

State-based Exchange Public Use Files (SBE PUF) Data Dictionary for PY 2026 Benefits and Cost Sharing PUF

1.0 Overview of PY 2026 Benefits and Cost Sharing PUF

The Centers for Medicare & Medicaid Services (CMS) Center for Consumer Information and Insurance Oversight (CCIIO) is releasing the State-based Exchange (SBE) Public Use Files (PUF) to improve transparency and increase access to SBE data. The SBE PUF includes Qualified Health Plans (QHPs) and stand-alone dental plans (SADPs) offered in states that operate their own Marketplaces and 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 (SHOP).

The Benefits and Cost Sharing PUF (BeneCS-PUF) is one of the six files that make up the SBE PUF. The BeneCS-PUF contains plan-level data on essential health benefits, coverage limits, and cost sharing for each QHP and SADP. These data originate from the Plans & Benefits 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 BeneCS-PUF file for each SBE. Each record relates to the coverage of a single benefit by one issuer's insurance plan. The BeneCS-PUF is available for SBEs for plan year (PY) 2026.

2.0 Variable Attributes

Exhibit 1 through **Exhibit 11** explain each variable and its attributes.

Exhibit 1: Business Year Variable Information.

Field	Content
Variable Name (PUF Header):	BusinessYear (BUSINESS YEAR)
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
Comments:	N/A

Exhibit 2: State Code Variable Information.

Field	Content
Variable Name (PUF Header):	stateCode (STATE CODE)

Field	Content
Variable Definition:	Two-character state abbreviation indicating the state where the plan is offered
Data Type:	Text
Variable Label:	State Code
Allowable Values:	All state abbreviations for those states that operate SBEs
Data Source:	System-generated field
Comments:	N/A

Exhibit 3: Issuer ID Variable Information.

Field	Content
Variable Name (PUF Header):	issuerID (ISSUER ID)
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:	Template field
Comments:	N/A

Exhibit 4: Source Name Variable Information.

Field	Content
Variable Name (PUF Header):	SourceName (SOURCE NAME)
Variable Definition:	Categorical identifier of source of the data import
Data Type:	Text
Variable Label:	Source Name
Allowable Values:	SERFF
Data Source:	System-generated field
Comments:	SERFF is the only source used data in the SBE PUF

Exhibit 5: Version Number Variable Information.

Field	Content
Variable Name (PUF Header):	VersionNum (VERSION NUMBER)
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
Comments:	This field is available for SBE QHP PUFs through 2021.

Exhibit 6: Import Date Variable Information.

Field	Content
Variable Name (PUF Header):	ImportDate (IMPORT DATE)
Variable Definition:	Date of the Data Import
Data Type:	Date/Time
Variable Label:	Import Date
Allowable Values:	Free text
Data Source:	System-generated field
Comments:	N/A

Exhibit 7: Standard Component ID Variable Information.

Field	Content
Variable Name (PUF Header):	standardComponentId (STANDARD COMPONENT ID)
Variable Definition:	<p>Fourteen-character alpha-numeric code that identifies an insurance plan within HIOS. The Standard Component ID is made up of the following:</p> <ul style="list-style-type: none"> • A five-digit Issuer ID (HIOS) • Two-character State ID • Three-digit Product Number • Four-digit Standard Component Number
Data Type:	Text
Variable Label:	Standard Component ID
Allowable Values:	Free text
Data Source:	Template field
Comments:	N/A

Exhibit 8: Plan ID Variable Information.

Field	Content
Variable Name (PUF Header):	PlanID (PLAN ID)
Variable Definition:	<p>The Plan ID Identifies an insurance plan's cost-sharing reduction (CSR) variant within HIOS and is comprised of the 14-digit HIOS Standard Component ID and the 2-digit variant, where "00" is for off Exchange plans and "01 - 06" is for on-Exchange plans).</p>
Data Type:	Text
Variable Label:	Plan ID (Standard Component ID with variant)
Allowable Values:	Free text
Data Source:	Template field

Field	Content
Comments:	<p>Prepopulated in template; variant identification follows these rules. See CSR Variation Type for name.</p> <ul style="list-style-type: none"> • 00 = off-Exchange variant • 01 = on-exchange variant, or standard plan • 02 = Zero Cost Sharing Plan Variation • 03 = Limited Cost Sharing Plan Variation • 04 = 73% AV Level Silver Plan Cost-sharing Reduction (CSR) plan variant • 05 = 87% AV Level Silver Plan CSR • 06 = 94% AV Level Silver Plan CSR <p>https://www.qhpcertification.cms.gov/s/Plans%20and%20Benefits%20FAQs</p>

Exhibit 9: Benefit Name Variable Information.

