SADP applications including information on plan design, benefits, cost sharing, rates, and geographic coverage, as these areas represent the core elements of the QHP/SADP application. Data from plans that did not complete the certification process for display on HealthCare.gov or were withdrawn from the certification process have been manually removed from the Marketplace PUFs.

Users should also know that CMS certifies SADPs even if the issuer does not intend to offer them through HealthCare.gov; these plans are referred to as off-exchange SADPs and are included in the Marketplace PUFs. CMS does not certify medical plans that are only offered outside of HealthCare.gov. Therefore, the Marketplace PUFs do not include data from off-exchange plans other than SADPs. For additional information on the QHP/SADP certification application, review, and certification process in the FFMs and SPMs, please see: [2017 Letter to Issuers in the Federally-facilitated Marketplaces](#), [2016 Letter to Issuers in the Federally-facilitated Marketplaces](#), [2015 Letter to Issuers in the Federally-facilitated Marketplaces](#), and the [2014 Letter to Issuers in the Federally-facilitated Marketplaces](#).

Users should review the Data Disclaimer-User Agreement for additional background on data accuracy, integrity, and privacy protection.

## 6. Support and Further Information

Users with questions about the Marketplace PUFs, the Marketplace data validation process, or QHP/SADP certification, should contact [QHPinfo\\_data@cms.hhs.gov](mailto:QHPinfo_data@cms.hhs.gov). Responses to PUF-related questions will be released regularly in a Frequently Asked Questions (FAQ) document posted to <http://www.cms.gov/CCIIO/Resources/Data-Resources/marketplace-puf.html>. CMS will only respond to questions related to the Marketplace PUFs, and will not respond to questions about developer tools or other public use files. The Marketplace PUFs will be updated regularly to incorporate approved data corrections from issuers including Small Business Health Options (SHOP) quarterly rate updates.