



## CMS Center for Consumer Information & Insurance Oversight (CCIIO), State-based Marketplace Public Use Files (SBM PUF) Data Dictionary for Rate PUF

### 1. Overview of the Rate PUF

The Centers for Medicare & Medicaid Services (CMS) Center for Consumer Information and Insurance Oversight (CCIIO) is releasing the State-Based Marketplace (SBM) PUF to improve the transparency and increase access to the SBM data. The SBM PUF includes data on Qualified Health Plans (QHPs) and Stand-alone Dental Plans (SADPs) offered in states that operate their own Marketplaces and that do not rely on the federal information technology platform for QHP eligibility and enrollment functionality. This includes states that operate their own Small Business Health Options Programs (SHOPs).

The Rate PUF (Rate-PUF) is one of the six files that make up the SBM PUF. The Rate-PUF contains plan level data on individual rates based on an eligible subscriber’s age, tobacco use, and geographic location. These data originate from the Rate Table template (i.e., template field), an Excel-based form used by issuers to describe their plans in the QHP/SADP application process, and were provided by the National Association of Insurance Commissioners (NAIC) by extracting the information from their System for Electronic Rate and Form Filing (SERFF).

This data dictionary describes the variables contained in the Rate-PUF file for each SBM. Each record relates to one issuer’s rates based on plan, geographic rating area, and subscriber eligibility requirements. The Rate-PUF is available for SBMs for plan year 2016.

### 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>	2016
<i>Data Source:</i>	System-generated field
<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
<i>Allowable Values:</i>	All state abbreviations for those states that operate SBMs
<i>Variable Label:</i>	State Code
<i>Data Source:</i>	System-generated field



<i>Comments</i>	N/A
<i>Variable Name:</i>	IssuerID
<i>Variable Definition:</i>	Five-digit numeric code that identifies the issuer organization in the Health Insurance Oversight System (HIOS)
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Issuer ID
<i>Allowable Values:</i>	Free text
<i>Data Source:</i>	Template field
<i>Comments:</i>	N/A
<i>Variable Name:</i>	SourceName
<i>Variable Definition:</i>	Categorical identifier of source of the data import
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Source Name
<i>Allowable Values:</i>	SERFF
<i>Data Source:</i>	System-generated field
<i>Comments:</i>	SERFF is the only source used data in the SBM PUF
<i>Variable Name:</i>	VersionNum
<i>Variable Definition:</i>	Integer value for version of data import
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Version Number
<i>Allowable Values:</i>	Free text
<i>Data Source:</i>	System-generated field
<i>Comments:</i>	N/A
<i>Variable name:</i>	ImportDate
<i>Variable Definition:</i>	Date of the data import
<i>Data Type:</i>	Date/Time
<i>Variable Label:</i>	Import Date
<i>Allowable Values:</i>	Free text
<i>Data Source:</i>	System-generated field
<i>Comments:</i>	N/A
<i>Variable Name:</i>	FederalTIN
<i>Variable Definition:</i>	Tax ID Number of issuer
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Tax Identification Number
<i>Allowable Values:</i>	Free text
<i>Data Source:</i>	Template field
<i>Comments:</i>	N/A
<i>Variable name:</i>	RateEffectiveDate



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<i>Variable Definition</i>	Date when the foundational insurance plan base rate was first used to determine the Marketplace rate for a specific insurance plan
<i>Data Type:</i>	Date
<i>Variable Label:</i>	Rate Effective Date
<i>Allowable Values:</i>	Free text
<i>Data Source:</i>	Template field
<i>Comments:</i>	N/A
<i>Variable Name:</i>	RateExpirationDate
<i>Variable Definition:</i>	Date when the foundational insurance plan base rate was last used to determine the Marketplace rate for a specific insurance plan
<i>Data Type:</i>	Date
<i>Variable Label:</i>	Rate Expiration Date
<i>Allowable Values:</i>	Free text
<i>Data Source:</i>	Template field
<i>Comments:</i>	N/A
<i>Variable Name:</i>	PlanID
<i>Variable Definition:</i>	Fourteen-character alphanumeric 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>Comments:</i>	N/A
<i>Variable Name:</i>	RatingAreaID
<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 <i>n</i> , where <i>n</i> is an integer between 1 and 150
<i>Data Source:</i>	Template Field
<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>	Categorical indicator of whether a subscriber's tobacco use is used to determine rate eligibility for the insurance plan
<i>Data Type:</i>	Text



