



The Center for Consumer Information & Insurance Oversight  
Individual Coverage Health Reimbursement Arrangement  
Employer Lowest Cost Silver Plan Premium Look-up Table

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Data Dictionary

1. Overview of the Individual Coverage Health Reimbursement 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 Individual Coverage Health Reimbursement Arrangement (ICHRA) 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.

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

The ICHRA 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 ICHRA 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:            | 2026   |
| Data Source:                 | System-generated field                             |
| Field Name from Data Source: | Business Year                                      |
| Comments:                    | N/A  |

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|                |           |
|----------------|-----------|
| Variable Name: | StateCode |
|----------------|-----------|

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

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|--------------------------|----------------------------|
| <i>Data Type:</i>        | Text                       |
| <i>Variable Label:</i>   | Zip Codes                  |
| <i>Allowable Values:</i> | Zip codes within the state |

|                                     |                          |
|-------------------------------------|--------------------------|
| <i>Data Source:</i>                 | Template field           |
| <i>Field Name from Data Source:</i> | Service Area Zip Code(s) |
| <i>Comments:</i>                    | N/A                      |

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

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

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