Unified Rate Review (URR) Public Use File (PUF) Data Dictionary for the 2017 Plan Year

As of October 20, 2016.

Contents

Table 1: Worksheet 1 Data Dictionary 2

Table 2: Worksheet 2 Data Dictionary 6

For more information on the data fields, please review the Unified Rate Review Template (URRT) Form and Instructions at https://www.cms.gov/cciio/Resources/Forms-Reports-and-Other-Resources/index.html#Review of Insurance Rates.

Table 1: Worksheet 1 Data Dictionary

Worksheet 1 Row Label	URRT Cell Reference	Data Type	Column Name
Submission Tracking Number	N/A	System Generated	SUB_TRK_NUM
Effective Date of Rate Change(s)	E5	Input	EFF_DT
State	H3	Input	STATE
Market	H4	Input	MARKET
Company Legal Name	E3	Input	COMPANY
HIOS Issuer ID	E4	Input	ISSUER_ID
Section I: Experience Period Data			
Experience Period Experience Period(Beginning Date)	E12	Input	EXP_BEG_DT
Experience Period Experience Period(End Date)	G12	Template Calculated	EXP_END_DT
Premiums (net of MLR Rebate) in Experience Period (Aggregate Amount)	F14	Input	EXP_PRM
Premiums (net of MLR Rebate) in Experience Period (PMPM)	G14	Template Calculated	EXP_PRM_PMPM
Premiums (net of MLR Rebate) in Experience Period (% of Premium)	H14	Template Calculated	EXP_PRM_PCT
Incurred Claims in Experience Period (Aggregate Amount)	F15	Input	EXP_CLM_IN
Incurred Claims in Experience Period (PMPM)	G15	Template Calculated	EXP_CLM_IN_PMPM
Incurred Claims in Experience Period (% of Premium)	H15	Template Calculated	EXP_CLM_IN_PCT
Allowed Claims (Aggregate Amount)	F16	Input	EXP_CLM
Allowed Claims (PMPM)	G16	Template Calculated	EXP_CLM_PMPM
Allowed Claims (% of Premium)	H16	Template Calculated	EXP_CLM_PCT
Index Rate of Experience Period	G17	Input	EXP_IDX_RT
Experience Period Member Months	F18	Input	EXP_MM_WK1
Section II: Allowed Claims, PMPM basis (Projection Period)			
Projection Period (Start Date)	L21	Template Calculated	PRJ_BEG_DT
Projection Period (End Date)	O21	Template Calculated	PRJ_END_DT
Mid-point to Mid-point, Experience to Projection	T21	Template Calculated	PRJ_MTHS
Section II: Allowed Claims, PMPM Basis (Experience Period on Actual Experience Allowed)			
Utilization Description (Inpatient)	E24	Input	DESC_INP
Utilization Description (Outpatient)	E25	Input	DESC_OUT
Utilization Description (Professional)	E26	Input	DESC_PROF
Utilization Description (Other Medical)	E27	Input	DESC_OTH
Utilization Description (Capitation)	E28	Input	DESC_CAP
Utilization Description (Prescriptions)	E29	Input	DESC_RX
Utilization per 1,000 (Inpatient)	F24	Input	EXP_PER_1000_INP