Field	Content
Variable Name (PUF Header):	benefitName (BENEFIT NAME)
Variable Definition:	Name assigned to a benefit
Data Type:	Text
Variable Label:	Benefit Name
Allowable Values:	Free text
Data Source:	Template field
Comments:	N/A

Exhibit 10: Is EHB Variable Information.

Field	Content
Variable Name (PUF Header):	isEHB (IS EHB)
Variable Definition:	Categorical indicator of whether benefit is considered an essential health benefit
Data Type:	Text
Variable Label:	EHB Indicator
Allowable Values:	<ul style="list-style-type: none"> • Yes • No
Data Source:	Template Field
Comments:	Blank values are equivalent to No

Exhibit 11: Is State Mandate Variable Information.

Field	Content
Variable Name (PUF Header):	IsStateMandate (IS STATE MANDATE)
Variable Definition:	Categorical indicator of whether benefit is required by state
Data Type:	Text
Variable Label:	State Required Benefit Indicator
Allowable Values:	<ul style="list-style-type: none"> • Yes • Blank

Field	Content
Data Source:	Template Field
Comments:	This field is only available for the 2014 through 2016 datasets

Exhibit 12: Is Covered Variable Information.

Field	Content
Variable Name (PUF Header):	isCovered (IS COVERED)
Variable Definition:	Categorical indicator of whether benefit is covered by the insurance plan
Data Type:	Text
Variable Label:	Is this Benefit Covered?
Allowable Values:	<ul style="list-style-type: none"> Covered Not Covered (or Blank)
Data Source:	Template field
Comments:	Blank values are equivalent to Not Covered

Exhibit 13: Quantity Limit on SVC Variable Information.

Field	Content
Variable Name (PUF Header):	quantLimitOnSvc (QUANTITY LIMIT ON SVC)
Variable Definition:	Categorical indicator of whether benefit has a quantitative limit
Data Type:	Text
Variable Label:	Quantitative Limit on Service
Allowable Values:	<ul style="list-style-type: none"> Yes No (or Blank)
Data Source:	Template field
Comments:	This field is only required for covered benefits; blank values are equivalent to No

Exhibit 14: Limit Quantity Variable Information.

Field	Content
Variable Name (PUF Header):	limitQty (LIMIT QUANTITY)
Variable Definition:	Numeric value for coverage limit on the benefit
Data Type:	Text
Variable Label:	Limit Quantity
Allowable Values:	Free text
Data Source:	Template Field
Comments:	This field is required if QuantLimitOnSvc field equals Yes

Exhibit 15: Limit Unit Variable Information.

Field	Content
Variable Name (PUF Header):	limitUnit (LIMIT UNIT)

Field	Content
Variable Definition:	The unit of measure for the coverage limit on the benefit
Data Type:	Text
Variable Label:	Limit Unit
Allowable Values:	Limit Type Value + Limit Interval Values Allowable Limit Type Values: <ul style="list-style-type: none"> • Admission(s) • Days • Dollars • Exam(s) • Hours • Item(s) • Months • Procedure(s) • Treatment(s) • Visit(s) Allowable Limit Interval Values: <ul style="list-style-type: none"> • 2 Years • 3 Years • 6 Months • Admission • Benefit Period • Episode • Lifetime • Month • Procedure • Stay • Transplant • Week • Year
Data Source:	Template field
Comments:	This field is required if QuantLimitOnSvc field equals Yes

Exhibit 16: Minimum Stay Variable Information.

