

CMS Center for Consumer Information & Insurance Oversight (CCIIO), Health Insurance Exchange Public Use Files (Exchange 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) 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 (FFEs) including states performing plan management functions, and State-based Exchanges that rely on the federal information technology platform for QHP eligibility and enrollment (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.

The Business Rules PUF (BR-PUF) is one of the files that comprise the Exchange PUFs. The BR-PUF contains plan-level data on rating business rules, such as maximum age for a dependent and allowed dependent relationships. These data originate from an issuer’s Business Rules template of the QHP Application (i.e., template field), 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 reports business rules that modify the rates of a plan. The BR-PUF is available for plan years 2014 through 2022.

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, 2019, 2020, 2021, 2022
<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
<i>Data Type:</i>	Text
<i>Variable Label:</i>	State Code
<i>Allowable Values:</i>	All 50 state abbreviations + 9 territory abbreviations
<i>Data Source:</i>	System-generated field
<i>Field Name from Data Source:</i>	State Code
<i>Comments:</i>	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 through 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
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



The Center for Consumer Information & Insurance Oversight
Business Rules Public Use File Data Dictionary

Data Source: Template field
Field Name from Data Source: HIOS Issuer ID
Comments: This field is only available for the 2014 through 2016 datasets.

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: This field is only available for the 2014 through 2020 datasets.

Variable Name: MedicalDentalBoth
Variable Definition: Categorical indicator that indicates the type of plans the issuer offers
Data Type: Text
Variable Label: Medical Dental Both
Allowable Values: Medical
Dental
Both
Data Source: Template field
Field Name from Data Source: Medical, Dental, or Both?
Comments: This field is only available for the 2021 and 2022 datasets.

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: MedicalDentalIndicator
Variable Definition: Categorical indicator that indicates if an issuer, product, or plan level rule is medical or dental
Data Type: Text
Variable Label: Medical Dental Indicator
Allowable Values: Medical
 Dental
Data Source: Template field
Field Name from Data Source: Medical or Dental Rule?
Comments: This field is only available for the 2021 and 2022 datasets.

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: This field is only available for the 2014 through 2020 datasets.

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: This field is only available for the 2014 through 2020 datasets.

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: This field is only available for the 2014 through 2020 datasets.

Variable Name: MaximumUnderageDependent

Variable Definition: The maximum number of rated underage dependents on a policy

Data Type: Text

Variable Label: Maximum Underage Dependent

Allowable Values: 1
2
3
Not Applicable (This value is only available for the 2021 and 2022 datasets.)

Data Source: Template field

Field Name from Data Source: What is the maximum number of rated underage dependents on this policy?

Comments: This field is only available for the 2021 and 2022 datasets.

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: This field is only available for the 2014 through 2020 datasets.

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: This field is only available for the 2014 through 2020 datasets.

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: This field is only available for the 2014 through 2020 datasets.

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 with the primary subscriber is required
Data Type: Text
Variable Label: Cohabitation Rule
Allowable Values: Spouse, Yes/No
Father or Mother, Yes/No (This value is only available for the 2014 through 2020 datasets.)
Grandfather or Grandmother, Yes/No (This value is only available for the 2014 through 2020 datasets.)
Grandson or Granddaughter, Yes/No
Uncle or Aunt, Yes/No (This value is only available for the 2014 through 2020 datasets.)
Nephew or Niece, Yes/No
Cousin, Yes/No (This value is only available for the 2014 through 2020 datasets.)
Adopted Child, Yes/No (This value is only available for the 2014 through 2020 datasets.)
Foster Child, Yes/No
Son-in-law or daughter-in-law, Yes/No (This value is only available for the 2014 through 2020 datasets.)
Brother-in-law or sister-in-law, Yes/No (This value is only available for the 2014 through 2020 datasets.)
Mother-in-law or father-in law, Yes/No (This value is only available for the 2014 through 2020 datasets.)
Brother or sister, Yes/No
Ward, Yes/No
Stepparent, Yes/No (This value is only available for the 2014 through 2020 datasets.)
Stepson or stepdaughter, Yes/No
Self, Yes/No
Child, Yes/No
Sponsored dependent, Yes/No (This value is only available for the 2014 through 2020 datasets.)
Dependent on a Minor Dependent, Yes/No (This value is only available for the 2014 through 2020 datasets.)
Ex-spouse, Yes/No
Guardian, Yes/No (This value is only available for the 2014 through 2020 datasets.)

Court Appointed Guardian, Yes/No (This value is only available for the 2014 through 2020 datasets.)
 Collateral Dependent, Yes/No
 Life Partner, Yes/No
 Annultant, Yes/No (This value is only available for the 2014 through 2020 datasets.)
 Trustee, Yes/No (This value is only available for the 2014 through 2020 datasets.)
 Other Relationship, Yes/No
 Other Relative, Yes/No
 Template field

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: This field is only available for the 2014 through 2016 datasets.

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



The Center for Consumer Information & Insurance Oversight
Business Rules Public Use File Data Dictionary

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)