Worksheet 1 Row Label	URRT Cell Reference	Data Type	Column Name
Utilization per 1,000 (Outpatient)	F25	Input	EXP_PER_1000_OUT
Utilization per 1,000 (Professional)	F26	Input	EXP_PER_1000_PROF
Utilization per 1,000 (Other Medical)	F27	Input	EXP_PER_1000_OTH
Utilization per 1,000 (Capitation)	F28	Input	EXP_PER_1000_CAP
Utilization per 1,000 (Prescriptions)	F29	Input	EXP_PER_1000_RX
Average Cost per Service (Inpatient)	G24	Input	EXP_CST_INP
Average Cost per Service (Outpatient)	G25	Input	EXP_CST_OUT
Average Cost per Service (Professional)	G26	Input	EXP_CST_PROF
Average Cost per Service (Other Medical)	G27	Input	EXP_CST_OTH
Average Cost per Service (Capitation)	G28	Input	EXP_CST_CAP
Average Cost per Service (Prescriptions)	G29	Input	EXP_CST_RX
PMPM (Inpatient)	H24	Template Calculated	EXP_PMPM_INP
PMPM (Outpatient)	H25	Template Calculated	EXP_PMPM_OUT
PMPM (Professional)	H26	Template Calculated	EXP_PMPM_PROF
PMPM (Other Medical)	H27	Template Calculated	EXP_PMPM_OTH
PMPM (Capitation)	H28	Template Calculated	EXP_PMPM_CAP
PMPM (Prescriptions)	H29	Template Calculated	EXP_PMPM_RX
PMPM (Total)	H30	Template Calculated	EXP_PMPM_TOT
Section II: Allowed Claims, PMPM Basis (Adj't from Experience to Projection Period)			
Population Risk Morbidity (Inpatient)	J24	Input	POP_RSK_MBD_INP
Population Risk Morbidity (Outpatient)	J25	Input	POP_RSK_MBD_OUT
Population Risk Morbidity (Professional)	J26	Input	POP_RSK_MBD_PROF
Population Risk Morbidity (Other Medical)	J27	Input	POP_RSK_MBD_OTH
Population Risk Morbidity (Capitation)	J28	Input	POP_RSK_MBD_CAP
Population Risk Morbidity (Prescriptions)	J29	Input	POP_RSK_MBD_RX
Other (Inpatient)	K24	Input	PRJ_ADJ_OTH_INP
Other (Outpatient)	K25	Input	PRJ_ADJ_OTH_OUT
Other (Professional)	K26	Input	PRJ_ADJ_OTH_PROF
Other (Other Medical)	K27	Input	PRJ_ADJ_OTH_OTH
Other (Capitation)	K28	Input	PRJ_ADJ_OTH_CAP
Other (Prescriptions)	K29	Input	PRJ_ADJ_OTH_RX
Section II: Allowed Claims, PMPM Basis (Annualized Trend Factors)			
Cost (Inpatient)	L24	Input	TRND_CST_INP
Cost (Outpatient)	L25	Input	TRND_CST_OUT

Worksheet 1 Row Label	URRT Cell Reference	Data Type	Column Name
Cost (Professional)	L26	Input	TRND_CST_PROF
Cost (Other Medical)	L27	Input	TRND_CST_OTH
Cost (Capitation)	L28	Input	TRND_CST_CAP
Cost (Prescriptions)	L29	Input	TRND_CST_RX
Utilization (Inpatient)	M24	Input	TRND_UTL_INP
Utilization (Outpatient)	M25	Input	TRND_UTL_OUT
Utilization (Professional)	M26	Input	TRND_UTL_PROF
Utilization (Other Medical)	M27	Input	TRND_UTL_OTH
Utilization (Capitation)	M28	Input	TRND_UTL_CAP
Utilization (Prescriptions)	M29	Input	TRND_UTL_RX
Section II: Allowed Claims, PMPM Basis (Projections, before Credibility Adjustment)			
Utilization per 1,000 (Inpatient)	O24	Template Calculated	PRJ_BC_PER_1000_INP
Utilization per 1,000 (Outpatient)	O25	Template Calculated	PRJ_BC_PER_1000_OUT
Utilization per 1,000 (Professional)	O26	Template Calculated	PRJ_BC_PER_1000_PROF
Utilization per 1,000 (Other Medical)	O27	Template Calculated	PRJ_BC_PER_1000_OTH
Utilization per 1,000 (Capitation)	O28	Template Calculated	PRJ_BC_PER_1000_CAP
Utilization per 1,000 (Prescriptions)	O29	Template Calculated	PRJ_BC_PER_1000_RX
Average Cost per Service (Inpatient)	P24	Template Calculated	PRJ_BC_CST_INP
Average Cost per Service (Outpatient)	P25	Template Calculated	PRJ_BC_CST_OUT
Average Cost per Service (Professional)	P26	Template Calculated	PRJ_BC_CST_PROF
Average Cost per Service (Other Medical)	P27	Template Calculated	PRJ_BC_CST_OTH
Average Cost per Service (Capitation)	P28	Template Calculated	PRJ_BC_CST_CAP
Average Cost per Service (Prescriptions)	P29	Template Calculated	PRJ_BC_CST_RX
PMPM (Inpatient)	Q24	Template Calculated	PRJ_BC_PMPM_INP
PMPM (Outpatient)	Q25	Template Calculated	PRJ_BC_PMPM_OUT
PMPM (Professional)	Q26	Template Calculated	PRJ_BC_PMPM_PROF
PMPM (Other Medical)	Q27	Template Calculated	PRJ_BC_PMPM_OTH
PMPM (Capitation)	Q28	Template Calculated	PRJ_BC_PMPM_CAP
PMPM (Prescriptions)	Q29	Template Calculated	PRJ_BC_PMPM_RX
PMPM (Total)	Q30	Template Calculated	PRJ_BC_PMPM_TOT
Section II: Allowed Claims, PMPM basis (Credibility Manual)			
Utilization per 1,000 (Inpatient)	R24	Input	CRD_PER_1000_INP
Utilization per 1,000 (Outpatient)	R25	Input	CRD_PER_1000_OUT
Utilization per 1,000 (Professional)	R26	Input	CRD_PER_1000_PROF

