



# CMS Disclaimer – User Agreement State-Based Exchange (SBE) Qualified Health Plan (QHP) Public Use File (PUF) Data Disclaimer

The Centers for Medicare & Medicaid Services (CMS) is pleased to make available as free public downloads the State-Based Exchange (SBE) Public Use Files (PUF), containing data related to qualified health plans (QHPs) and stand-alone dental plans (SADPs).

This disclaimer/user agreement details the sources and nature of the data, including potential limitations, and specifies the responsibility of the data user regarding the processing and understanding of the data files. In addition to this disclaimer/user agreement, users should also read the SBE QHP PUF General Information Factsheet and Data Dictionaries.

**Data accuracy:** The SBE QHP PUF are available for Plan Years (PY) 2016 through 2026 to support timely benefit and rate analysis. It is important to note that the 2026 SBE QHP PUF will be updated regularly to reflect the plan data that consumers will see when shopping for an SBE QHP or SADP. Data in the plan year 2026 SBE QHP PUF may vary from the data shown on SBE websites due to difference in dates between display of approved data changes and release of SBE QHP PUF updates.

The SBE QHP PUF do not include data from the Federally-facilitated Exchange (FFE) or State-Based Exchanges on the Federal Platform (SBE-FPs). Please read the SBE QHP PUF General Information Factsheet, as well as the Data Dictionaries for each of the files that comprise the SBE QHP PUF, before conducting any analysis with these data.

**Data integrity:** It is the responsibility of each user to identify the information needed to satisfy the user's needs. Any alteration of the original data, including conversion to other media or other data formats, is the responsibility of the user. Data that have been manipulated or reprocessed by the user are the responsibility of the user. The user may not present or otherwise reference data that have been altered in any way as CMS data. CMS has no responsibility for the data after they have been converted, processed, or otherwise altered. CMS has no responsibility for assisting users with converting the data to another format. The SBE QHP PUF are made available as downloadable comma-separated values (CSV) files. The SBE QHP PUF General Information Factsheet contains specific information concerning file format, size, and contents. The Data Dictionaries for each SBE QHP PUF define the construction, format, and allowable values for all variables.

**Citation:** Please reference the SBE QHP PUF datasets using the following citation format:

*Centers for Medicare & Medicaid Services. (Specific year of the data – i.e., 2020) State-Based Exchange Public Use Files (Specific data file name—i.e., Plan Attributes PUF) [Data file and code book]. Retrieved from: <https://www.cms.gov/CCIIO/Resources/Data-Resources/SBM-puf>*

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