

# Centers for Medicare & Medicaid Services (CMS) Center for Consumer Information and Insurance Oversight (CCIIO)

## State-based Exchange Public Use Files (SBE PUF) Data Dictionary for PY 2021 Rate PUF

### Overview of PY 2021 Rate PUF

CMS CCIIO is releasing the State-based Exchange (SBE) PUF to improve the transparency and increase access to the SBE data. The SBE PUF includes Qualified Health Plans (QHPs) and stand-alone dental plans (SADPs) offered in states which operate their own Marketplaces that do not rely on the Federal information technology platform for QHP eligibility and enrollment functionality. This includes states which 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) 2021.

### Variable Attributes

Field	Content
<b>Variable Name (PUF Header):</b>	BusinessYear (BUSINESS YEAR)
<b>Variable Definition:</b>	Year for which plan provides coverage to enrollees
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Business Year
<b>Allowable Values:</b>	2021
<b>Data Source:</b>	System-generated field
<b>Comments:</b>	N/A
<b>Variable Name (PUF Header):</b>	StateCode (STATE CODE)
<b>Variable Definition:</b>	Two-character state abbreviation indicating the state where the plan is offered
<b>Data Type:</b>	Text
<b>Variable Label:</b>	State Code

Field	Content
<b>Allowable Values:</b>	All state abbreviations for those states that operate SBEs
<b>Data Source:</b>	System-generated field
<b>Comments:</b>	N/A
<b>Variable Name (PUF Header):</b>	IssuerID (ISSUER ID)
<b>Variable Definition:</b>	Five-digit numeric code that identifies the issuer organization in the Health Insurance Oversight System (HIOS)
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Issuer ID
<b>Allowable Values:</b>	Free text
<b>Data Source:</b>	Template field
<b>Comments:</b>	N/A
<b>Variable Name (PUF Header):</b>	SourceName (SOURCE NAME)
<b>Variable Definition:</b>	Categorical identifier of source of the data import
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Source Name
<b>Allowable Values:</b>	SERFF
<b>Data Source:</b>	System-generated field
<b>Comments:</b>	SERFF is the only source used data in the SBE PUF
<b>Variable Name (PUF Header):</b>	VersionNum (VERSION NUMBER)
<b>Variable Definition:</b>	Integer Value for version of data import
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Version Number
<b>Allowable Values:</b>	Free text
<b>Data Source:</b>	System-generated field
<b>Comments:</b>	N/A
<b>Variable Name (PUF Header):</b>	ImportDate (IMPORT DATE)
<b>Variable Definition:</b>	Date of the Data Import
<b>Data Type:</b>	Date/Time

Field	Content
<b>Variable Label:</b>	Import Date
<b>Allowable Values:</b>	Free text
<b>Data Source:</b>	System-generated field
<b>Comments:</b>	N/A
<b>Variable Name (PUF Header):</b>	FederalTIN (FEDERAL TIN)
<b>Variable Definition:</b>	Tax ID Number of issuer
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Tax Identification Number
<b>Allowable Values:</b>	Free text
<b>Data Source:</b>	Template field
<b>Comments:</b>	N/A
<b>Variable Name (PUF Header):</b>	RateExpirationDate (RATE EXPIRATION)
<b>Variable Definition:</b>	Date that the foundation insurance plan base rate stopped being used to determine the Marketplace rate for a specific insurance plan
<b>Data Type:</b>	Date
<b>Variable Label:</b>	Rate Expiration Date
<b>Allowable Values:</b>	Free text
<b>Data Source:</b>	Template field
<b>Comments:</b>	N/A
<b>Variable Name (PUF Header):</b>	RateEffectiveDate (RATE EFFECTIVE DATE)
<b>Variable Definition:</b>	Date that the foundation insurance plan base rate started being used to determine the Marketplace rate for a specific insurance plan
<b>Data Type:</b>	Date
<b>Variable Label:</b>	Rate Effective Date
<b>Allowable Values:</b>	Free text
<b>Data Source:</b>	Template field
<b>Comments:</b>	N/A
<b>Variable Name (PUF Header):</b>	PlanID (PLAN ID)

Field	Content
<b>Variable Definition:</b>	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"> <li>• A five-digit Issuer ID (HIOS)</li> <li>• Two-character State ID</li> <li>• Three-digit Product Number</li> <li>• Four-digit Standard Component Number</li> </ul>
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Plan ID (Standard Component ID)
<b>Allowable Values:</b>	Free text
<b>Data Source:</b>	Template Field
<b>Comments:</b>	N/A
<b>Variable Name (PUF Header):</b>	RatingAreaID (RATING AREA ID)
<b>Variable Definition:</b>	Identifier for the geographic rating area within a state
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Rating Area ID
<b>Allowable Values:</b>	Rating Area n, where n is an integer between 1 and 150
<b>Data Source:</b>	Template Field
<b>Comments:</b>	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)
<b>Variable Name (PUF Header):</b>	TOBACCO (TOBACCO)
<b>Variable Definition:</b>	Categorical indicator of whether a subscriber's tobacco use is used to determine rate eligibility for the insurance plan
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Tobacco
<b>Allowable Values:</b>	Tobacco User/Non-Tobacco User No preference
<b>Data Source:</b>	Template Field
<b>Comments:</b>	N/A
<b>Variable Name (PUF Header):</b>	Age (AGE)
<b>Variable Definition:</b>	Categorical indicator of whether a subscriber's age is used to determine rate eligibility for the insurance plan
<b>Data Type:</b>	Text