Worksheet 1 Row Label	URRT Cell Reference	Data Type	Column Name
Utilization per 1,000 (Other Medical)	R27	Input	CRD_PER_1000_OTH
Utilization per 1,000 (Capitation)	R28	Input	CRD_PER_1000_CAP
Utilization per 1,000 (Prescriptions)	R29	Input	CRD_PER_1000_RX
Average Cost per Service (Inpatient)	S24	Input	CRD_CST_INP
Average Cost per Service (Outpatient)	S25	Input	CRD_CST_OUT
Average Cost per Service (Professional)	S26	Input	CRD_CST_PROF
Average Cost per Service (Other Medical)	S27	Input	CRD_CST_OTH
Average Cost per Service (Capitation)	S28	Input	CRD_CST_CAP
Average Cost per Service (Prescriptions)	S29	Input	CRD_CST_RX
PMPM (Inpatient)	T24	Template Calculated	CRD_PMPM_INP
PMPM (Outpatient)	T25	Template Calculated	CRD_PMPM_OUT
PMPM (Professional)	T26	Template Calculated	CRD_PMPM_PROF
PMPM (Other Medical)	T27	Template Calculated	CRD_PMPM_OTH
PMPM (Capitation)	T28	Template Calculated	CRD_PMPM_CAP
PMPM (Prescriptions)	T29	Template Calculated	CRD_PMPM_RX
PMPM (Total)	T30	Template Calculated	CRD_PMPM_TOT
Section III: Projected Experience			
Projected Allowed Experience Claims PMPM (w/applied credibility if applicable) (Credibility Percentage)	Q32	Input	CRD_PCT
Projected Allowed Experience Claims PMPM (w/applied credibility if applicable) (Credibility Manual)	T32	Template Calculated	CRD_MNL_PCT
Projected Allowed Experience Claims PMPM (w/applied credibility if applicable) (After Credibility)	V32	Template Calculated	PRJ_CLM_PMPM
Projected Allowed Experience Claims PMPM (w/applied credibility if applicable) (Projection Period Tots)	X32	Template Calculated	PRJ_CLM
Paid to Allowed Average Factor in Projection Period	V33	Input	PRJ_PD_AL_FACT
Projected Incurred Claims, before ACA Reinsurance & Risk Adjustment, PMPM	V34	Template Calculated	PRJ_CLM_IN_BEF_ACA_PMPM
Projected Incurred Claims, before ACA Reinsurance and Risk Adjustment, PMPM (Projected Period Totals)	X34	Template Calculated	PRJ_CLM_IN_BEF_ACA_PMPM_TOT
Projected Risk Adjustments PMPM (After Credibility)	V35	Input	PRJ_RSK_ADJ_PMPM
Projected Risk Adjustments PMPM (Projected Period Totals)	X35	Template Calculated	PRJ_RSK_ADJ_WK1
Projected Incurred Claims, before reinsurance recoveries, net of reinsurance premium, PMPM (After Credibility)	V36	Template Calculated	PRJ_CLM_IN_NET_REINS_PMPM
Projected Incurred Claims, before reinsurance recoveries, net of reinsurance premium, PMPM (Projected Period Totals)	X36	Template Calculated	PRJ_CLM_IN_NET_REINS

