

CMS Center for Consumer Information & Insurance Oversight (CCIIO), State-based Marketplace Public Use Files (SBM PUF) Data Dictionary for Benefits and Cost Sharing PUF

1. Overview of the Plan Attributes PUF

The Centers for Medicare & Medicaid Services (CMS) Center for Consumer Information and Insurance Oversight (CCIIO) is releasing the State-Based Marketplace (SBM) PUF to improve the transparency and increase access to the SBM data. The SBM PUF includes data on Qualified Health Plans (QHPs) and Stand-alone Dental Plans (SADPs) offered in states that operate their own Marketplaces that 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 (SHOPs).

The Plan Attributes PUF (Plan-PUF) is one of the six files that make up the SBM PUF. The Plan-PUF contains plan-level data on maximum out-of-pocket payments, deductibles, cost sharing, health savings account (HSA) eligibility, formulary ID, and other plan attributes. These data originate from the Plans & Benefits 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). The issuer can also import data created in other templates (e.g., Network IDs from the Network ID template, Service Area IDs from the Service Area template, and Formulary IDs from the Prescription Drug template) to use as allowable values for the applicable fields in the Plan & Benefits template, or enter these values manually.

This data dictionary describes the variables contained in the Plan-PUF file for each SBM. Each record relates to one issuer's insurance plan. The Plan-PUF is available for SBMs for plan year 2016.

2. Variable Attributes

Variable Name: BusinessYear

Variable Definition: Year for which plan provides coverage to enrollees

Data Type: Text

Variable Label: Business Year

Allowable Values: 2016

Data Source: System-generated field

Comments: N/A

Variable Name: StateCode

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 SBMs



Variable Label: State Code

Data Source: System-generated field

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:TextVariable Label:Issuer IDAllowable Values:Free textData Source:Template field

Comments: N/A

Variable Name: SourceName

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 SBM PUF

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

Comments: N/A

Variable name: ImportDate

Variable Definition: Date of the data import

Data Type:Date/TimeVariable Label:Import DateAllowable Values:Free text

Data Source: System-generated field

Comments: N/A

Variable Name: BenefitsPackageID

Variable Definition: Numeric identifier of benefit package

Data Type: Text

Variable Label: Benefit Package ID

Allowable Values: Free text

Data Source: Template field

Comments: N/A



Variable name: MarketCoverage

Variable Definition Categorical indicator of market coverage of plan

Data Type: Tex

Variable Label: Market Coverage

Allowable Values: Individual

SHOP (Small Group)

Data Source: Template field

Comments: N/A

Variable Name: DentalOnlyPlan

Variable Definition: Categorical indicator of dental-only status of plan

Data Type: Text

Variable Label: Dental-only Plan Indicator

Allowable Values: Yes

No

Data Source: Template field

Comments: N/A

Variable Name: TIN

Variable Definition: Tax ID Number of the issuer

Data Type: Text

Variable Label: Tax Identification Number

Allowable Values: Free text

Data Source: Template Field

Comments: N/A

Variable Name: StandardComponentID

Variable Definition: Fourteen-character alphanumeric code that identifies an

insurance plan within HIOS

Data Type:TextVariable Label:Plan IDAllowable Values:Free textData Source:Template Field

Comments: N/A

Variable Name: PlanMarketingName

Variable Definition: Marketing name of insurance plan

Data Type: Text

Variable Label: Plan Marketing Name

Allowable Values: Free text

Data Source: Template Field

Comments: N/A

Variable Name: HIOSProductID



Variable Definition: Seven-character alphanumeric code that identifies an

insurance product within HIOS

Data Type: Text

Variable Label: HIOS Product ID

Allowable Values: Free text

Data Source: Template Field

Comments: N/A

Variable Name: HPID

Variable Definition: Identifies the insurance plan using the National Health Plan

Identifier

Data Type: Text

Variable Label: HPID (National Health Plan Identifier)

Allowable Values: Free text

Data Source: Template field

Comments: This field is optional; blanks indicate no value was provided

Variable Name: NetworkID

Variable Definition: Identifier for a health care provider network organization

Data Type: Text

Variable Label: Network ID

Allowable Values: List of Network IDs valid for the issuer

Data Source: Template Field

Comments: Network IDs can be imported from the Network ID template

based on the number of networks and the issuer's state, or

entered manually by the issuer

Variable Name: ServiceAreaID

Variable Definition: Identifier for a Service Area

Data Type: Text

Variable Label: Service Area ID

Allowable Values: List of Service Area IDs valid for the issuer

Data Source: Template Field

Comments: Service area IDs can be imported from the service area

template based on the number of service areas and the issuer's

state, or entered manually by the issuer

Variable Name: FormularyID

Variable Definition: Identifier for a drug formulary

Data Type: Text

Variable Label: Formulary ID

Allowable Values: List of Formulary IDs valid for the issuer

Data Source: Template Field



Comments: Formulary IDs can be imported form the Prescription Drug

template based on the number of formularies and the issuer's

state, or entered manually by the issuer

Variable Name IsNewPlan

Variable Definition: Categorical indicator of whether the insurance plan is new for