Field	Content
<b>Variable Label:</b>	Age
<b>Allowable Values:</b>	<ul style="list-style-type: none"> <li>• Family Option</li> <li>• 0-20</li> <li>• 21</li> <li>• 22</li> <li>• 23</li> <li>• 24</li> <li>• 25</li> <li>• 26</li> <li>• 27</li> <li>• 28</li> <li>• 29</li> <li>• 30</li> <li>• 31</li> <li>• 32</li> <li>• 33</li> <li>• 34</li> <li>• 35</li> <li>• 36</li> <li>• 37</li> <li>• 38</li> <li>• 39</li> <li>• 40</li> <li>• 41</li> <li>• 42</li> <li>• 43</li> <li>• 44</li> <li>• 45</li> <li>• 46</li> <li>• 47</li> <li>• 48</li> <li>• 49</li> <li>• 50</li> <li>• 51</li> <li>• 52</li> <li>• 53</li> <li>• 54</li> <li>• 55</li> <li>• 56</li> </ul>

Field	Content
	<ul style="list-style-type: none"> <li>• 57</li> <li>• 58</li> <li>• 59</li> <li>• 60</li> <li>• 61</li> <li>• 62</li> <li>• 63</li> <li>• 64</li> <li>• 65 and over</li> </ul>
<b>Data Source:</b>	Template Field
<b>Comments:</b>	N/A
<b>Variable Name (PUF Header):</b>	QHPNonQHPTTypeID (QHP_NON_QHP_TYPE_ID)
<b>Variable Definition:</b>	Categorical indicator of a plan's exchange marketplace (On the exchange, Off the exchange)
<b>Data Type:</b>	Text
<b>Variable Label:</b>	QHP/Non-QHP
<b>Allowable Values:</b>	<ul style="list-style-type: none"> <li>• On Exchange</li> <li>• Off Exchange</li> <li>• Both</li> </ul>
<b>Data Source:</b>	Template Field
<b>Comments:</b>	When the value is Both, refer to the Plan ID column for more information about whether a plan is on/off exchange. The Plan ID includes the 2-digit variant, where "00" is for off Exchange plans and "01 - 06" is for on - Exchange plans.
<b>Variable Name (PUF Header):</b>	IndividualRate (INDIVIDUAL RATE)
<b>Variable Definition:</b>	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
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Individual Rate
<b>Allowable Values:</b>	Free text
<b>Data Source:</b>	Template field
<b>Comments:</b>	N/A
<b>Variable Name (PUF Header):</b>	IndividualTobaccoRate (INDIVIDUAL TOBACCO RATE)

Field	Content
<b>Variable Definition:</b>	Dollar value for the insurance premium cost applicable to a tobacco user for the insurance plan in a rating area
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Individual Tobacco Rate
<b>Allowable Values:</b>	Free text
<b>Data Source:</b>	Template Field
<b>Comments:</b>	This field is only applicable if Tobacco field equals Tobacco User/Non-Tobacco User
<b>Variable Name (PUF Header):</b>	Couple (COUPLE)
<b>Variable Definition:</b>	Dollar Value for the insurance premium cost applicable to the primary subscriber plus a secondary subscriber for the insurance plan in a rating area
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Couple
<b>Allowable Values:</b>	Free text
<b>Data Source:</b>	Template Field
<b>Comments:</b>	This field is only applicable if Age field equals Family Option
<b>Variable Name (PUF Header):</b>	PrimarySubscriberandOneDependent (PRIMARY SUBSCRIBER AND ONE DEPENDENT)
<b>Variable Definition:</b>	Dollar value for the insurance premium cost applicable to the primary enrollee plus one dependent for the insurance plan in a rating area
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Primary Subscriber and One Dependent
<b>Allowable Values:</b>	Free text
<b>Data Source:</b>	Template Field
<b>Comments:</b>	This field is only applicable if Age field equals Family Option
<b>Variable Name (PUF Header):</b>	PrimarySubscriberandTwoDependents (PRIMARY_SUBSCRIBER AND TWO DEPENDENTS)
<b>Variable Definition:</b>	Dollar value for the insurance premium cost applicable to the primary enrollee plus two dependents for the insurance plan in a rating area
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Primary Subscriber and Two Dependents
<b>Allowable Values:</b>	Free text

Field	Content
<b>Data Source:</b>	Template field
<b>Comments:</b>	This field is only applicable if Age field equals Family Option
<b>Variable Name (PUF Header):</b>	PrimarySubscriberandThreeOrMoreDependents (PRIMARY SUBSCRIBER AND THREE OR MORE DEPENDENTS)
<b>Variable Definition:</b>	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
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Primary Subscriber and Three or More Dependents
<b>Allowable Values:</b>	Free text
<b>Data Source:</b>	Template field
<b>Comments:</b>	This field is only applicable if Age field equals Family Option
<b>Variable Name (PUF Header):</b>	CoupleAndOneDependent (COUPLE AND ONE DEPENDENT)
<b>Variable Definition:</b>	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
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Couple and One Dependent
<b>Allowable Values:</b>	Free text
<b>Data Source:</b>	Template Field
<b>Comments:</b>	This field is only applicable if Age field equals Family Option
<b>Variable Name (PUF Header):</b>	CoupleAndTwoDependents (COUPLE AND TWO OR MORE DEPENDENTS)
<b>Variable Definition:</b>	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
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Couple and Two Dependents
<b>Allowable Values:</b>	Free text
<b>Data Source:</b>	Template field
<b>Comments:</b>	This field is only required if Age field equals Family Option
<b>Variable Name (PUF Header):</b>	CoupleAndThreeOrMoreDependents (COUPLE AND THREE OR MORE DEPENDENTS)





Field	Content
<b>Variable Definition:</b>	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
<b>Data Type:</b>	Text
<b>Variable Label:</b>	Couple and Three or More Dependents
<b>Allowable Values:</b>	Free text
<b>Data Source:</b>	Template field
<b>Comments:</b>	This field is only applicable if Age field equals Family Option