

CMS Center for Consumer Information & Insurance Oversight (CCIIO), Health Insurance Exchange Public Use Files (Exchange PUFs) Data Dictionary for Rate PUF

1. Overview of the Rate PUF

The Centers for Medicare & Medicaid Services (CMS) Center for Consumer Information & Insurance Oversight (CCIIO) publishes the Exchange PUFs to improve transparency and increase access to data on Qualified Health Plans (QHPs) and Stand-alone Dental Plans (SADPs) offered through the Exchanges in the individual market and Small Business Health Options Program (SHOP). The PUFs include data from states with Federally-facilitated Exchanges (FFE) including states performing plan management functions, and State-based Exchanges that rely on the federal information technology platform for QHP eligibility and enrollment (SBE-FPs). The Exchange PUFs also include data on Multi-State Plans (MSPs) and certified off-exchange SADPs. The PUFs do not include data from SBEs that do not rely on the federal platform for QHP eligibility and enrollment.

The Rate PUF (Rate-PUF) is one of the files that comprise the Exchange PUFs. The Rate-PUF contains plan-level data on rates based on an eligible subscriber’s age, tobacco use, and geographic location; and family-tier rates. These data either originate from an issuer’s Rates Table template of the QHP Application (i.e., template field), or were generated by CCIIO for use in data processing (i.e., system-generated).

This data dictionary describes the variables contained in the Rate-PUF. Each record reports age-based rates or family-tier rates by rate effective period for a plan in a geographic rating area. The Rate-PUF is available for plan years 2014 through 2025.

2. Variable Attributes

<i>Variable Name:</i>	BusinessYear
<i>Variable Definition:</i>	Year for which plan provides coverage to enrollees
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Business Year
<i>Allowable Values:</i>	2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025
<i>Data Source:</i>	System-generated field
<i>Field Name from Data Source:</i>	Business Year
<i>Comments:</i>	N/A

<i>Variable Name:</i>	StateCode
<i>Variable Definition:</i>	Two-character state abbreviation indicating the state where the plan is offered
<i>Data Type:</i>	Text
<i>Variable Label:</i>	State Code



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Allowable Values: All 50 state abbreviations + 9 territory abbreviations
Data Source: System-generated field
Field Name from Data Source: State Code
Comments: N/A

Variable Name: IssuerId
Variable Definition: Five-digit numeric code that identifies the issuer organization in the Health Insurance Oversight System (HIOS)
Data Type: Text
Variable Label: Issuer ID
Allowable Values: Free Text
Data Source: System-generated field
Field Name from Data Source: Issuer ID
Comments: N/A

Variable Name: SourceName
Variable Definition: Categorical identifier of source of data import
Data Type: Text
Variable Label: Source Name
Allowable Values: HIOS
SERFF
OPM
Data Source: System-generated field
Field Name from Data Source: Source Name
Comments: N/A

Variable Name: VersionNum
Variable Definition: Integer value for version of data import
Data Type: Text
Variable Label: Version Number
Allowable Values: Free Text
Data Source: System-generated field
Field Name from Data Source: Version Number
Comments: This field is only available for the 2014 through 2016 datasets.

Variable Name: ImportDate
Variable Definition: Date of data import
Data Type: Date/Time
Variable Label: Import Date
Allowable Values: Free Text
Data Source: System-generated field
Field Name from Data Source: Import Date
Comments: N/A



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Variable Name: IssuerId2
Variable Definition: Five-digit numeric code that identifies the issuer organization in HIOS
Data Type: Text
Variable Label: Issuer ID
Allowable Values: Free Text
Data Source: Template field
Field Name from Data Source: HIOS Issuer ID
Comments: This field is only available for the 2014 through 2016 datasets.

Variable Name: FederalTIN
Variable Definition: Tax ID Number of issuer
Data Type: Text
Variable Label: Tax Identification Number
Allowable Values: Free Text
Data Source: Template field
Field Name from Data Source: Federal TIN
Comments: This field is only available for the 2014 through 2020 datasets.

Variable Name: RateEffectiveDate
Variable Definition: Date that the insurance plan rate is effective
Data Type: Date
Variable Label: Rate Effective Date
Allowable Values: Free Text
Data Source: Template field
Field Name from Data Source: Rate Effective Date
Comments: N/A

Variable Name: RateExpirationDate
Variable Definition: Date that the insurance plan rate expires
Data Type: Date
Variable Label: Rate Expiration Date
Allowable Values: Free Text
Data Source: Template field
Field Name from Data Source: Rate Expiration Date
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

<i>Field Name from Data Source:</i>	Plan ID
<i>Comments:</i>	N/A

<i>Variable Name:</i>	RatingAreald
<i>Variable Definition:</i>	Identifier for the geographic rating area within a state
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Rating Area ID
<i>Allowable Values:</i>	Rating Area n, where n is an integer between 1 and 150
<i>Data Source:</i>	Template field
<i>Field Name from Data Source:</i>	Rating Area ID
<i>Comments:</i>	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).

