



CMS Center for Consumer Information & Insurance Oversight (CCIIO), Health Insurance Exchange Public Use Files (Exchange PUFs) Data Dictionary for Rate PUF

1. Overview of the Rate PUF

The Centers for Medicare & Medicaid Services (CMS) Center for Consumer Information & Insurance Oversight (CCIIO) publishes the Exchange PUFs in order to improve transparency and increase access to data on Qualified Health Plans (QHPs) and Stand-alone Dental Plans (SADPs) offered through the Exchange in the individual market and Small Business Health Options Program (SHOP). The PUFs include data from states with Federally-facilitated Exchanges (FEEs), which include states with State Partnership Exchanges (SPEs), and State-based Exchanges that rely on the federal information technology platform for QHP eligibility and enrollment functionality (SBE-FPs). The Exchange PUFs also include data on Multi-State Plans (MSPs) and certified off-exchange SADPs. The PUFs do not include data from SBEs that do not rely on the federal platform for QHP eligibility and enrollment functionality.

The Rate PUF (Rate-PUF) is one of the files that make up the Exchange PUFs. The Rate-PUF contains plan-level data on individual rates based on an eligible subscriber's age, tobacco use, and geographic location, and family-tier rates. These data either originate from the Rates Table template (i.e., template field), an Excel based form used by issuers to describe their plans in the QHP/SADP application process, or were generated by CCIIO for use in data processing (i.e., system-generated).

This data dictionary describes the variables contained in the Rate-PUF. Each record reports age-based rates or family-tier rates by rate effective period for a plan in a geographic rating area. The Rate-PUF is available for plan years 2014 through 2018.

2. Variable Attributes

<i>Variable Name:</i>	BusinessYear
<i>Variable Definition:</i>	Year for which plan provides coverage to enrollees
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Business Year
<i>Allowable Values:</i>	2014 2015 2016 2017 2018
<i>Data Source:</i>	System-generated field
<i>Field Name from Data Source:</i>	Business Year
<i>Comments:</i>	N/A

<i>Variable Name:</i>	StateCode
<i>Variable Definition:</i>	Two-character state abbreviation indicating the state where the plan is offered



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Data Type: Text
Variable Label: State Code
Allowable Values: All 50 state abbreviations + 9 territory abbreviations
Data Source: System-generated field
Field Name from Data Source: State Code
Comments: N/A

Variable Name: IssuerId
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: System-generated field
Field Name from Data Source: Issuer ID
Comments: N/A

Variable Name: SourceName
Variable Definition: Categorical identifier of source of data import
Data Type: Text
Variable Label: Source Name
Allowable Values: HIOS
SERFF
OPM
Data Source: System-generated field
Field Name from Data Source: Source Name
Comments: N/A

Variable Name: VersionNum
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
Field Name from Data Source: Version Number
Comments: This field is only available for the 2014, 2015, and 2016 datasets.

Variable Name: ImportDate
Variable Definition: Date of data import
Data Type: Date/Time
Variable Label: Import Date
Allowable Values: Free Text
Data Source: System-generated field
Field Name from Data Source: Import Date



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Comments: N/A

Variable Name: IssuerId2
Variable Definition: Five-digit numeric code that identifies the issuer organization in HIOS
Data Type: Text
Variable Label: Issuer ID (repeated)
Allowable Values: Free Text
Data Source: Template field
Field Name from Data Source: HIOS Issuer ID
Comments: This field is only available for the 2014, 2015, and 2016 datasets.