the current year or existed previously in the marketplace

Data Type: Text

Variable Label: New/Existing Plan

Allowable Values: New

Existing

Data Source: Template field

Comments: N/A

Variable Name: PlanType

Variable Definition: Type of Insurance Plan

Data Type:TextVariable Label:Plan TypeAllowable Values:Indemnity

PPO HMO POS EPO

Data Source: Template field

Comments: N/A

Variable Name: MetalLevel

Variable Definition: Metal Level, or coverage category, of insurance plan based on

its actuarial value

Data Type: Text

Variable Label: Metal Level Allowable Values: Platinum

Gold Silver Bronze Catastrophic

High Low

Data Source: Template Field

Comments: Values of High and Low are only applicable to dental plans;

values other than High and Low are only applicable to medical

plans

Variable Name: UniquePlanDesign



Variable Definition: An indication that the health insurance plan has a unique

design, for purposes of the actuarial value calculator

Data Type: Text

Variable Limit: Unique Plan Design

Allowable Values: Yes

No

Data Source: Template field

Comments: This field is not applicable to dental plans

Variable Name: QHPNonQHPTypeID

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: On Exchange

Off Exchange Both

Data Source: Template field

Comments: N/A

Variable Name: IsNoticeRequiredForPregnancy

Variable Definition: Indication of whether notice to the issuer is required before

pregnancy-related benefits will be covered

Data Type: Text

Variable Label: Notice Required for Pregnancy

Allowable Values: Yes

No

Data Source: Template field

Comments: This field is not applicable to dental plans

Variable Name: IsReferrralRequiredForSpecialist

Variable Definition: An indication of whether pre-authorization is required before a

specialist visit

Data Type: Text

Variable Label: Is a Referral Required for Specialist?

Allowable Values: Yes

No

Data Source: Template field

Comments: This field is not applicable to dental plans

Variable Name: SpecialistRequiringReferral

Variable Definition: The types of specialists that require pre-authorization

Data Type: Text

Variable Label: Specialist Requiring a Referral

Allowable Values: Free text



Data Source: Template Field

Comments: This field is not applicable to dental plans; this field is only

required if IsReferralRequiredForSpecialist field equals Yes

Variable Name: PlanLevelExclusions

Variable Definition: The list of exclusions to the insurance plan that apply to all

benefits

Data Type: Text

Variable Label: Plan Level Exclusions

Allowable Values: Free text

Data Source: Template field

Comments: This field is optional; blanks indicate no value was provided

Variable Name: IsHSAEligible

Variable Definition: An indication that the insurance plan qualifies for a health

savings account (HSA)

Data Type: Text

Variable Label: Is HSA Eligible?

Allowable Values: Yes

No

Data Source: Template field

Comments: N/A

Variable Name: HSAOrHRAEmployerContribution

Variable Definition: An indication that the employer makes an HSA or Health

Reimbursement Arrangement (HRA) contribution

Data Type: Text

Variable Label: HSA or HRA Employer Contribution?

Allowable Values: Yes

No

Data Source: Template field

Comments: N/A

Variable Name: HSAOrHRAEmployerContributionAmount

Variable Definition: The dollar amount per employee that the employer contributes

to the HSA or HRA

Data Type: Text

Variable Label: HSA or HRA Employer Contribution Amount

Allowable Values: Free text

Data Source: Template field

Comments: N/A

Variable Name: ChildOnlyOffering

Variable Definition: The types of child enrollment options (Allows Adult and Child-

only, Allows Adult-only, Allows Child-only) of an insurance plan



Data Type: Text

Variable Label: Child Only Offering

Allowable Values: Allows Adult and Child-Only

Allows Adult-Only Allows Child-Only

Data Source: Template Field

Comments: N/A

Variable Name: ChildOnlyPlanID

Variable Definition: The HIOS Plan Identifier for the child-only insurance plan that

corresponds to this insurance plan

Data Type: Text

Variable Label: Child Only Plan ID

Allowable Values: Free text

Data Source: Template field

Comments: This field is only applicable to adult-only plans and does not

apply to catastrophic plans

Variable Name: WellnessProgramsOffered

Variable Definition: An indication of whether an insurance plan offers wellness

programs according to Section 2705 of the Public Health

Service Act

Data Type: Text

Variable Label: Wellness Programs Offered

Allowable Values: Yes

No

Data Source: Template field

Comments: This field is no applicable to dental plans

Variable Name: DiseaseManagementProgramsOffered

Variable Definition: Categorical indicator of whether the plan offers disease

management programs for specific conditions

Data Type: Tex

Variable Label: Disease Management Programs Offered

Allowable Values: Asthma

Heart disease Depression Diabetes

High blood pressure & high cholesterol

Low back pain
Pain management

Pregnancy

Weight loss programs

Data Source: Template field

Comments: This field is not applicable to dental plans



Variable Name: EHBPediatricDentalApportionmentQuantity

Variable Definition: The dollar amount of the employee health benefit (EHB)

apportionment for Pediatric Dental

Data Type: Text

Variable Label: EHB Pediatric Dental Apportionment Quantity

Allowable Values: Free text

Comments: This field is not applicable to medical plans

Variable Name: IsGuaranteedRate

Variable Definition: An indication of whether the rates for the insurance plan are

guaranteed or estimated

Data Type: Text

Variable Label: Guaranteed Rate
Allowable Values: Guaranteed Rate

Estimated Rate

Data Source: Template field

Comments: This field is not applicable to medical plans

Variable Name SpecialtyDrugMaximumCoinsurance

Variable Definition: The maximum dollar value of coinsurance for specialty high-

cost drugs

Data Type Text

Variable Label: Specialty Drug Maximum Coinsurance

Allowable Values: Free text

Data Source: Template field

Comments: This field is optional; blanks indicate that no value was

provided

Variable Name: InpatientCopaymentMaximumDays

Variable Definition: The maximum number of days for which a patient can be

charged a copayment for an inpatient stay, if the insurance

plan design charges inpatient stays by day

Data Type: Text

Variable Label: Inpatient Copayment Maximum Days

Allowable Values: 0 (equivalent to no maximum)

