**Health insurance State based exchange**

**Source Link:** <https://www.cms.gov/marketplace/resources/data/state-based-public-use-files>

1. **Health insurance network and State based exchange**

**Description:**

The file contains issuer level data identifying each provider network. These data originate from the Network ID 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) from years 2016-2023 and is linked by State.

**Main Columns:**

Year, Issuer ID, Source Name, Version Number, Import Data, Network ID, Network Name, Network URL, Market Coverage, Dental Plan Only and State.

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1. **Health insurance Business Rules and State based exchange**

**Description:**

The file 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) from years 2016-2023 and is linked by State.

**Main Columns:**

Year, Issuer ID, Source Name, Version Number, Import Date, Tin, Product ID, Standard Component ID, Enrollee Contract Rate Determination Rule, Two Parent Family Max Dependents Rule, Single Parent Family Max Dependents Rule, Dependent Max Age Rule and State.

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1. **Health insurance Benefits and State based exchange**

**Description:**

The file contains plan level data on essential health benefits, coverage limits, and cost sharing for each QHP and SADP. These data originate from the Plans & Benefits 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) from years 2016-2023 and is linked by State.

**Main Columns:**

Year, Issuer Id, Source Name, Version Number, Import Date, Standard Component Id, Plan Id, Benefit Name, Is Ehb, Is State Mandate, Is Covered, Quantity Limit On Svc, Limit Quantity, Limit Unit, Minimum Stay, Exclusions, Explanation, Ehb Var Reason, Is Subjected To Ded Tier 1, Is Subjected To Ded Tier 2, Is Excluded From Inn Moop, Is Excluded From Oon Moop and State.

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1. **Health insurance Plans and State based exchange**

**Description:**

The file contains plan level data on maximum out-of-pocket payments, deductibles, cost sharing, Health Savings Account (HSA) eligibility, formulary ID, and other plan attributes. These data originate from the Plans & Benefits 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). The issuer can also import data created in other templates (e.g., Network IDs from the Network ID template, Service Area IDs from the Service Area Template, and Formulary IDs from the Prescription Drug template) to use as allowable values for the applicable fields in the Plan & Benefits template or enter these values manually from years 2016-2023 and is linked by State.

**Main Columns:**

Year, Issuer Name, Issuer ID, Source Name, Version Number, Import Date, Benefit Package ID, Market Coverage, Dental Only Plan, Tin, Standard Component ID, Plan Marketing Name, Hios Product ID, Hpid, Network ID, Service Area ID, Formulary ID, Is It A New Plan, Plan Type, Metal Level, Unique Plan Design, Qhp Nonqhp Type ID, Is Notice Required For Pregnacy, Is Referral Required For Specialist, Specialist Requiring Referral, Plan Level Exclusions, Is Hsa Eligible, Hsa Or Hra Employer Contribution, Hsa Or Hra Employer Contribution Amount, Child Only Offering and State.

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1. **Health insurance Plans and State based exchange**

**Description:**

The file contains plan level data on individual rates based on an eligible subscriber’s age, tobacco use, and geographic location. These data originate from the Rate Table 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) from years 2016-2023 and is linked by State.

**Main Columns:**

Year, Issuer Id, Source Name, Version Number, Import Date, Federal Tin, Rate Expiration, Rate Effective Date, Plan Id, Rating Area Id, Tobacco, Age, Individual Rate, Individual Tobacco Rate, Couple, Primary Subscriber And One Dependent, Primary Subscriber And Two Dependents, Primary Subscriber And Three Or More Dependents, Couple And One Dependent, Couple And Two Or More Dependents, Couple And Three Or More Dependents, Qhp Non Qhp Type Id, Couple And Two Dependents, Qhp Non Qhp Type Id, Primary Subscriber And Two Dependents, State.

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1. **Health insurance Service Areas and State based exchange**

**Description:**

The file contains issuer level data on the geographic coverage or service area (i.e., where the plan is offered) including state, county, and zip code. These data originate from the Service Area 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) from years 2016-2023 and is linked by ZIP5 and State.

**Main Columns:**

Year, Issuer Id, Source Name, Version Number, Import Date, Service Area Id, Service Area Name, Cover Entire State, Partial County, Partial County Justification, Market Coverage, Dental Plan Only, State and ZIP5.

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