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*Variable Label:* Tobacco  
*Allowable Values:* Tobacco User/Non-Tobacco User  
 No preference  
*Data Source:* Template Field  
*Comments:* N/A

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*Variable Name:* Age  
*Variable Definition:* Categorical indicator of whether a subscriber's age is used to determine rate eligibility for the insurance plan

*Data Type:* Text  
*Variable Label:* Age  
*Allowable Values:* Family Option

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- 21
- 22
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 64  
 65 and over

*Data Source:* Template Field  
*Comments:* N/A

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*Variable Name:* IndividualRate  
*Variable Definition:* 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

*Data Type:* Text  
*Variable Label:* Individual Rate  
*Allowable Values:* Free text  
*Data Source:* Template field  
*Comments:* N/A

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*Variable Name:* IndividualTobaccoRate  
*Variable Definition:* Dollar value for the insurance premium cost applicable to a tobacco user for the insurance plan in a rating area

*Data Type:* Text  
*Variable Label:* Individual Tobacco Rate  
*Allowable Values:* Free text  
*Data Source:* Template Field  
*Comments:* This field is only applicable if Tobacco field equals "Tobacco User/Non-Tobacco User"

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*Variable Name:* Couple  
*Variable Definition:* Dollar value for the insurance premium cost applicable to the primary subscriber plus a secondary subscriber for the insurance plan in a rating area

*Data Type:* Text  
*Variable Label:* Couple  
*Allowable Values:* Free text



*Data Source:* Template Field  
*Comments:* This field is only applicable if Age field equals "Family Option"

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*Variable Name:* PrimarySubscriberandOneDependent  
*Variable Definition:* Dollar value for the insurance premium cost applicable to the primary enrollee plus one dependent for the insurance plan in a rating area  
*Data Type:* Text  
*Variable Label:* Primary Subscriber and One Dependent  
*Allowable Values:* Free text  
*Data Source:* Template Field  
*Comments:* This field is only applicable if Age field equals Family Option

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*Variable Name:* PrimarySubscriberandTwoDependents  
*Variable Definition:* Dollar value for the insurance premium cost applicable to the primary enrollee plus two dependents for the insurance plan in a rating area  
*Data Type:* Text  
*Variable Label:* Primary Subscriber and Two Dependents  
*Allowable Values:* Free text  
*Data Source:* Template field  
*Comments:* This field is only applicable if Age field equals Family Option

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*Variable Name:* PrimarySubscriberandThreeOrMoreDependents  
*Variable Definition:* Dollar value for the insurance premium cost applicable to the primary enrollee plus three or more dependents for the insurance plan in a rating area  
*Data Type:* Text  
*Variable Label:* Primary Subscriber and Three or More Dependents  
*Allowable Values:* Free text  
*Data Source:* Template field  
*Comments:* This field is only applicable if Age field equals Family Option

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*Variable Name:* CoupleAndOneDependent  
*Variable Definition:* Dollar value for the insurance premium cost applicable to the primary enrollee plus a secondary subscriber and one dependent for the insurance plan in a rating area  
*Data Type:* Text



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

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*Variable Name:* CoupleAndTwoDependents  
*Variable Definition:* Dollar value for the insurance premium cost applicable to the primary enrollee plus a secondary subscriber and two dependents for the insurance plan in a rating area  
*Data Type:* Text  
*Variable Limit:* Couple and Two Dependents  
*Allowable Values:* Free text  
*Data Source:* Template field  
*Comments:* This field is only required if Age field equals Family Option

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*Variable Name:* CoupleAndThreeOrMoreDependents  
*Variable Definition:* Dollar value for the insurance premium cost applicable to the primary enrollee plus a secondary subscriber and three or more dependents for the insurance plan in a rating area  
*Data Type:* Text  
*Variable label:* Couple and Three or More Dependents  
*Allowable Values:* Free text  
*Data Source:* Template field  
*Comments:* This field is only applicable if Age field equals Family Option