CMS Center for Consumer Information & Insurance Oversight (CCIIO), Health Insurance Marketplace Public Use Files (Marketplace PUF) Data Dictionary for Business Rules PUF

1. Overview of the Business Rules PUF

The Centers for Medicare & Medicaid Services (CMS) Center for Consumer Information & Insurance Oversight (CCIIO) is releasing the Marketplace PUF in order to improve transparency and increase access to the Marketplace data. The Marketplace PUF includes data on Qualified Health Plans (QHPs) and Stand-alone Dental Plans (SADPs) offered in states with Federally-facilitated Marketplaces (FFM), which include states with State Partnership Marketplaces (SPM), Federally-facilitated Small Business Health Options Programs (FF-SHOP) and State-based Marketplaces (SBM) that rely on the federal information technology platform for QHP eligibility and enrollment functionality. The Marketplace PUF also includes data on Multi State Plans (MSPs). The Marketplace PUF does not include data from SBMs that do not rely on the federal platform for QHP eligibility and enrollment functionality.

The Business Rules PUF (BR-PUF) is one of the seven files that make up the Marketplace PUF. The BR-PUF contains plan-level data on the application of rates, such as allowed relationships (e.g., spouse, dependents) and tobacco use. These data either 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, or were generated by CCIIO for use in data processing (i.e., system-generated).

This data dictionary describes the variables contained in the BR-PUF. Each record relates to a set of rules for the application of rates for one plan. The BR-PUF is available for plan year 2014, plan year 2015, and 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:	2014
	2015
	2016
Data Source:	System-generated field
Field Name from Data Source:	Business Year
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 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:	N/A

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
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
Allowable Values:	Free Text
Data Source:	Template field
Field Name from Data Source:	HIOS Issuer ID
Comments:	Equal to IssuerId field

Variable Name:	TIN
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:	TIN
Comments:	N/A

Variable Name:	ProductId
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
Field Name from Data Source:	Product ID
Comments:	N/A

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

Variable Name:	EnrolleeContractRateDeterminationRule
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
Field Name from Data Source:	How are rates for contracts covering two or more enrollees calculated?
Comments:	N/A

Variable Name:	TwoParentFamilyMaxDependentsRule
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
Field Name from Data Source:	What are the maximum number of under age (under 21) dependents used to quote a two parent family?
Comments:	N/A

Variable Name:	SingleParentFamilyMaxDependentsRule
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
Field Name from Data Source:	What are the maximum number of under age (under 21) dependents used to quote a single parent family?
Comments:	N/A

Variable Name:	DependentMaximumAgRule
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
Field Name from Data Source:	Is there a maximum age for a dependent?

Comments:	N/A

Variable Name:	ChildrenOnlyContractMaxChildrenRule
Variable Definition:	The maximum number of children used to rate a child-only policy
Data Type:	Text
Variable Label:	Children Only Contract Max Children Rule
Allowable Values:	1
	2
	3 or more
Data Source:	Template field
Field Name from Data Source:	What are the maximum number of children used to quote a children-only contract?
Comments:	N/A

Variable Name:	DomesticPartnerAsSpouseIndicator
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
Field Name from Data Source:	Are domestic partners treated the same as secondary subscribers?
Comments:	N/A

Variable Name:	SameSexPartnerAsSpouseIndicator
Variable Definition:	Categorical indicator for whether a same sex partner is treated the same as secondary subscribers
Data Type:	Text
Variable Label:	Same Sex Partner As Spouse Indicator
Allowable Values:	Yes
	No
Data Source:	Template field
Field Name from Data Source:	Are same-sex partners treated the same as secondary subscribers?
Comments:	N/A

Variable Name:	AgeDeterminationRule
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
Field Name from Data Source:	How is age determined for rating and eligibility purposes?
Comments:	N/A

Variable Name:	MinimumTobaccoFreeMonthsRule
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
Field Name from Data Source:	How is tobacco status determined for subscribers and dependents?
Comments:	N/A

Variable Name:	CohabitationRule
Variable Definition:	Categorical indicator that identifies which family relationships are allowed for enrollees and whether cohabitation is required
Data Type:	Text
Variable Label:	Cohabitation Rule

Allowable Values:	Spouse, Yes/No
	Father or Mother, Yes/No
	Grandfather or Grandmother, Yes/No
	Grandson or Granddaughter, Yes/No
	Uncle or Aunt, Yes/No
	Nephew or Niece, Yes/No
	Cousin, Yes/No
	Adopted Child, Yes/No
	Foster Child, Yes/No
	Son-in-law or daughter-in-law, Yes/No
	Brother-in-law or sister-in-law, Yes/No
	Mother-in-law or father-in law, Yes/No
	Brother or sister, Yes/No
	Ward, Yes/No
	Stepparent, Yes/No
	Stepson or stepdaughter, Yes/No
	Self, Yes/No
	Child, Yes/No
	Sponsored dependent, Yes/No
	Dependent on a Minor Dependent, Yes/No
	Ex-spouse, Yes/No
	Guardian, Yes/No
	Court Appointed Guardian, Yes/No
	Collateral Dependent, Yes/No
	Life Partner, Yes/No
	Annultant, Yes/No
	Trustee, Yes/No
	Other Relationship, Yes/No
	Other Relative, Yes/No
Data Source:	Template field
Field Name from Data Source:	What relationships between primary and dependent are allowed, and is the dependent required to live in the same household as the primary subscriber?
Comments:	Only relationships allowed by issuer are listed, followed by Yes or No to indicate cohabitation requirement; field may be truncated at 256 characters if exported to Excel or Access

Variable Name:	RowNumber
Variable Definition:	Integer value for template row number associated with this data record
Data Type:	Text
Variable Label:	Row Number
Allowable Values:	Free Text
Data Source:	System-generated field
Field Name from Data Source:	Row Number

Comments:	Unavailable for some templates

Variable Name:	MarketCoverage
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:	System-generated field
Field Name from Data Source:	Market Coverage
Comments:	Blank for HIOS data (does not apply)

Variable Name:	DentalOnlyPlan
Variable Definition:	Categorical indicator that plan is a stand-alone dental plan
Data Type:	Text
Variable Label:	Dental-Only Plan Indicator
Allowable Values:	Yes
	No
Data Source:	System-generated field
Field Name from Data Source:	Dental-Only Plan Indicator
Comments:	Blank for HIOS data (does not apply)