Variable Name: FederalTIN
Variable Definition: Tax ID Number of issuer
Data Type: Text
Variable Label: Tax Identification Number
Allowable Values: Free Text
Data Source: Template field
Field Name from Data Source: Federal TIN
Comments: N/A

Variable Name: RateEffectiveDate
Variable Definition: Date that the foundation insurance plan base rate started being used to determine the federally facilitated exchange rate for a specific insurance plan
Data Type: Date
Variable Label: Rate Effective Date
Allowable Values: Free Text
Data Source: Template field
Field Name from Data Source: Rate Effective Date
Comments: N/A

Variable Name: RateExpirationDate
Variable Definition: Date that the foundation insurance plan base rate stopped being used to determine the federally facilitated exchange rate for a specific insurance plan
Data Type: Date
Variable Label: Rate Expiration Date
Allowable Values: Free Text
Data Source: Template field
Field Name from Data Source: Rate Expiration Date
Comments: N/A



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Variable Name: PlanId
Variable Definition: Fourteen-character alpha-numeric code that identifies an insurance plan within HIOS
Data Type: Text
Variable Label: Plan ID
Allowable Values: Free Text
Data Source: Template field
Field Name from Data Source: Plan ID
Comments: N/A

Variable Name: RatingAreald
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
Field Name from Data Source: Rating Area ID
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)

Variable Name: 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 Name from Data Source: Tobacco
Comments: N/A

Variable Name: 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:

Family Option

0-20 (This value is only available for the 2014, 2015, 2016 and 2017 datasets.)

0-14 (This value is only available for the 2018 dataset.)

15 (This value is only available for the 2018 dataset.)

16 (This value is only available for the 2018 dataset.)

17 (This value is only available for the 2018 dataset.)

18 (This value is only available for the 2018 dataset.)

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64 (This value is only available for the 2014, 2015, 2016 and 2017 datasets.)
64 and over (This value is only available for the 2018 dataset.)
65 and over (This value is only available for the 2014, 2015, 2016 and 2017 datasets.)
Data Source: Template field
Field Name from Data Source: Age
Comments: N/A

Variable Name: IndividualRate
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
Data Source: Template field
Field Name from Data Source: Individual Rate
Comments: N/A

Variable Name: IndividualTobaccoRate
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
Field Name from Data Source: Individual Tobacco Rate
Comments: This field is only applicable if Tobacco field equals Tobacco User/Non-Tobacco User

Variable Name: Couple
Variable Definition: Dollar value for the insurance premium cost applicable to the primary enrollee 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
Field Name from Data Source: Couple
Comments: This field is only applicable if Age field equals Family Option

Variable Name: PrimarySubscriberAndOneDependent
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
Field Name from Data Source: Primary Subscriber and One Dependent
Comments: This field is only applicable if Age field equals Family Option

Variable Name: PrimarySubscriberAndTwoDependents
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
Field Name from Data Source: Primary Subscriber and Two Dependents
Comments: This field is only applicable if Age field equals Family Option

Variable Name: PrimarySubscriberAndThreeOrMoreDependents
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

Field Name from Data Source: Primary Subscriber and Three or More Dependents
Comments: This field is only applicable if Age field equals Family Option

Variable Name: CoupleAndOneDependent
Variable Definition: Dollar value for the insurance premium cost applicable to the primary enrollee 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
Field Name from Data Source: Couple and One Dependent
Comments: This field is only applicable if Age field equals Family Option

Variable Name: CoupleAndTwoDependents
Variable Definition: Dollar value for the insurance premium cost applicable to the primary enrollee 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
Field Name from Data Source: Couple and Two Dependents
Comments: This field is only applicable if Age field equals Family Option

Variable Name: CoupleAndThreeOrMoreDependents
Variable Definition: Dollar value for the insurance premium cost applicable to the primary enrollee 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
Field Name from Data Source: Couple and Three or More Dependents
Comments: This field is only applicable if Age field equals Family Option

Variable Name: RowNumber



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<i>Variable Definition:</i>	Integer value for template row number associated with this data record
<i>Data Type:</i>	Text
<i>Variable Label:</i>	Row Number
<i>Allowable Values:</i>	Free Text
<i>Data Source:</i>	System-generated field
<i>Field Name from Data Source:</i>	Row Number
<i>Comments:</i>	Unavailable for some templates. This field is only available for the 2014, 2015, and 2016 datasets.