Field	Content
Variable Name (PUF Header):	Minimum Stay (MINIMUM STAY)
Variable Definition:	Numeric value for the minimum number of hours of in-patient care that a person must be provided for this benefit
Data Type:	Text
Variable Label:	Minimum Stay
Allowable Values:	Free text
Data Source:	Template field
Comments:	This field is only available for the 2014 through 2016 datasets

Exhibit 17: Exclusions Variable Information.

Field	Content
Variable Name (PUF Header):	exclusions (EXCLUSIONS)
Variable Definition:	The list of services or diagnoses that are excluded from the benefit
Data Type:	Text
Variable Label:	Exclusions
Allowable Values:	Free text
Data Source:	Template field
Comments:	This field is optional; blanks indicate a value was not provided; field could be truncated at 256 characters if exported to Excel or Access

Exhibit 18: Explanation Variable Information.

Field	Content
Variable Name (PUF Header):	explanation (EXPLANATION)
Variable Definition:	Notes provided to further clarify benefit coverage limits or exclusions
Data Type:	Text
Variable Label:	Benefit Explanation
Allowable Values:	Free text
Data Source:	Template field
Comments:	This field is optional; blanks indicate a value was not provided; field could be truncated at 256 characters if exported to Excel or Access

Exhibit 19: EHB Var Reason Variable Information.

Field	Content
Variable Name (PUF Header):	ehbVarReason (EHB VAR REASON)
Variable Definition:	The justification for not using the prepopulated EHB benefit information from the template
Data Type:	Text
Variable Label:	EHB Variance Reason
Allowable Values:	<ul style="list-style-type: none"> • Above EHB • Additional EHB Benefit • Dental Only Plan Available • Not EHB (This value is only available for the 2017 through 2026 datasets.) • Other Law/Regulation • Substantially Equal • Substituted • Using Alternate Benchmark • Not EHB - Defrayed to Issuer (This value is only available for the 2026 dataset.) • Not EHB - Defrayed to Enrollee (This value is only available for the 2026 dataset.)

Field	Content
Data Source:	Template Field
Comments:	This field is only required if the issuer made changes to the prepopulated template values

Exhibit 20: Is Subjected to DED Tier 1 Variable Information.

Field	Content
Variable Name (PUF Header):	IsSubjToDedTier1 (IS SUBJECTED TO DED TIER 1)
Variable Definition:	Categorical indicator of whether the enrollee is required to pay a Tier 1 deductible for this benefit
Data Type:	Text
Variable Label:	Is Subject to Deductible Tier 1
Allowable Values:	<ul style="list-style-type: none"> • Yes • No
Data Source:	Template field
Comments:	This field is only available for the 2014 and 2015 datasets

Exhibit 21: Is Subjected to DED Tier 2 Variable Information.

Field	Content
Variable Name (PUF Header):	IsSubjToDedTier2 (IS SUBJECTED TO DED TIER 2)
Variable Definition:	Categorical indicator of whether the enrollee is required to pay a Tier 2 deductible for this benefit
Data Type:	Text
Variable Label:	Is Subject to Deductible Tier 2
Allowable Values:	<ul style="list-style-type: none"> • Yes • No
Data Source:	Template field
Comments:	This field is only available for the 2014 and 2015 datasets

Exhibit 22: Is Excluded from Inn MOOP Information.

Field	Content
Variable Name (PUF Header):	IsExclFromInnMOOP (IS EXCLUDED FROM INN MOOP)
Variable Definition:	Categorical indicator of whether the cost associated with this benefit is excluded from the in-network maximum out-of-pocket payment total
Data Type:	Text
Variable Label:	Is Excluded from In Network MOOP
Allowable Values:	<ul style="list-style-type: none"> • Yes • No
Data Source:	Template field
Comments:	N/A

Exhibit 23: Is Excluded from OON MOOP Information.

Field	Content
Variable Name (PUF Header):	IsExclFromOonMOOP (IS EXCLUDED FROM OON MOOP)
Variable Definition:	Categorical indicator of whether the cost associated with this benefit is excluded from the out of network maximum out-of-pocket payment total
Data Type:	Text
Variable Label:	Is Excluded from Out of Network MOOP
Allowable Values:	<ul style="list-style-type: none">• Yes• No
Data Source:	Template field
Comments:	N/A