



## CMS Center for Consumer Information & Insurance Oversight (CCIIO), Health Insurance Marketplace Public Use Files (Marketplace PUFs) 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 PUFs in order to improve transparency and increase access to the Marketplace data. The Marketplace PUFs include 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 that rely on the federal information technology platform for QHP eligibility and enrollment functionality (SBM-FP). The Marketplace PUFs also include data on Multi State Plans (MSPs). The Marketplace PUFs do 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 files that make up the Marketplace PUFs. The BRPUF 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, plan year 2016, and plan year 2017.

### 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
<i>Data Source:</i>	System-generated field
<i>Field Name from Data Source:</i>	Business Year
<i>Comments:</i>	N/A

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<i>Variable Name:</i>	StateCode
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*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

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*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

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*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

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*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.

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*Variable Name:* ImportDate

*Variable Definition:* Date of data import

*Data Type:* Date/Time

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*Variable Label:* Import Date  
*Allowable Values:* Free Text  
*Data Source:* System-generated field  
*Field Name from Data Source:* Import Date  
*Comments:* N/A

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*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. This field is only available for the 2014, 2015, and 2016 datasets.

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*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

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*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

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*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

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*Field Name from Data Source:* Plan ID (Standard Component)  
*Comments:* N/A

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*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

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*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

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*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

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*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

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*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

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*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

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*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

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*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

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*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

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*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

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*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

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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:*

*Field Name from Data Source:*

Template field

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:*

*Variable Definition:*

*Data Type:*

*Variable Label:*

*Allowable Values:*

RowNumber

Integer value for template row number associated with this data record

Text

Row Number

Free Text



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*Data Source:* System-generated field  
*Field Name from Data Source:* Row Number  
*Comments:* Unavailable for some templates. This field is only available for the 2014, 2015, and 2016 datasets.

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*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)

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*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)

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