

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

## 1.0 Overview of PY 2026 Service Area 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 Service Area PUF (SA-PUF) is one of the six files that make up the SBE PUF. The SA-PUF contains issuer-level data on the geographic coverage or service area (i.e., where the plan is offered) including state, county, and ZIP code. These data originate from the Service Area 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 SA-PUF file for each SBE. Each record relates to a set of rules for the application of rates for one plan. The SA-PUF is available for SBEs for plan year (PY) 2026.

## 2.0 Variable Attributes

**Exhibit 1** through **Exhibit 16** 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: Service Area ID Variable Information.***

Field	Content
Variable Name (PUF Header):	serviceAreald (SERVICE AREA ID)
Variable Definition:	Identifier for a service area
Data Type:	Text
Variable Label:	Service Area ID
Allowable Values:	Service Area IDs shown are generated based on number of service areas entered and issuer's state
Data Source:	Template field
Comments:	N/A

***Exhibit 8: Service Area Name Variable Information.***

Field	Content
Variable Name (PUF Header):	serviceAreaName (SERVICE AREA NAME)
Variable Definition:	Name of a service area
Data Type:	Text
Variable Label:	Service Area Name
Allowable Values:	Free text
Data Source:	Template field
Comments:	N/A

***Exhibit 9: Cover Entire State Variable Information.***

Field	Content
Variable Name (PUF Header):	coverEntireState (COVER ENTIRE STATE)
Variable Definition:	Categorical indicator of whether entire state is covered by the service area
Data Type:	Text
Variable Label:	Cover Entire State
Allowable Values:	Yes No

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

***Exhibit 10: County Variable Information.***

Field	Content
Variable Name (PUF Header):	county (COUNTY)
Variable Definition:	Federal Information Processing Standards (FIPS) code assigned to the county within a state that is covered by the service area
Data Type:	Text
Variable Label:	County
Allowable Values:	FIPS codes shown are for counties within state selected in template
Data Source:	Template Field
Comments:	This field is only applicable if CoverEntireState field equals No

***Exhibit 11: County Name Variable Information.***

Field	Content
Variable Name (PUF Header):	CountyName (COUNTY NAME)
Variable Definition:	Name of the County
Data Type:	Text
Variable Label:	County Name
Allowable Values:	Free text
Data Source:	N/A
Comments:	N/A

***Exhibit 12: Partial County Variable Information.***

Field	Content
Variable Name (PUF Header):	partialCounty (PARTIAL COUNTY)
Variable Definition:	Categorical indicator of whether entire county is covered by the service area
Data Type:	Text
Variable Label:	Partial County
Allowable Values:	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
Data Source:	Template Field
Comments:	This field is only applicable if CoverEntireState field is No

***Exhibit 13: ZIP Code Variable Information.***

Field	Content
Variable Name (PUF Header):	zipCodes (ZIP CODE)

Field	Content
Variable Definition:	ZIP codes within the partial-county region covered by the service area
Data Type:	Text
Variable Label:	Zip Codes
Allowable Values:	List of ZIP codes separated by commas
Data Source:	Template Field
Comments:	This field is only applicable if PartialCounty field equals Yes; field could be truncated to 256 characters if exported to Excel or Access

***Exhibit 14: Partial County Justification Variable Information.***

Field	Content
Variable Name (PUF Header):	partialCountyJustification (PARTIAL COUNTY JUSTIFICATION)
Variable Definition:	The justification given for creating a Partial County region for inclusion in a service area
Data Type:	Text
Variable Label:	Partial County Justification
Allowable Values:	Free Text
Data Source:	Template Field
Comments:	This field is only applicable if PartialCounty field equals Yes; field may be truncated to 256 characters if exported to Excel or Access

***Exhibit 15: Market Coverage Variable Information.***

Field	Content
Variable Name (PUF Header):	marketCoverage (MARKET COVERAGE)
Variable Definition:	Categorical indicator of market coverage of plans submitted with this template
Data Type:	Text
Variable Label:	Market Coverage
Allowable Values:	<ul style="list-style-type: none"> <li>Individual</li> <li>SHOP (Small Group)</li> </ul>
Data Source:	Template Field
Comments:	N/A

***Exhibit 16: Dental Plan Only Variable Information.***

Field	Content
Variable Name (PUF Header):	dentalPlanOnly (DENTAL PLAN ONLY)
Variable Definition:	Categorical indicator that the plan is a stand-alone dental plan
Data Type:	Text
Variable Label:	Dental-Only Plan Indicator

Field	Content
Allowable Values:	<ul style="list-style-type: none"><li>• Yes</li><li>• No</li></ul>
Data Source:	Template field
Comments:	N/A