1

2

3

4

5

6

7

8

9



10

Data Source: Template field

Comments This field is optional, so blanks or zero values indicate no value

was provided

Variable Name: BeginPrimaryCareCostSharingAfterNumberOfVisits

Variable Definition: The maximum number of fully covered visits allowed, after

which primary care cost sharing will begin

Data Type: Text

Variable Label: Begin Primary Care Cost-Sharing After Number of Visits

Allowable Values: 0 (equivalent to no maximum)

1 2

3

4

5 6

7 8

9

10

Data Source: Template field

Comments: This field is optional, so blanks or zero values indicate no value

was provided

Variable Name: BeginPrimaryCareDeductibleCoinsuranceAfterNumberofCopays

Variable Definition: The maximum number of primary care visits with co-payment

allowed, after which all primary care visits will be subject to the

deductible or maximum out of pocket limits

Data Type: Text

Variable Label: Begin Primary Care Deductible Coinsurance After Number of

Copays

Allowable Values: 0 (equivalent to no maximum)

1

2

3

4

5

6

7 8

9

10

Data Source: Template field



Comments: This field is optional, blanks or zero values indicate no value

was provided

Variable Name: PlanEffectiveDate

Variable Definition: The activation date of enrollment coverage under an insurance

plan

Data Type: Text

Variable Label: Plan Effective Date

Allowable Values: Free text

Data Source: Template field

Comments: N/A

Variable Name: PlanExpirationDate

Variable Definition: The end date of plan selection for enrollment in an insurance

plan

Data Type: Text

Variable Label: Plan Expiration Date

Allowable Values: Free text

Data Source: Template field

Comments: This field is optional, so blanks or zero values indicate no value

was provided

Variable Name: OutofCountryCoverage

Variable Definition: Indicates whether out-of-country coverage is provided for

health services

Data Type: Text

Variable Label: Out of Country Coverage

Allowable Values: Yes

No

Data Source: Template field

Comments: N/A

Variable Name: OutOfCountryCoverageDescription

Variable Definition: The conditions under which out-of-country health services are

covered

Data Type: Text

Variable Label: Out of Country Coverage Description

Allowable Values: Free text

Data Source: Template field

Comments: This field is only applicable to plans that offer out-of-country

coverage

Variable Name: OutOfServiceAreaCoverage

Variable Definition: Indicates whether out-of-service-area coverage is provided

Data Type: Text



Variable Label: Out of Service Area Coverage

Allowable Values: Yes

No

Data Source: Template field

Comments: N/A

Variable Name OutOfServiceAreaCoverageDescription

Variable Definition: The conditions under which out-of-service-area health services

are covered

Data Type: Text

Variable Label: Out of Service Area Coverage Description

Allowable Values: Free text

Data Source: Template field

Comments: This field is only applicable to plans that offer out of service

area coverage

Variable Name NationalNetwork

Variable Definition: Indicates whether the insurance plan is supported by a national

network of health service provider companies

Data Type: Text

Variable Label: National Network

Allowable Values: Yes

No

Data Source: Template field

Comments: N/A

Variable Name URLForSummaryOfBenefitsCoverage

Variable Definition: The URL for the summary of benefits and coverage

Data Type: Text

Variable Label: URL for Summary of Benefits and Coverage

Allowable Values: Free text

Data Source: Template field

Comments: N/A

URLForEnrollmentPayment

Variable Name

Variable Definition: The URL for enrollment payment

Data Type: Text

Variable Label: URL for Enrollment Payment

Allowable Values: Free text

Data Source: Template field

Comments: N/A

Variable Name PlanBrochure

Variable Definition: The URL for the plan brochure

Data Type: Text



Variable Label: URL for Plan Brochure

Allowable Values: Free text

Data Source: Template field

Comments: N/A

Variable Name Formulary URL

Variable Definition: The URL for the prescription drug formulary associated with

this plan

Data Type: Text

Variable Label: Formulary URL
Allowable Values: Free text
Data Source: Template field

Comments: This field is only valid for medical plans

Variable Name PlanID

Variable Definition: Seventeen-character alpha-numeric code that identifies an

insurance plan's cost sharing reduction (CSR) variant within

HIOS

Data Type: Text

Variable Label: Plan ID (Standard Component ID with variant)

Allowable Values: Free text

Data Source: Template field

Comments: Prepopulated in template; character count includes '-'

Variable Name CSRVariationType

Variable Definition: Names of the cost-sharing reduction options offered for a

health insurance plan

Data Type: Text

Variable Label: CSR Variation Type

Allowable Values: Standard Off Exchange Plan

Standard On Exchange Plan Zero Cost Sharing Plan Variation Limited Cost Sharing Plan Variation

