



Health Insurance Marketplace Public Use Files (Marketplace PUF) General Information

This document outlines important information about the Health Insurance Marketplace Public Use Files (Marketplace PUF), including source data, file size, variables, key assumptions, analytic utility, and support information. A data dictionary is also available for each of the separate files within the Marketplace PUF.

1. Overview of the 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 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)¹, which include states with State Partnership Marketplaces (SPM)², 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.³ 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.⁴

The Marketplace PUF was shared prior to the start of the Marketplace open enrollment period in order to support timely benefit and rate analysis. As the Marketplace PUF data were pulled on October 31, 2014, some data elements in this file may be subject to change. It is important to note that the Marketplace PUF will be updated regularly to reflect the plan data that consumers will see when shopping for a Marketplace QHP.

Seven separate files make up the Marketplace PUF: (1) Benefits and Cost Sharing PUF (BenCS-PUF), (2) Plan Attributes PUF (Plan-PUF), (3) Rate PUF (Rate-PUF), (4) Business Rules PUF (BR-PUF), (5) Service Area PUF (SA-PUF), (6) Network PUF (Ntwrk-PUF), and (7) Plan ID Crosswalk PUF (CW-PUF).

¹ FFM states include Alabama, Alaska, Arizona, Florida, Georgia, Indiana, Louisiana, Mississippi (individual market), Missouri, New Jersey, North Carolina, North Dakota, Oklahoma, Pennsylvania, South Carolina, Tennessee, Texas, Wisconsin, and Wyoming.

² SPM states include Arkansas, Delaware, Iowa, Illinois, Kansas, Maine, Michigan, Montana, Nebraska, New Hampshire, Ohio, South Dakota, Utah (individual market), Virginia, and West Virginia.

³ These states include Nevada, New Mexico (individual market), and Oregon (individual market).

⁴ SBM states include California, Colorado, Connecticut, District of Columbia, Hawaii, Idaho, Kentucky, Maryland, Massachusetts, Minnesota, Mississippi (SHOP), New Mexico (SHOP), New York, Oregon (SHOP), Rhode Island, Utah (SHOP), Vermont, and Washington.

2. Source Data for the PUF

The Marketplace PUF contains data submitted by health insurance issuers during QHP/SADP certification process. In accordance with 45 C.F.R. part 155 subpart K, CMS reviews QHP/SADP applications from issuers that are applying to offer plans in states with FFMs and SPMs. The QHP/SADP application collects both issuer-level information and plan-level benefit and rate data, largely through standardized data templates.

Issuers in states with FFMs complete QHP/SADP applications electronically through the Health Insurance Oversight System (HIOS). Issuers in states with SPMs submit standardized data templates through the System for Electronic Rate and Form Filing (SERFF). Issuers participating in the Multi-State Plan (MSP) Program submit templates through the U.S. Office of Personnel Management’s (OPM) online application portal. CMS has aggregated data from the three systems (HIOS, SERFF, and OPM) to create the Marketplace PUF.

3. Description of the PUF

An overview of the content, format, and size of each of the files that make up the Marketplace PUF is outlined in the table below.

Table 3.1: File Format Descriptions

| File Name | Type* | File Size** | Description |
|--------------------------------|-------|-------------|--|
| Plan Attributes PUF (Plan-PUF) | CSV | 22 MB | Plan-level data on maximum out of pocket payments, deductibles, cost sharing, health savings account (HSA) eligibility, formulary ID, and other plan attributes. |
| Business Rules PUF (BR-PUF) | CSV | 1 MB | Plan-level data on the application of rates, such as allowed relationships (e.g., spouse, dependents) and tobacco use. |
| Network PUF (Ntwrk-PUF) | CSV | .2 MB | Issuer-level data identifying provider network URLs. |

*Comma separated values (CSV)

**Note: Approximate file sizes.

4. Variables in the PUF

Each file has a separate data dictionary that describes the construction, format, and values of each variable. Users are encouraged to review the data dictionary for each file prior to conducting analysis.

5. Methodology and Key Assumptions

The QHP/SADP application process ensures that plans, meet specific QHP/SADP certification standards. To create the Marketplace PUF, CMS has extracted and aggregated data from issuers' QHP/SADP applications including information on plan design, benefits, cost sharing, rates, and geographic coverage, as these areas represent the core elements of the QHP/SADP application. Data from plans that did not complete the certification process for display on HealthCare.gov or that were withdrawn from the certification process have been manually removed from the Marketplace PUF. As the Marketplace PUF only includes information from the QHP/SADP application, it does not contain any enrollment or claims data.

Users should also know that CMS certifies SADPs even if the issuer does not intend to offer them through HealthCare.gov; these plans are referred to as off-exchange SADPs and are included in the Marketplace PUF. CMS does not certify medical plans that are only offered outside of HealthCare.gov. Therefore, the Marketplace PUF does not include data from off-exchange plans other than SADPs. For additional information on the QHP/SADP certification application, review, and certification process, please see: [2015 Letter to Issuers in the Federally-facilitated Marketplace](#).

Users should review the Data Disclaimer-User Agreement for additional background on data accuracy, integrity, and privacy protection.

6. Analytic Utility of the PUF

The Marketplace PUF contains information on 6,901 QHPs and 1,128 SADPs offered on HealthCare.gov. There are 252 issuers offering QHPs in the individual market and 117 issuers offering QHPs for small businesses. Similarly, there are 189 issuers offering SADPs in the individual market and 162 issuers offering SADPs for small businesses.

The Marketplace PUF also has data on 2,171 off-exchange SADPs. There are 107 issuers offering off-Exchange SADPs in the individual market and 426 issuers offering SADPs for small businesses.

Table 4.1: Marketplace PUF Summary Statistics

| Marketplace PUF Summary Statistics | | | | | | |
|------------------------------------|--|--|--|--|--|--|
| | | | | | | |

| | | | | | | |
|-----------------------|--|--|--|--|--|--|
| Total Number of Plans | | | | | | |
|-----------------------|--|--|--|--|--|--|

7. Support and Further Information

Users with questions about the Marketplace PUF, the HIM data validation process, or QHP/SADP certification, should contact Elijah Wood at elijah.wood@cms.hhs.gov. The Marketplace PUF will be updated regularly to incorporate any approved data correction.