Worksheet 1 Row Label	URRT Cell Reference	Data Type	Column Name
Projected ACA reinsurance recoveries, net of reinsurance premium, PMPM (After Credibility)	V37	Input	PRJ_REINS_PMPM
Projected ACA reinsurance recoveries, net of reinsurance premium, PMPM (Projected Period Totals)	X37	Template Calculated	PRJ_ACA_REINS
Projected Incurred Claims (After Credibility)	V38	Template Calculated	PRJ_CLM_IN_PMPM
Projected Incurred Claims (Projected Period Totals)	X38	Template Calculated	PRJ_CLM_IN
Administrative Expense Load	T40	Input	PRJ_ADMIN_LD_PCT
Administrative Expense Load (After Credibility)	V40	Template Calculated	PRJ_ADMIN_LD_PMPM
Administrative Expense Load (Projected Period Totals)	X40	Template Calculated	PRJ_ADMIN_LD
Profit & Risk Load	T41	Input	PRJ_RSK_LD_PCT
Profit & Risk Load (After Credibility)	V41	Template Calculated	PRJ_RSK_LD_PMPM
Profit & Risk Load (Projected Period Totals)	X41	Template Calculated	PRJ_RSK_LD
Taxes & Fees	T42	Input	PRJ_TAX_PCT
Taxes & Fees (After Credibility)	V42	Template Calculated	PRJ_TAX_PMPM
Taxes & Fees (Projected Period Totals)	X42	Template Calculated	PRJ_TAX
Single Risk Pool Gross Premium Avg. Rate, PMPM (After Credibility)	V43	Template Calculated	PRJ_SRP_PRM_PMPM
Single Risk Pool Gross Premium Avg. Rate, PMPM (Projected Period Totals)	X43	Template Calculated	PRJ_SRP_PRM
Index Rate for Projection Period (After Credibility)	V44	Input	PRJ_IDX_RT
% increase over Experience Period (After Credibility)	V45	Template Calculated	PRJ_IDX_INCR_PCT
% increase, annualized (After Credibility)	V46	Template Calculated	PRJ_IDX_INCR_ANN_PCT
Projected Member Months (Projected Period Totals)	X47	Input	PRJ_MM_WK1
System Variables			
Template ID Number	N/A	System Generated	TEMPLATE_ID
Template Load Date	N/A	System Generated	LOAD_DT
Submission Status	N/A	System Generated	STATUS
Submission Status Date	N/A	System Generated	STATUS_DT
Submission Cycle	N/A	Input - System Interface	CYCLE

Table 2: Worksheet 2 Data Dictionary

Worksheet 2 Row Label	URRT Cell Reference	Template Data Type	Column Name
Submission Tracking Number	N/A	System Generated	SUB_TRK_NUM

Worksheet 2 Row Label	URRT Cell Reference	Template Data Type	Column Name
Effective Date of Rate Change(s)	I5	Input	EFF_DT
Plan ID (Standard Component ID)	G20	Input	PLAN_ID
Effective Date of Proposed Rates	G25	Input	EFF_DT_PLAN
State	Q3	Input	STATE
Market	Q4	Input	MARKET
Company Legal Name	I3	Input	COMPANY
HIOS Issuer ID	I4	Input	ISSUER_ID
Section I: General Product and Plan Information			
Product	G12	Input	PROD_NAME
Product ID	G13	Input	PROD_ID
Plan Name	G19	Input	PLAN_NAME
Metal	G14	Input	METAL
AV Metal Value	G15	Input	AV_METAL
AV Pricing Value	G16	Input	AV_PRICE
Plan Category	G17	Input	PLAN_CAT
Plan Type	G18	Input	PLAN_TYPE
Exchange Plan?	G21	Input	EXCHANGE
Historical Rate Increase - Calendar Year 2	G22	Input	RT_CHG_CY2_PROD
Historical Rate Increase - Calendar Year 1	G23	Input	RT_CHG_CY1_PROD
Historical Rate Increase - Calendar Year 0	G24	Input	RT_CHG_CY0_PROD
Rate Change % (over prior filing)	G26	Input	RT_CHG_PRIOR
Cumulative Rate Change % (over 12 months prior)	G27	Input	RT_CHG_CUM
Projected Period Rate Change % (over Experience Period)	G28	Template Calculated	RT_CHG_EXP
Product Rate Increase %	G29	Template Calculated	RT_CHG_CUM_PROD
Section II: Components of Premium Increase (PMPM Dollar Amount above Current Average Rate PMPM (Plan)			
Inpatient	G34	Input	INCR_PMPM_INP
Outpatient	G35	Input	INCR_PMPM_OUT
Professional	G36	Input	INCR_PMPM_PROF
Prescription	G37	Input	INCR_PMPM_RX
Other	G38	Input	INCR_PMPM_OTH
Capitation	G39	Input	INCR_PMPM_CAP
Administration	G40	Input	INCR_PMPM_ADM
Taxes & Fees	G41	Input	INCR_PMPM_TAX
Risk & Profit Charge	G42	Input	INCR_PMPM_RSK