73% AV level Silver Plan 87% AV level Silver Plan 94% AV level Silver Plan

Data Source: Template field

Comments: Prepopulated in template

Variable Name IssuerActuarialValue

Variable Definition: The numeric actuarial value (AV) generated manually for an

insurance plan by the issuer

Data Type: Text

Variable Label: Issuer Actuarial Value

Allowable Values: Free text



Data Source: Template field

Comments: This field is only applicable to dental plans and plans with a

unique design

Variable Name AVCalculatorOutputNumber

Variable Definition: The numeric AV generated by the template's AV Calculator for

an insurance plan

Data Type: Text

Variable Label: AV Calculator Output Number

Allowable Values: Free text

Data Source: Template field

Comments: This field is only applicable to medical plans and plans that do

not have a unique design

Variable Name MedicalDrugDeductiblesIntegrated

Variable Definition: An indication of whether the insurance plan specifies that the

medical and drug deductibles are combined into one

deductible

Data Type: Text

Variable Label: Medical Drug Deductibles Integrated

Allowable Values: Yes
No

Data Source: Template field

Comments: This field is not applicable to dental plans

Variable Name MedicalDrugMaximumOutofPocketIntegrated

Variable Definition: An indication of whether the insurance plan specifies that the

medical and drug maximum out-of-pocket (MOOP) limits are

combined into one limit

Data Type: Text

Variable Label: Medical Drug Maximum Out of Pocket Integrated

Allowable Values: Free text

Data Source: Template field

Comments: This field is not applicable to dental plans

Variable Name MultipleNetworkTiers

Variable Definition: An indication of whether there are two or more in-network

tiers

Data Type: Text

Variable Label: Multiple Network Tiers

Allowable Values: Yes

No

Data Source: Template field

Comments: N/A



Variable Name FirstTierUtilization

Variable Definition: The expected percentage of utilization for the first in-network

tier

Data Type: Text

Variable Label: First Tier Utilization

Allowable Values: Free text

Data Source: Template field

Comments: N/A

Variable Name SecondTierUtilization

Variable Definition: The expected percentage of utilization for the second in-

network tier

Data Type: Text

Variable Label: Second Tier Utilization

Allowable Values: Free text

Data Source: Template field

Comments: N/A

Variable Name MEHBInnTier1IndividualMOOP

Variable Definition: The dollar amount of the tier 1 in-network individual out-of-

pocket cost limit for medical EHB benefits

Data Type: Tex

Variable Label: Maximum Out of Pocket for Medical EHB Benefits, In Network

(Tier 1), Individual

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with separate medical and

drug MOOP limits; for dental plans, this field contains the

MOOP value for dental benefits

Variable Name MEHBInnTier1FamilyMOOP

Variable Definition: The dollar amount of the tier 1 in-network family out-of-pocket

cost limit for medical EHB benefits

Data Type: Text

Variable Label: Maximum Out of Pocket for Medical EHB Benefits, In Network

(Tier 1), Family

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with separate medical and

drug MOOP limits; for dental plans, this field contains the

MOOP value for dental benefits

Variable Name MEHBInnTier2IndividualMOOP



Variable Definition: The dollar amount of the tier 2 in-network individual out-of-

pocket cost limit for medical EHB benefits

Data Type: Text

Variable Label: Maximum Out of Pocket for Medical EHB Benefits, In Network

(Tier 2), Individual

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with separate medical and

drug MOOP limits; for dental plans, this field contains the

MOOP value for dental benefits

Variable Name MEHBInnTier2FamilyMOOP

Variable Definition: The dollar amount of the tier 2 in-network family out-of-pocket

cost limit for medical EHB benefits

Data Type: Text

Variable Label: Maximum Out of Pocket for Medical EHB Benefits, In Network

(Tier 2), family

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with separate medical and

drug MOOP limits; for dental plans, this field contains the

MOOP value for dental benefits

Variable Name MEHBOutOfNetIndividualMOOP

Variable Definition: The dollar amount of the out-of-network individual out-of-

pocket cost limit for medical EHB benefits

Data Type: Text

Variable Label: Maximum Out of Pocket for Medical EHB Benefits, Out of

Network, Individual

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with separate medical and

drug MOOP limits; for dental plans, this field contains the

MOOP value for dental benefits

Variable Name MEHBOutOfNetFamilyMOOP

Variable Definition: The dollar amount of the out-of-network family out-of-pocket

cost limit for medical EHB benefits

Data Type: Text

Variable Label: Maximum Out of Pocket for Medical EHB Benefits, Out of

Network, Family

Allowable Values: \$X



Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with separate medical and

drug MOOP limits; for dental plans, this field contains the

MOOP value for dental benefits

Variable Name MEHBCombInnOonIndividualMOOP

Variable Definition: The dollar amount of the combined in-/out-of-network

individual out-of-pocket cost limit for medical EHB benefits

Data Type: Text

Variable Label: Maximum Out of Pocket for Medical EHB Benefits, Combined

In/Out of Network, Individual

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with separate medical and

drug MOOP limits; for dental plans, this field contains the

MOOP value for dental benefits

Variable Name MEHBCombInnOonFamilyMOOP

Variable Definition: The dollar amount of the combined in-/out-of-network family

out-of-pocket cost limit for medical EHB benefits

Data Type: Text

Variable Label: Maximum Out of Pocket for Medical EHB Benefits, Combined

In/Out of Network, Family

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with separate medical and

drug MOOP limits; for dental plans, this field contains the

MOOP value for dental benefits

Variable Name DEHBInnTier1IndividualMOOP

Variable Definition: The dollar amount of the tier 1 in-network individual out-of-

