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 2024 Business Rules PUF

Overview of PY 2024 Business Rules 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 Business Rules PUF (BR-PUF) is one of the six files that make up the SBE PUF. The BR-PUF contains plan level data on application of rates, such as allowed relationships (e.g., spouse, dependents) and tobacco use. These data originate from the Business Rules 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 BR-PUF file for each SBE. Each record relates to a set of rules for the application of rates for one plan. The BR-PUF is available for SBEs for plan year (PY) 2024.

Variable Attributes

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:	2024
Data Source:	System-generated field
Comments:	N/A
Variable Name (PUF Header):	stateCode (STATE CODE)
Variable Definition:	Two-character state abbreviation indicating the state where the plan is offered
Data Type:	Text
Variable Label:	State Code

Field	Content
Allowable Values:	All state abbreviations for those states that operate SBEs
Data Source:	System-generated field
Comments:	N/A
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
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
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.
Variable Name (PUF Header):	ImportDate (IMPORT DATE)
Variable Definition:	Date of the Data Import
Data Type:	Date/Time

Field	Content
Variable Label:	Import Date
Allowable Values:	Free text
Data Source:	System-generated field
Comments:	N/A
Variable Name (PUF Header):	TIN (TIN)
Variable Definition:	Tax ID Number of issuer
Data Type:	Text
Variable Label:	Tax Identification Number
Allowable Values:	Free text
Data Source:	Template field
Comments:	Values for this field are only available for the 2014 through 2020 datasets.
Variable Name (PUF Header):	productId (PRODUCT ID)
Variable Definition:	Ten-character alpha-numeric code that identifies an insurance product within HIOS
Data Type:	Text
Variable Label:	Product ID
Allowable Values:	Free text
Data Source:	Template field
Comments:	N/A
Variable Name (PUF Header):	StandardComponentID (STANDARD COMPONENT ID)
Variable Definition:	Fourteen-character alpha-numeric code that identifies an insurance plan within HIOS. The Standard Component ID is made up of the following: • A five-digit Issuer ID (HIOS) • Two-character State ID • Three-digit Product Number • Four-digit Standard Component Number
Data Type:	Text
Variable Label:	Standard Component ID
Allowable Values:	Free text
Data Source:	Template field
Comments:	N/A

Field	Content
Variable Name (PUF Header):	EnrolleeContractRateDeterminationRule (ENROLLEE CONTRACT RATE DETERMINATION RULE)
Variable Definition:	Description of enrollee contract rule for determining rates
Data Type:	Text
Variable Label:	Enrollee Contract Rate Determination Rule
Allowable Values:	"There are rates specifically for couples and for families (not just addition of individual rates)" "A different rate (specifically for parties of two or more) for each enrollee is added together"
Data Source:	Template Field
Comments:	This field is only available for the 2014 through 2020 datasets
Variable Name (PUF Header):	TwoParentFamilyMaxDependentsRule (TWO PARENT FAMILY MAX DEPENDENTS RULE)
Variable Definition:	The maximum number of dependents used to rate a policy in a two-parent family
Data Type:	Text
Variable Label:	Two Parent Family Max Dependents Rule
Allowable Values:	• 1 • 2 • 3 or more
Data Source:	Template Field
Comments:	This field is only available for the 2014 through 2020 datasets
Variable Name (PUF Header):	SingleParentFamilyMaxDependentsRule (SINGLE PARENT FAMILY MAX DEPENDENTS RULE)
Variable Definition:	The maximum number of dependents used to rate a policy in a single parent family
Data Type:	Text
Variable Label:	Single Parent Family Max Dependents Rule
Allowable Values:	• 1 • 2 • 3 or more
Data Source:	Template Field
Comments:	This field is only available for the 2014 through 2020 datasets
Variable Name (PUF Header):	DependentMaximumAgeRule (DEPENDENT MAX AGE RULE)

Field	Content
Variable Definition:	Integer value for the maximum age for which an insurance plan could be issued for a child, if applicable
Data Type:	Text
Variable Label:	Dependent Maximum Age Rule
Allowable Values:	Number representing age Not applicable
Data Source:	Template Field
Comments:	This field is only available for the 2014 through 2020 datasets.
Variable Name (PUF Header):	ChildrenOnlyContractMaxChildrenRule (CHILDREN ONLY CONTACT MAX CHILDREN RULE)
Variable Definition:	The maximum number of children used to rate a child-only policy
Data Type:	Text
Variable Label:	Children Only Contact Max Children Rule
Allowable Values:	• 1 • 2 • 3 or more
Data Source:	Template field
Comments:	This field is only available for the 2014 through 2020 datasets
Variable Name (PUF Header):	DomesticPartnerAsSpouseIndicator (DOMESTIC PARTNER AS SPOUSE INDICATOR)
Variable Definition:	Categorical indicator for whether a domestic partner is treated the same as secondary subscribers
Data Type:	Text
Variable Label:	Domestic Partner as Spouse Indicator
Allowable Values:	• Yes • No
Data Source:	Template Field
Comments:	This field is only available for the 2014 through 2020 datasets
Variable Name (PUF Header):	SameSexPartnerAsSpouseIndicator (SAME SEX PARTNER AS SPOUSE INDICATOR)
Variable Definition:	Categorical indicator for whether a same sex partner is treated the same as secondary subscribers
Data Type:	Text

