# Unified Rate Review (URR) Public Use File (PUF) Data Dictionary for the 2018 Plan Year

*As of October 25, 2018.*

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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.

† 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 change for a product that is subject to review.