pocket cost limit for drug EHB benefits

Data Type: Tex

Variable Label: Maximum Out of Pocket for drug EHB Benefits, In Network

(Tier 1), Individual

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with separate medical and

drug MOOP limits; this field will be blank for dental plans

Variable Name DEHBInnTier1FamilyMOOP



Variable Definition: The dollar amount of the tier 1 in-network family out-of-pocket

cost limit for drug EHB benefits

Data Type: Text

Variable Label: Maximum Out of Pocket for Drug EHB Benefits, In Network

(Tier 1), Family

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with separate medical and

drug MOOP limits; this field will be blank for dental plans

Variable Name DEHBInnTier2IndividualMOOP

Variable Definition: The dollar amount of the tier 2 in-network individual out-of-

pocket cost limit for drug EHB benefits

Data Type: Text

Variable Label: Maximum Out of Pocket for Drug EHB Benefits, In Network

(Tier 2), Individual

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with separate medical and

drug MOOP limits; this field will be blank for dental benefits

Variable Name DEHBInnTier2FamilyMOOP

Variable Definition: The dollar amount of the tier 2 in-network family out-of-pocket

cost limit for drug EHB benefits

Data Type: Text

Variable Label: Maximum Out of Pocket for Drug EHB Benefits, In Network

(Tier 2), family

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with separate medical and

drug MOOP limits; this field will be blank for dental benefits

Variable Name DEHBOutOfNetIndividualMOOP

Variable Definition: The dollar amount of the out-of-network individual out-of-

pocket cost limit for drug EHB benefits

Data Type: Text

Variable Label: Maximum Out of Pocket for Drug EHB Benefits, Out of

Network, Individual

Allowable Values: \$X

Not Applicable

Data Source: Template field



Comments: This field is only applicable to plans with separate medical and

drug MOOP limits; this field will be blank for dental benefits

Variable Name DEHBOutOfNetFamilyMOOP

Variable Definition: The dollar amount of the out-of-network family out-of-pocket

cost limit for drug EHB benefits

Data Type: Text

Variable Label: Maximum Out of Pocket for Drug EHB Benefits, Out of

Network, Family

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with separate medical and

drug MOOP limits; this field will be blank for dental benefits

Variable Name DEHBCombInnOonIndividualMOOP

Variable Definition: The dollar amount of the combined in-/out-of-network

individual out-of-pocket cost limit for drug EHB benefits

Data Type: Text

Variable Label: Maximum Out of Pocket for Drug EHB Benefits, Combined

In/Out of Network, Individual

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with separate medical and

drug MOOP limits; this field will be blank for dental benefits

Variable Name DEHBCombInnOonFamilyMOOP

Variable Definition: The dollar amount of the combined in-/out-of-network family

out-of-pocket cost limit for drug EHB benefits

Data Type: Text

Variable Label: Maximum Out of Pocket for Drug EHB Benefits, Combined

In/Out of Network, Family

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with separate medical and

drug MOOP limits; this field will be blank for dental benefits

Variable Name TEHBInnTier1IndividualMOOP

Variable Definition: The dollar amount of the tier 1 in-network individual out-of-

pocket cost limit for medical and drug EHB benefits

Data Type: Text

Variable Label: Maximum Out of Pocket for Medical and Drug EHB Benefits, In

Network (Tier 1), Individual



Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with combined medical and

drug MOOP limits; for dental plans, this field will be blank

Variable Name TEHBInnTier1FamilyMOOP

Variable Definition: The dollar amount of the tier 1 in-network family out-of-pocket

cost limit for medical and drug EHB benefits

Data Type: Text

Variable Label: Maximum Out of Pocket for Medical and Drug EHB Benefits, In

Network (Tier 1), Family

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with combined medical and

drug MOOP limits; for dental plans, this field will be blank

Variable Name TEHBInnTier2IndividualMOOP

Variable Definition: The dollar amount of the tier 2 in-network individual out-of-

pocket cost limit for medical and drug EHB benefits

Data Type: Tex

Variable Label: Maximum Out of Pocket for Medical and Drug EHB Benefits, In

Network (Tier 2), Individual

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with multiple in network

tiers and combined medical and drug MOOP limits; for dental

plans, this field will be blank

Variable Name TEHBInnTier2FamilyMOOP

Variable Definition: The dollar amount of the tier 2 in-network family out-of-pocket

cost limit for medical and drug EHB benefits

Data Type: Text

Variable Label: Maximum Out of Pocket for Medical and Drug EHB Benefits, In

Network (Tier 1), family

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with multiple in network

tiers and combined medical and drug MOOP limits; for dental

plans, this field will be blank

Variable Name TEHBOutOfNetIndividualMOOP



Variable Definition: The dollar amount of the out-of-network individual out-of-

pocket cost limit for medical and drug EHB benefits

Data Type: Text

Variable Label: Maximum Out of Pocket for Medical and Drug EHB Benefits,

Out of Network, Individual

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with combined medical and

drug MOOP limits; for dental plans, this field will be blank

Variable Name TEHBOutOfNetFamilyMOOP

Variable Definition: The dollar amount of the out-of-network family out-of-pocket

