# State-Based Exchange (SBE) Qualified Health Plan (QHP) Public Use Files (PUF) Frequently Asked Questions (FAQs)

**Updated:** May 1, 2023

### Q1. Can you provide us with information that we can use to calculate rates?

A1. Data that can be used to calculate rates are available in the Rates and Business Rules PUF on the Health Insurance State-based Exchange Public Use Files webpage. Qualified Health Plans (QHPs) are required to comply with either federal or applicable state rating curves. For additional information about rating curves and tobacco rating rules please see the 2013 Final Rule on Market Rules and Rate Review,[1] 2013 Sub-Regulatory Guidance Regarding Age Curves, Geographic Rating Areas and State Reporting and 2016 Final Guidance Regarding Age Curves and State Reporting. For information on applicable state age curves, please see State Specific Rating Variations.

### Q2. Does CMS provide summary data related to health plans and consumer enrollment?

A2. Users of the SBE QHP PUF data should review the associated Data Dictionary documents at Health Insurance State-based Exchange Public Use Files to guide their research questions and activities.

### Q3. Where can I find a list of plans that shows service area coverage for each plan?

A3. The Service Area PUF contains data about the service area including counties and zip codes covered by each issuer that offers plans on each State-based Exchange. Each issuer is identified by a unique five-digit issuer ID. The Plan Attributes PUF shows the service area that each plan covers. You can use the information contained in both files to determine which plans are available in a given set of counties.

### Q4. Where can I get information on the Unified Rate Review (URR) PUF?

A4. The URR PUF are available at http://www.cms.gov/CCIIO/Resources/DataResources/ratereview.html. Questions related to the URR data should be directed to RateReview@hhs.gov.

### Q5. How can I join information across the different SBE QHP PUF? Do all the files contain the same unit of data?

A5. Not all the SBE QHP PUF report the same level of information. Some files contain information at the plan level while others contain information at the issuer-level (see table below for more information). The Benefits and Cost Sharing PUF and the Plan Attributes PUF also contain information specific to the cost sharing variance level. For SBE QHP PUF with plan-level data such as the Rate PUF, the information applies to all cost share variance levels.

---

[1] The applicable 2013 Final Rule on Market Rules and Rate Review is codified at 45 C.F.R. §147.102, which can be found at: https://www.ecfr.gov/cgi-bin/text-idx?node=se45.1.147_1102&rgn=div8

| File Name | Level of data |
|---|---|
| Benefits and Cost Sharing | Plan Variant |
| Rate | Plan |
| Plan Attributes | Plan Variant |
| Business Rules | Plan |
| Service Area | Issuer |
| Network | Issuer |

**Q6. Why are there blank values in some of the SBE QHP PUF?**

A7. The data in the SBE QHP PUF come from the information provided in the QHP application templates that issuers complete and submit to the National Association of Insurance Commissioners (NAIC) via its System for Electronic Rate and Form Filing (SERFF). Due to specific characteristics of an issuer or plan submission as well as conditional logic in the templates, and potentially to state-specific characteristics, variables that are not populated in the templates will appear as blank fields in the SBE QHP PUF.

**Q7. How can I connect rating areas in the SBE QHP PUF with corresponding county Federal Information Processing Standards (FIPS) codes?**

A8. The Rate PUF contains rates for geographic rating areas. Information on the counties corresponding with a geographic rating area can be found at State Specific Geographic Rating Areas. For information on the corresponding FIPS code associated with a county, please refer to the U.S. Census Bureau's documentation of FIPS codes at Geographic Reference Files.