

Appendix C.1 QHP Rating Tables and Issuer Business Rules Data Requirements

The following is a list of the specific rating table and issuer business rules data elements to be collected for QHPs. Data will be pre-populated from HIOS or other templates whenever possible.

Rating Table Data Elements

1. Issuer ID—Five-digit number that identifies the issuer.
2. Federal TIN—The Taxpayer Identification Number (TIN) used to identify a business entity.
3. Rate Effective Date—Date when a rate goes into effect for a plan.
4. Rate Expiration Date—Date when a rate is no longer available for a plan.
5. Plan ID—14 digit number that identifies the Plan.
6. Rating Area ID—Identifies a specific geographic rating area as defined by a State.
7. Age—The age of a subscriber eligible for the rate.
8. Tobacco Use—Tobacco use of subscriber used to determine if a person is eligible for a rate from a plan.
9. Individual—Individual enrollee on a plan.
10. Primary Subscriber and Secondary Subscriber—A couple rate based on the pairing of a primary enrollee and a secondary subscriber (e.g. husband and spouse).
11. Primary Subscriber and One Dependent—A family rate for a single parent with one dependent.
12. Primary Subscriber and Two Dependents—A family rate for a single parent with two dependents.
13. Primary Subscriber and Three or More Dependents—A family rate for a single parent with three or more dependents.
14. Primary Subscriber, Secondary Subscriber and One Dependent—A family rate for a couple with one dependent.
15. Primary Subscriber, Secondary Subscriber and Two Dependents—A family rate for a couple with two dependents.
16. Primary Subscriber, Secondary Subscriber and Three or More Dependents—A family rate for a couple with three or more dependents.

Issuer Business Rules Data Elements

1. Issuer ID—Five-digit number that identifies the issuer.
2. Federal TIN—The Taxpayer Identification Number (TIN) used to identify a business entity.
3. Product Level Rules—10-character alphanumeric code that identifies a product.
4. Plan Level Rules—14-digit number that identifies the plan.
5. How are rates calculated for contracts covering two or more enrollees?—Determines if a returned rate is the sum of individual rates or a group rate is available.
6. What is the maximum number of dependents used to quote a two-parent family? For a two-parent family, group rates are based on the number of dependents up to the maximum amount stated.
7. What is the maximum number of dependents used to quote rates for a single parent family? For a single-parent family, group rates are based on the number of dependents up to the maximum amount stated.
8. Is there maximum age for a dependent?—When the business rules says to add up individual rates, this determines the age range to be used to return rates for dependents.
9. What is the maximum number of children used to quote rates for a children-only contract?—Defines how many children rates are added up to determine the overall rate, if more than one child is eligible for a child-only policy.
10. Are domestic partners treated the same as secondary subscribers?—Defines the rules for treating a domestic partner when determining whether a couple is eligible for a rate.
11. Are same-sex partners treated the same as secondary subscribers?—Defines the rules for treating a same sex partner when determining whether a couple is eligible for a rate.
12. How is age determined for rating and eligibility purposes?—Defines the rules for determining the eligibility of subscribers based on their age in relation to rate effective dates.
13. How is tobacco status determined for subscribers and dependents? —Defines the rules for determining whether a subscriber or dependent are considered tobacco users.
14. What relationships are allowed between the primary subscriber and dependent, and is the dependent required to live in the same household as the primary subscriber?—Defines the rules for allowable dependent relationships to the primary subscriber, and determines whether that dependent is required to live in the same household as the primary subscriber.