cost limit for medical and drug EHB benefits

Data Type: Text

Variable Label: Maximum Out of Pocket for Medical and Drug EHB Benefits,

Out of Network, Family

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with combined medical and

drug MOOP limits; for dental plans, this field will be blank

Variable Name TEHBCombInnOonIndividualMOOP

Variable Definition: The dollar amount of the combined in-/out-of-network

individual out-of-pocket cost limit for medical and drug EHB

benefits

Data Type: Text

Variable Label: Maximum Out of Pocket for Medical and Drug EHB Benefits,

Combined In/Out of Network, Individual

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with combined medical and

drug MOOP limits; for dental plans, this field will be blank

Variable Name TEHBCombInnOonFamilyMOOP

Variable Definition: The dollar amount of the combined in-/out-of-network family

out-of-pocket cost limit for medical and drug EHB benefits

Data Type: Text

Variable Label: Maximum Out of Pocket for Medical and Drug EHB Benefits,

Combined In/Out of Network, Family

Allowable Values: \$X

Not Applicable

Data Source: Template field



Comments: This field is only applicable to plans with combined medical and

drug MOOP limits; for dental plans, this field will be blank

Variable Name MEHBDedInnTier1Individual

Variable Definition: The dollar amount of the tier 1 in-network individual

deductible for medical EHB benefits

Data Type: Text

Variable Label: Medical EHB Deductible, In Network (Tier 1), Individual

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with separate medical and

drug deductibles; for dental plans, this field contains the

deductible for dental benefits

Variable Name MEHBDedInnTier1Family

Variable Definition: The dollar amount of the tier 1 in-network family deductible

for medical EHB benefits

Data Type: Text

Variable Label: Medical EHB Deductible, In Network (Tier 1), Family

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with separate medical and

drug deductibles; for dental plans, this field contains the

deductible for dental benefits

Variable Name MEHBDedInnTier1Coinsurance

Variable Definition: The percentage sued for the tier 1 in-network coinsurance for

medical EHB benefits, unless a different coinsurance is listed

for a specific benefit.

Data Type: Text

Variable Label: Medical EHB Deductible, In Network (Tier 1), Default

Coinsurance

Allowable Values: Free text

Data Source: Template field

Comments: This field is only applicable to plans with separate medical and

drug deductibles; this field will be blank for dental plans

Variable Name MEHBDedInnTier2Individual

Variable Definition: The dollar amount of the tier 2 in-network individual

deductible for medical EHB benefits

Data Type: Text

Variable Label: Medical EHB Deductible, In Network (Tier 2), Individual

Allowable Values: \$X



Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with multiple in-network

tiers and separate medical and drug deductibles; for dental plans, this field contains the deductible for dental benefits

Variable Name MEHBDedInnTier2Family

Variable Definition: The dollar amount of the tier 2 in-network family deductible

for medical EHB benefits

Data Type: Text

Variable Label: Medical EHB Deductible, In Network (Tier 2), Family

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with multiple in-network

tiers and separate medical and drug deductibles; for dental plans, this field contains the deductible for dental benefits

Variable Name MEHBDedInnTier2Coinsurance

Variable Definition: The percentage used for the tier 2 in-network coinsurance for

medical EHB benefits, unless a different coinsurance is listed

for a specific benefit

Data Type: Text

Variable Label: Medical EHB Deductible, In Network (Tier 2), Default

Coinsurance

Allowable Values: Free text

Data Source: Template field

Comments: This field is only applicable to plans with multiple in network

tiers and separate medical and drug deductibles; this field will

be blank for dental plans

Variable Name MEHBDedOutOfNetIndividual

Variable Definition: The dollar amount of the out-of-network individual deductible

for medical EHB benefits

Data Type: Text

Variable Label: Medical EHB Deductible, Out of Network, Individual

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with separate medical and

drug deductibles; for dental plans, this field contains the

deductible for dental benefits

Variable Name MEHBDedOutOfNetFamily



Variable Definition: The dollar amount of the out-of-network family deductible for

medical EHB benefits

Data Type: Text

Variable Label: Medical EHB Deductible, Out of Network, Family

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with separate medical and

drug deductibles; for dental plans, this field contains the

deductible for dental benefits

Variable Name MEHBDedCombInnOonIndividual

Variable Definition: The dollar amount of the combined in-/out-of-network

individual deductible for medical EHB benefits

Data Type: Text

Variable Label: Medical EHB Deductible, Combined In/Out of Network,

Individual

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with separate medical and

drug deductibles; for dental plans, this field contains the

deductible for dental benefits

Variable Name MEHBDedCombInnOonFamily

Variable Definition: The dollar amount of the combined in-/out-of-network family

deductible for medical EHB benefits

Data Type: Text

Variable Label: Medical EHB Deductible, Combined In/Out of Network, Family

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with separate medical and

drug deductibles; for dental plans, this field contains the

deductible for dental benefits

Variable Name DEHBDedInnTier1Individual

Variable Definition: The dollar amount of the tier 1 in-network individual

deductible for drug EHB benefits

Data Type: Text

Variable Label: Drug EHB Deductible, In Network (Tier 1), Individual

Allowable Values: \$>

Not Applicable

Data Source: Template field



Comments: This field is only applicable to plans with separate medical and

drug deductibles; for dental plans, this field contains the

deductible for dental benefits

Variable Name DEHBDedInnTier1Family

Variable Definition: The dollar amount of the tier 1 in-network family deductible

