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 (FFEs) 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 2027.

2. Variable Attributes

Variable Name:	BusinessYear
Variable Definition:	Year for which plan provides coverage to enrollees
Data Type:	Text
Variable Label:	Business Year
Allowable Values:	2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027
Data Source:	System-generated field
Field Name from Data Source:	Business Year
Comments:	N/A

Variable Name:	StateCode
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 + 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

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

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

Variable Name:	Age
Variable Definition:	Indicator of whether a rate is based on a subscriber's age, or uses family-tier rating
Data Type:	Text
Variable Label:	Age
Allowable Values:	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 2027 datasets.) 15 (This value is only available for the 2018 through 2027 datasets.) 16 (This value is only available for the 2018 through 2027 datasets.)

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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
Comments:	This field is only applicable if Age field equals Family Option.

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

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

Variable Name:	PrimarySubscriberAndThreeOrMoreDependents
Variable Definition:	Insurance rate applied to a primary subscriber and three or more dependents in a rating area, for a plan that rates by family-tier
Data Type:	Text
Variable Label:	Primary Subscriber and Three or More Dependents
Allowable Values:	Free Text
Data Source:	Template field
Field Name from Data Source:	Primary Subscriber and Three or More Dependents

Comments:	This field is only applicable if Age field equals Family Option.

Variable Name:	CoupleAndOneDependent
Variable Definition:	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
Data Type:	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.