



## CMS Disclaimer–User Agreement

### Health Insurance Marketplace Public Use Files (Marketplace PUF)

The Centers for Medicare & Medicaid Services (CMS) is pleased to make available the Health Insurance Marketplace Public Use Files (Marketplace PUFs), containing data related to Qualified Health Plans (QHPs), including Stand-alone Dental Plans (SADPs), to the public as free downloads. The Marketplace PUF is intended to support the use and analysis of this type of data.

This disclaimer-user agreement details the sources and nature of the data, including potential limitations, and specifies the responsibility of the data user in regard to the processing and understanding of the data files. In addition to this disclaimer-user agreement, users should also read the Marketplace PUF General Information Factsheet and the Data Dictionaries.

**Data accuracy:** 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 was 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. The Marketplace PUF does not include data from State Based Marketplaces (SBMs) that do not rely on the federal platform for QHP eligibility and enrollment functionality. Please read the Marketplace PUF General Information Factsheet, as well as the Data Dictionaries for each of the files that comprise the Marketplace PUF before conducting any analyses with these data.

**Data integrity:** It is the responsibility of each user to identify the information needed to satisfy the user's needs. Any alteration of the original data, including conversion to other media or other data formats, is the responsibility of the user. Data that have been manipulated or reprocessed by the user is the responsibility of the user. The user may not present or otherwise reference data that have been altered in any way as CMS data. CMS has no responsibility for the data after it has been converted, processed or otherwise altered. CMS has no responsibility for assisting users with converting the data to another format. The Marketplace PUF is made available as downloadable comma-separated values (CSV) files. The Marketplace PUF General Information Factsheet contains specific information concerning file format, size, and contents. The Data Dictionaries for each of the seven files that make up the Marketplace PUF define the construction, format, and allowable values for all variables.

**Privacy protection:** The Marketplace PUF does not include any enrollment or claims data as these data are not collected as part of the QHP certification process.

**Citation:** Please reference the Marketplace PUF datasets using the following citation format: Centers for Medicare & Medicaid Services. (2014). 2015 Health Insurance Marketplace Public Use Files (Specific data file name – e.g., Plan Attributes PUF) [Data file and code book]. Retrieved from

**Additional terms and conditions:** The user acknowledges that CMS reserves the right to amend or modify this disclaimer-user agreement, and that future access to, downloading, or use of the Marketplace PUF may be subject to revised or additional terms and conditions.