for drug EHB benefits

Data Type: Text

Variable Label: Drug EHB Deductible, In Network (Tier 1), Family

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with separate medical and

drug deductibles; for dental plans, this field contains the

deductible for dental benefits

Variable Name DEHBDedInnTier1Coinsurance

Variable Definition: The percentage used for the tier 1 in-network coinsurance for

drug EHB benefits, unless a different coinsurance is listed for a

specific benefit

Data Type: Text

Variable Label: Drug EHB Deductible, In Network (Tier 1), Default Coinsurance

Allowable Values: Free text

Data Source: Template field

Comments: This field is only applicable to plans with separate medical and

drug deductibles; this field will be blank for dental plans

Variable Name DEHBDedInnTier2Individual

Variable Definition: The dollar amount of the tier 2 in-network individual

deductible for drug EHB benefits

Data Type: Text

Variable Label: Drug EHB Deductible, In Network (Tier 2), Individual

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with multiple in-network

tiers and separate medical and drug deductibles; for dental

plans, this field will be blank for dental benefits

Variable Name DEHBDedInnTier2Family

Variable Definition: The dollar amount of the tier 2 in-network family deductible

for drug EHB benefits

Data Type: Text

Variable Label: Drug EHB Deductible, In Network (Tier 2), Family

Allowable Values: \$X



Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with multiple in-network

tiers and separate medical and drug deductibles; for dental

plans, this field will be blank for dental benefits

Variable Name DEHBDedInnTier2Coinsurance

Variable Definition: The percentage used for the tier 2 in-network coinsurance for

drug EHB benefits, unless a different coinsurance is listed for a

specific benefit

Data Type: Text

Variable Label: Drug EHB Deductible, In Network (Tier 2), Default Coinsurance

Allowable Values: Free text

Data Source: Template field

Comments: This field is only applicable to plans with multiple in-network

tiers and separate medical and drug deductibles; this field will

be blank for dental plans

Variable Name DEHBDedOutOfNetIndividual

Variable Definition: The dollar amount of the out-of-network individual deductible

for drug EHB benefits

Data Type: Text

Variable Label: Drug EHB Deductible, Out of Network, Individual

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with separate medical and

drug deductibles; this field will be blank for dental plans

Variable Name DEHBDedOutOfNetFamily

Variable Definition: The dollar amount of the out-of-network family deductible for

drug EHB benefits

Data Type: Tex

Variable Label: Drug EHB Deductible, Out of Network, Family

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with separate medical and

drug deductibles; this field will be blank for dental plans

Variable Name DEHBDedCombInnOonIndividual

Variable Definition: The dollar amount of the combined in-/out-of-network

individual deductible for drug EHB benefits

Data Type: Tex

Variable Label: Drug EHB Deductible, Combined In/Out of Network, Individual



Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with separate medical and

drug deductibles; for dental plans, this field will be blank.

Variable Name DEHBDedCombInnOonFamily

Variable Definition: The dollar amount of the combined in-/out-of-network family

deductible for drug EHB benefits

Data Type: Text

Variable Label: Drug EHB Deductible, Combined In/Out of Network, Family

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with separate medical and

drug deductibles; for dental plans, this field will be blank

Variable Name TEHBDedInnTier1Individual

Variable Definition: The dollar amount of the tier 1 in-network individual

deductible for medical and drug EHB benefits

Data Type: Text

Variable Label: Medical and Drug EHB Deductible, In Network (Tier 1),

Individual

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with combined medical and

drug deductibles; for dental plans, this field will be blank

Variable Name TEHBDedInnTier1Family

Variable Definition: The dollar amount of the tier 1 in-network family deductible

for medical and drug EHB benefits

Data Type: Tex

Variable Label: Medical and Drug EHB Deductible, In Network (Tier 1), Family

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with combined medical and

drug deductibles; for dental plans, this field will be blank

Variable Name TEHBDedInnTier1Coinsurance

Variable Definition: The percentage used for the tier 1 in-network coinsurance for

medical and drug EHB benefits, unless a different coinsurance

is listed for a specific benefit.