<i>Variable Name:</i>	Tobacco
<i>Variable Definition:</i>	Indicator of whether a rate is based on subscriber's tobacco use
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Tobacco
<i>Allowable Values:</i>	Tobacco User/Non-Tobacco User No Preference
<i>Data Source:</i>	Template field
<i>Field Name from Data Source:</i>	Tobacco
<i>Comments:</i>	N/A

<i>Variable Name:</i>	Age
<i>Variable Definition:</i>	Indicator of whether a rate is based on a subscriber's age, or uses family-tier rating
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Age
<i>Allowable Values:</i>	Family Option 0-20 (This value is only available for the 2014 through 2017 datasets.) 0-14 (This value is only available for the 2018 through 2025 datasets.) 15 (This value is only available for the 2018 through 2025 datasets.) 16 (This value is only available for the 2018 through 2025 datasets.) 17 (This value is only available for the 2018 through 2025 datasets.) 18 (This value is only available for the 2018 through 2025 datasets.)

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 64 and over (This value is only available for the 2018 through 2025 datasets.)
 65 and over (This value is only available for the 2014 through 2017 datasets.)
Data Source: Template field
Field Name from Data Source: Age
Comments: If a rate is based on a subscriber's age, the age band associated with the rate is reported. If a rate uses family-tier rating, a value of Family Option is reported.

Variable Name: IndividualRate
Variable Definition: Insurance rate applied to an individual in a rating area
Data Type: Text
Variable Label: Individual Rate
Allowable Values: Free Text
Data Source: Template field
Field Name from Data Source: Individual Rate
Comments: If a plan rates by a subscriber's age and tobacco use, the rate applies to a non-tobacco user. If a plan rates by family-tier, the rate applies to the primary subscriber.

Variable Name: IndividualTobaccoRate
Variable Definition: Insurance rate applied to a tobacco user in a rating area, for a plan that rates by a subscriber's age
Data Type: Text
Variable Label: Individual Tobacco Rate
Allowable Values: Free Text
Data Source: Template field
Field Name from Data Source: Individual Tobacco Rate
Comments: This field is only applicable if Tobacco field equals Tobacco User/Non-Tobacco User.

Variable Name: Couple
Variable Definition: Insurance rate applied to a primary subscriber and secondary subscriber (e.g., spouse) in a rating area, for a plan that rates by family-tier
Data Type: Text
Variable Label: Couple
Allowable Values: Free Text
Data Source: Template field
Field Name from Data Source: Couple

<i>Comments:</i>	This field is only applicable if Age field equals Family Option.
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<i>Variable Name:</i>	PrimarySubscriberAndOneDependent
<i>Variable Definition:</i>	Insurance rate applied to a primary subscriber and one dependent in a rating area, for a plan that rates by family-tier
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Primary Subscriber and One Dependent
<i>Allowable Values:</i>	Free Text
<i>Data Source:</i>	Template field
<i>Field Name from Data Source:</i>	Primary Subscriber and One Dependent
<i>Comments:</i>	This field is only applicable if Age field equals Family Option.

<i>Variable Name:</i>	PrimarySubscriberAndTwoDependents
<i>Variable Definition:</i>	Insurance rate applied to a primary subscriber and two dependents in a rating area, for a plan that rates by family-tier
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Primary Subscriber and Two Dependents
<i>Allowable Values:</i>	Free Text
<i>Data Source:</i>	Template field
<i>Field Name from Data Source:</i>	Primary Subscriber and Two Dependents
<i>Comments:</i>	This field is only applicable if Age field equals Family Option.

<i>Variable Name:</i>	PrimarySubscriberAndThreeOrMoreDependents
<i>Variable Definition:</i>	Insurance rate applied to a primary subscriber and three or more dependents in a rating area, for a plan that rates by family-tier
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Primary Subscriber and Three or More Dependents
<i>Allowable Values:</i>	Free Text
<i>Data Source:</i>	Template field
<i>Field Name from Data Source:</i>	Primary Subscriber and Three or More Dependents
<i>Comments:</i>	This field is only applicable if Age field equals Family Option.

<i>Variable Name:</i>	CoupleAndOneDependent
<i>Variable Definition:</i>	Insurance rate applied to a primary subscriber and secondary subscriber (e.g., spouse) and one dependent in a rating area, for a plan that rates by family-tier
<i>Data Type:</i>	Text

Variable Label: Couple and One Dependent
Allowable Values: Free Text
Data Source: Template field
Field Name from Data Source: Couple and One Dependent
Comments: This field is only applicable if Age field equals Family Option.

Variable Name: CoupleAndTwoDependents
Variable Definition: Insurance rate applied to a primary subscriber and secondary subscriber (e.g., spouse) and two dependents in a rating area, for a plan that rates by family-tier
Data Type: Text
Variable Label: Couple and Two Dependents
Allowable Values: Free Text
Data Source: Template field
Field Name from Data Source: Couple and Two Dependents
Comments: This field is only applicable if Age field equals Family Option.

Variable Name: CoupleAndThreeOrMoreDependents
Variable Definition: Insurance rate applied to a primary subscriber and secondary subscriber (e.g., spouse) and three or more dependents in a rating area, for a plan that rates by family-tier
Data Type: Text
Variable Label: Couple and Three or More Dependents
Allowable Values: Free Text
Data Source: Template field
Field Name from Data Source: Couple and Three or More Dependents
Comments: This field is only applicable if Age field equals Family Option.

Variable Name: RowNumber
Variable Definition: Integer value for template row number associated with this data record
Data Type: Text
Variable Label: Row Number
Allowable Values: Free Text
Data Source: System-generated field
Field Name from Data Source: Row Number
Comments: This field is only available for the 2014 through 2016 datasets.