Field	Content
Variable Label:	Same Sex Partner as Spouse Indicator
Allowable Values:	• Yes • No
Data Source:	Template Field
Comments:	This field is only available for the 2014 through 2020 datasets
Variable Name (PUF Header):	AgeDeterminationRule (AGE DETERMINATION RULE)
Variable Definition:	Categorical indicator for the method used to determine the person's age at the time of an application
Data Type:	Text
Variable Label:	Age Determination Rule
Allowable Values:	• "Age on effective date" • "Age on January 1st of the effective date year" • "Age on insurance date (age on birthday nearest the effective date)" • "Age on January 1st or July 1st"
Data Source:	Template Field
Comments:	N/A
Variable Name (PUF Header):	MinimumTobaccoFreeMonthsRule (MINIMUM TOBACCO FREE MONTHS RULE)
Variable Definition:	Integer value for the number of tobacco-free months considered when qualifying an enrollee for the non-tobacco insurance rate, if applicable
Data Type:	Text
Variable Label:	Minimum Tobacco Free Months Rule
Allowable Values:	Number representing months of no tobacco use Not applicable
Data Source:	Template field
Comments:	N/A
Variable Name (PUF Header):	cohabitationRuleRequired (COHABITATION RULE REQUIRED)
Variable Definition:	Indicates if cohabitation is required for the Cohabitation Rule Code
Data Type:	Text
Variable Label:	Cohabitation Rule (Required)
Allowable Values:	• Yes • No

Field	Content
Data Source:	Template field
Comments:	N/A
Variable Name (PUF Header):	cohabitationRuleCode (COHABITATION RULE CODE)
Variable Definition:	Identifies which family relationships are allowed for enrollees.
Data Type:	Text
Variable Label:	Cohabitation Rule (Code)
Allowable Values:	- Adopted Child (This value is only available for the 2014 through 2020 datasets.) - Annultant (This value is only available for the 2014 through 2020 datasets.) - Brother or sister - Brother-in-law or sister-in-law (This value is only available for the 2014 through 2020 datasets.) - Child - Collateral Dependent - Court Appointed Guardian (This value is only available for the 2014 through 2020 datasets.) - Cousin (This value is only available for the 2014 through 2020 datasets.) - Dependent on a Minor Dependent (This value is only available for the 2014 through 2020 datasets.) - Ex-spouse - Father or Mother (This value is only available for the 2014 through 2020 datasets.) - Foster Child - Grandfather or Grandmother (This value is only available for the 2014 through 2020 datasets.) - Grandson or Granddaughter - Guardian (This value is only available for the 2014 through 2020 datasets.) - Life Partner - Mother-in-law or father-in law (This value is only available for the 2014 through 2020 datasets.) - Nephew or Niece - Other Relationship - Other Relative - Self - Son-in-law or daughter-in-law (This value is only available for the 2014 through 2020 datasets.) - Sponsored dependent (This value is only available for the 2014 through 2020 datasets.) - Spouse - Stepparent (This value is only available for the 2014 through 2020 datasets.)

Field	Content
	• Stepson or stepdaughter • Trustee (This value is only available for the 2014 through 2020 datasets.) • Uncle or Aunt (This value is only available for the 2014 through 2020 datasets.) • Ward
Data Source:	Template field
Comments:	Only relationships allowed by issuer are listed; field may be truncated at 256 characters if exported to Excel or Access.
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:	• Individual • SHOP (Small Group)
Data Source:	Template Field
Comments:	Blank for HIOS data (does not apply); The information is available in the Plans, Service Areas Network templates from PY 2022 through PY 2024.
Variable Name (PUF Header):	DentalOnlyPlan (DENTAL ONLY PLAN)
Variable Definition:	Categorical indicator that the plan is a stand-alone dental plan
Data Type:	Text
Variable Label:	Dental-Only Plan Indicator
Allowable Values:	Yes, No
Data Source:	Template field
Comments:	Blank for HIOS data (does not apply); The information is available in the Plans, Service Areas Network templates for PY 2022 through PY 2024.
Variable Name (PUF Header):	medicalOrDentalRule (MEDICAL OR DENTAL RULE)
Variable Definition:	Categorical value defining whether the plan fits the Medical or Dental rules
Data Type:	Text
Variable Label:	MEDICAL OR DENTAL RULE
Allowable Values:	MEDICAL, DENTAL
Data Source:	Template field

Field	Content
Comments:	This field is only available for the PY 2021 through PY 2024 datasets.
Variable Name (PUF Header):	maxChildrenInPolicy (MAX CHILDREN IN POLICY)
Variable Definition:	Value defining the maximum number of rated underage dependents on this policy
Data Type:	Text
Variable Label:	MAX CHILDREN IN POLICY
Allowable Values:	1, 2, 3, Not Applicable
Data Source:	Template field
Comments:	This field is only available for the PY 2021 through PY 2024 datasets.