Data Type: Text



Variable Label: Medical and Drug EHB Deductible, In Network (Tier 1), Default

Coinsurance

Allowable Values: Free text
Data Source: Template field

Comments: This field is only applicable to plans with combined medical and

drug deductibles; this field will be blank for dental plans

Variable Name TEHBDedInnTier2Individual

Variable Definition: The dollar amount of the tier 2 in-network individual

deductible for medical and drug EHB benefits

Data Type: Text

Variable Label: Medical and Drug EHB Deductible, In Network (Tier 2),

Individual

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with multiple in-network

tiers and separate medical and drug deductibles; for dental

plans, this field will be blank for dental benefits

Variable Name MEHBDedInnTier2Family

Variable Definition: The dollar amount of the tier 2 in-network family deductible

for medical EHB benefits

Data Type: Text

Variable Label: Medical EHB Deductible, In Network (Tier 2), Family

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with multiple in-network

tiers and combined medical and drug deductibles; for dental

plans, this field will be blank

Variable Name TEHBDedInnTier2Coinsurance

Variable Definition: The percentage used for the tier 2 in-network coinsurance for

medical and drug EHB benefits, unless a different coinsurance

is listed for a specific benefit

Data Type: Text

Variable Label: Medical and Drug EHB Deductible, In Network (Tier 2), Default

Coinsurance

Allowable Values: Free text

Data Source: Template field

Comments: This field is only applicable to plans with multiple in-network

tiers and combined medical and drug deductibles; this field will

be blank for dental plans



Variable Name TEHBDedOutOfNetIndividual

Variable Definition: The dollar amount of the out-of-network individual deductible

for medical and drug EHB benefits

Data Type: Text

Variable Label: Medical EHB Deductible, Out of Network, Individual

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with combined medical and

drug deductibles; for dental plans, this field will be blank

Variable Name TEHBDedOutOfNetFamily

Variable Definition: The dollar amount of the out-of-network family deductible for

medical and drug EHB benefits

Data Type: Text

Variable Label: Medical and Drug EHB Deductible, Out of Network, Family

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with combined medical and

drug deductibles; for dental plans, this field will be blank

Variable Name TEHBDedCombInnOonIndividual

Variable Definition: The dollar amount of the combined in-/out-of-network

individual deductible for medical and drug EHB benefits

Data Type: Text

Variable Label: Medical and Drug EHB Deductible, Combined In/Out of

Network, Individual

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with combined medical and

drug deductibles; for dental plans, this field will be blank

Variable Name TEHBDedCombInnOonFamily

Variable Definition: The dollar amount of the combined in-/out-of-network family

deductible for medical and drug EHB benefits

Data Type: Text

Variable Label: Medical and Drug EHB Deductible, Combined In/Out of

Network, Family

Allowable Values: \$X

Not Applicable

Data Source: Template field

Comments: This field is only applicable to plans with combined medical and

drug deductibles; for dental plans, this field will be blank



Variable Name SBCHavingaBabyDeductible

Variable Definition: The dollar amount of the deductible for the sample Summary

of Benefits & Coverage (SBC) scenario of having a baby

Data Type: Text

Variable Label: SBC Scenario, having a Baby, Deductible

Allowable Values: Free Text

Data Source: Template field

Comments: This field is optional; blanks indicate no value was provided;

this field is not applicable to dental plans

Variable Name SBCHavingaBabyCopayment

Variable Definition: The dollar amount of the copayment for the sample SBC

scenario of having a baby

Data Type: Text

Variable Label: SBC Scenario, having a Baby, Copayment

Allowable Values: Free Text
Data Source: Template field

Comments: This field is optional; blanks indicate no value was provided;

this field is not applicable to dental plans

Variable Name SBCHavingaBabyCoinsurance

Variable Definition: The dollar amount of the coinsurance for the sample SBC

scenario of having a baby

Data Type: Text

Variable Label: SBC Scenario, having a Baby, Coinsurance

Allowable Values: Free Text

Data Source: Template field

Comments: This field is optional; blanks indicate no value was provided;

this field is not applicable to dental plans

Variable Name SBCHavingaBabyLimit

Variable Definition: The dollar amount of the benefits limit for the sample SBC

scenario of having a baby

Data Type: Text

Variable Label: SBC Scenario, having a Baby, Limit

Allowable Values: Free Text

Data Source: Template field

Comments: This field is optional; blanks indicate no value was provided;

this field is not applicable to dental plans

Variable Name SBCHavingDiabetesDeductible

Variable Definition: The dollar amount of the deductible for the sample SBC

scenario of having diabetes

Data Type: Text



Variable Label: SBC Scenario, having Diabetes, Deductible

Allowable Values: Free Text

Data Source: Template field

Comments: This field is optional; blanks indicate no value was provided;

this field is not applicable to dental plans

Variable Name SBCHavingDiabetesCopayment

Variable Definition: The dollar amount of the copayment for the sample SBC

scenario of having diabetes

Data Type: Text

Variable Label: SBC Scenario, having Diabetes, Copayment

Allowable Values: Free Text

Data Source: Template field

Comments: This field is optional; blanks indicate no value was provided;

this field is not applicable to dental plans

Variable Name SBCHavingDiabetesCoinsurance

Variable Definition: The dollar amount of the coinsurance for the sample SBC

scenario of having diabetes

Data Type: Text

Variable Label: SBC Scenario, having Diabetes, Coinsurance

Allowable Values: Free Text

Data Source: Template field

Comments: This field is optional; blanks indicate no value was provided;

this field is not applicable to dental plans

Variable Name SBCHavingDiabetesLimit

Variable Definition: The dollar amount of the benefit limit for the sample SBC

scenario of having diabetes

Data Type: Text

Variable Label: SBC Scenario, having Diabetes, Limit

Allowable Values: Free Text
Data Source: Template field

Comments: This field is optional; blanks indicate no value was provided;

this field is not applicable to dental plans