

State-based Exchange Public Use Files (SBE PUF) Data Dictionary for PY 2026 Rate PUF

1.0 Overview of PY 2026 Rate 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 Rate PUF (Rate-PUF) is one of the six files that make up the SBE 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 SBE. Each record relates to one issuer's rates based on plan, geographic rating area, and subscriber eligibility requirements. The Rate-PUF is available for SBEs for plan year (PY) 2026.

2.0 Variable Attributes

Exhibit 1 through **Exhibit 23** 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) |
| Variable Definition: | Two-character state abbreviation indicating the state where the plan is offered |

| Field | Content |
|-------------------|--|
| 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: Federal TIN Variable Information.

| Field | Content |
|-----------------------------|--|
| Variable Name (PUF Header): | FederalTIN (FEDERAL TIN) |
| Variable Definition: | Tax ID Number of issuer |
| Data Type: | Text |
| Variable Label: | Tax Identification Number |
| Allowable Values: | Free text |
| Data Source: | Template field |
| Comments: | Values for this field are only available for the 2014 through 2020 datasets. |

Exhibit 8: Rate Expiration Variable Information.

| Field | Content |
|-----------------------------|--|
| Variable Name (PUF Header): | rateExpirationDate (RATE EXPIRATION) |
| Variable Definition: | Date that the foundation insurance plan base rate stopped being used to determine the Marketplace rate for a specific insurance plan |
| Data Type: | Date |
| Variable Label: | Rate Expiration Date |
| Allowable Values: | Free text |
| Data Source: | Template field |
| Comments: | N/A |

Exhibit 9: Rate Effective Date Variable Information.

| Field | Content |
|-----------------------------|--|
| Variable Name (PUF Header): | rateEffectiveDate (RATE EFFECTIVE DATE) |
| Variable Definition: | Date that the foundation insurance plan base rate started being used to determine the Marketplace rate for a specific insurance plan |
| Data Type: | Date |
| Variable Label: | Rate Effective Date |
| Allowable Values: | Free text |

| Field | Content |
|--------------|----------------|
| Data Source: | Template field |
| Comments: | N/A |

Exhibit 10: Plan ID Variable Information.

| Field | Content |
|-----------------------------|---|
| Variable Name (PUF Header): | planId (PLAN ID) |
| Variable Definition: | Fourteen-character alpha-numeric code that identifies an insurance plan within HIOS. The Standard Component ID is made up of the following: <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: | Plan ID (Standard Component ID) |
| Allowable Values: | Free text |
| Data Source: | Template Field |
| Comments: | The values include “Both” or “On the Exchange”; 'Both' indicates a plan with variants available on or off the Exchange. |

Exhibit 11: Rating Area ID Variable Information.

| Field | Content |
|-----------------------------|---|
| Variable Name (PUF Header): | ratingAreald (RATING AREA ID) |
| 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 |
| 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) |

Exhibit 12: Tobacco Variable Information.

| Field | Content |
|-----------------------------|--|
| Variable Name (PUF Header): | tobacco (TOBACCO) |
| Variable Definition: | Categorical indicator of whether a subscriber’s tobacco use is used to determine rate eligibility for the insurance plan |
| Data Type: | Text |
| Variable Label: | Tobacco |
| Allowable Values: | Tobacco User/Non-Tobacco User No preference |
| Data Source: | Template Field |

| Field | Content |
|-----------|---------|
| Comments: | N/A |

Exhibit 13: Age Variable Information.

| Field | Content |
|-----------------------------|--|
| Variable Name (PUF Header): | age (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: | <ul style="list-style-type: none"> A whole number indicating an age, 15 through 63 (15, 16, 17, 18, 19 and 20 values are only available for the 2018 through 2025 datasets.) 0–14 (This value is only available for the 2018 through 2025 datasets.) 64 and over (This value is only available for the 2018 through 2025 datasets.) Family Option or 'blank' |
| Data Source: | Template Field |
| Comments: | A blank value indicates 'Family Option' |

Exhibit 14: QHP/Non-QHP Type ID Variable Information.

| Field | Content |
|-----------------------------|---|
| Variable Name (PUF Header): | QHPNonQHPTYPEID (QHP_NON_QHP_TYPE_ID) |
| Variable Definition: | Categorical indicator of a plan's Exchange marketplace (On the exchange, Off the exchange) |
| Data Type: | Text |
| Variable Label: | QHP/Non-QHP |
| Allowable Values: | <ul style="list-style-type: none"> On Exchange Off Exchange Both |
| Data Source: | Template Field |
| Comments: | The value 'Both' indicates a plan with variants available on or off the Exchange. |

Exhibit 15: Individual Rate Variable Information.

| Field | Content |
|-----------------------------|--|
| Variable Name (PUF Header): | individualRate (INDIVIDUAL RATE) |
| 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 |

| Field | Content |
|--------------|----------------|
| Data Source: | Template field |
| Comments: | N/A |

Exhibit 16: Individual Tobacco Rate Variable Information.

| Field | Content |
|-----------------------------|--|
| Variable Name (PUF Header): | individualTobaccoRate (INDIVIDUAL TOBACCO RATE) |
| 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 |

Exhibit 17: Couple Variable Information.

| Field | Content |
|-----------------------------|--|
| Variable Name (PUF Header): | couple (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 or is blank |

Exhibit 18: Primary Subscriber and One Dependent Variable Information.

| Field | Content |
|-----------------------------|---|
| Variable Name (PUF Header): | primarySubscriberAndOneDependent (PRIMARY SUBSCRIBER AND ONE DEPENDENT) |
| 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 or is blank |

Exhibit 19: Primary Subscriber and Two Dependents Variable Information.

| Field | Content |
|-----------------------------|--|
| Variable Name (PUF Header): | primarySubscriberAndTwoDependents (PRIMARY SUBSCRIBER AND TWO DEPENDENTS) |
| 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 or is blank |

Exhibit 20: Primary Subscriber and Three or More Dependents Variable Information.

| Field | Content |
|-----------------------------|--|
| Variable Name (PUF Header): | primarySubscriberAndThreeOrMoreDependents (PRIMARY SUBSCRIBER AND THREE OR MORE DEPENDENTS) |
| 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 or is blank |

Exhibit 21: Couple and One Dependent Variable Information.

| Field | Content |
|-----------------------------|--|
| Variable Name (PUF Header): | coupleAndOneDependent (COUPLE AND ONE DEPENDENT) |
| Variable Definition: | Dollar value for the insurance premium cost applicable to the primary enroller plus a secondary subscriber and one dependent for the insurance plan in a rating area |
| Data Type: | Text |
| 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 or is blank |

Exhibit 22: Couple and Two Dependents Variable Information.

| Field | Content |
|-----------------------------|--|
| Variable Name (PUF Header): | coupleAndTwoDependents (COUPLE AND TWO DEPENDENTS) |

| Field | Content |
|----------------------|---|
| Variable Definition: | Dollar value for the insurance premium cost applicable to the primary enroller plus a secondary subscriber and two dependents for the insurance plan in a rating area |
| Data Type: | Text |
| Variable Label: | Couple and Two Dependents |
| Allowable Values: | Free text |
| Data Source: | Template field |
| Comments: | This field is only applicable if Age field equals Family Option or is blank |

Exhibit 23: Couple and Three or More Dependents Variable Information.

| Field | Content |
|-----------------------------|---|
| Variable Name (PUF Header): | coupleAndThreeOrMoreDependents (COUPLE AND THREEOR MORE DEPENDENTS) |
| Variable Definition: | Dollar value for the insurance premium cost applicable to the primary enroller 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 or is blank |