Worksheet 2 Row Label	URRT Cell Reference	Template Data Type	Column Name
Total Rate Increase	G43	Input	INCR_PMPM_TOT
Member Cost Share Increase	G44	Input	INCR_CST_SHR_PMPM
Average Current Rate PMPM	G47	Input	CUR_RATE_PMPM
Projected Member Months	G48	Input	PRJ_MM_SEC2
Section III: Experience Period Information (Plan)			
Plan Adjusted Index Rate	G55	Input	EXP_PLN_ADJ_INDX
Member Months	G56	Input	EXP_MM
Total Premium (TP)	G57	Input	EXP_TP
EHB Percent of TP	G58	Input	EXP_TP_EHB_PCT
State mandated benefits portion of TP that are other than EHB	G59	Input	EXP_TP_MND_PCT
Other benefits portion of TP	G60	Input	EXP_TP_OTH_PCT
Total Allowed Claims (TAC)	G61	Input	EXP_TAC
EHB Percent of TAC	G62	Input	EXP_TAC_EHB_PCT
State mandated benefits portion of TAC that are other than EHB	G63	Input	EXP_TAC_MND_PCT
Other benefits portion of TAC	G64	Input	EXP_TAC_OTH_PCT
Allowed Claims which are not the issuer's obligation	G65	Input	EXP_TAC_NOT
Portion of above payable by HHS's funds on behalf of insured person, in dollars	G66	Input	EXP_TAC_HHS
Portion of above payable by HHS on behalf of insured person, as %	G67	Input	EXP_TAC_HHS_PCT
Total Incurred claims, payable with issuer funds	G68	Input	EXP_INC_CLM
Net Amount of Reinsurance	G70	Input	EXP_REIN
Net Amount of Risk Adjustment	G71	Input	EXP_RSK_ADJ
Incurred Claims PMPM	G73	Input	EXP_INC_CLM_PMPM
Allowed Claims PMPM	G74	Input	EXP_ALWD_CLM_PMPM
EHB portion of Allowed Claims, PMPM	G75	Input	EXP_ALWD_CLM_EHB_PMPM
Section IV: Projected (12 months following effective date) (Plan)			
Plan Adjusted Index Rate	G81	Input	PRJ_PLN_ADJ_INDX
Member Months	G82	Input	PRJ_MM
Total Premium (TP)	G83	Input	PRJ_TP
EHB Percent of TP	G84	Input	PRJ_TP_EHB_PCT
State mandated benefits portion of TP that are other than EHB	G85	Input	PRJ_TP_MND_PCT
Other benefits portion of TP	G86	Input	PRJ_TP_OTH_PCT
Total Allowed Claims (TAC)	G87	Input	PRJ_TAC
EHB Percent of TAC	G88	Input	PRJ_TAC_EHB_PCT
State mandated benefits portion of TAC that are other than EHB	G89	Input	PRJ_TAC_MND_PCT

Worksheet 2 Row Label	URRT Cell Reference	Template Data Type	Column Name
Other benefits portion of TAC	G90	Input	PRJ_TAC_OTH_PCT
Allowed Claims which are not the issuer's obligation	G91	Input	PRJ_TAC_NOT
Portion of above payable by HHS's funds on behalf of insured person, in dollars	G92	Input	PRJ_TAC_HHS
Portion of above payable by HHS on behalf of insured person, as %	G93	Input	PRJ_TAC_HHS_PCT
Total Incurred claims, payable with issuer funds	G94	Input	PRJ_INC_CLM
Net Amount of Reinsurance	G96	Input	PRJ_REIN
Net Amount of Risk Adjustment	G97	Input	PRJ_RSK_ADJ
Incurred Claims PMPM	G99	Input	PRJ_INC_CLM_PMPM
Allowed Claims PMPM	G100	Input	PRJ_ALWD_CLM_PMPM
EHB portion of Allowed Claims, PMPM	G101	Input	PRJ_ALWD_CLM_EHB_PMPM
System Variables			
Initial Rate Change*	N/A	System Generated	RT_CHG_CUM_INITIAL
Template ID Number	N/A	System Generated	TEMPLATE_ID
Template Load Date	N/A	System Generated	LOAD_DT
Submission Status	N/A	System Generated	STATUS
Submission Status Date	N/A	System Generated	STATUS_DT
Submission Cycle	N/A	Input - System Interface	CYCLE
System Variables – Subject to Review Only†			
Final Determination	N/A	Input - System Interface	DETERMINATION
Modified Rate Change‡	N/A	Input - System Interface	RT_CHG_CUM_PROD_MOD

* The initial rate change is the plan level cumulative rate change from the first template uploaded by the issuer in a given plan year. If an issuer revises the template more than once during a submission cycle, then RT_CHG_CUM_INITIAL displays highest value of the plan level cumulative rate change from all interim revisions prior to the final submission.

† The Preliminary Consumer Justification, Reviewer Comments, and Final Consumer Justification, where applicable, can be found at https://ratereview.healthcare.gov/.

‡ The insurance regulator may enter a modified rate for a product that is subject to review. The value of this field is limited because some regulators enter the initial rate that was modified, whereas others enter the final rate.