

FHIAP Snapshot of Program Activity - 10/12/2009

Summary Enrollment Information

RESERVATION AND ENROLLMENT

<i>Approved:</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>	<u>Projected Enrollment</u>
Approved and Enrolled Lives	2,353	3,849	6,202	6,202
Approved Lives - to be enrolled	2	1	3	2
Total Lives:			6,205	6,204

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	115	3	118
Initial Applications Outstanding	3,742	1	3,743
Waiting list for Application*	13,692	50,206	63,898
Total Lives:			67,759

*Individual includes 3,765 OHP transfer lives.

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PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	92	170	330	502	1,094	
Adults 19-UP	115	220	319	605	1,259	
Totals	207	390	649	1,107	2,353	37.9%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	20	96	161	599	876	
Adults 19-UP	39	128	311	1136	1,614	
Totals	59	224	472	1,735	2,490	40.1%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	0	3	15	49	67	
Adults 19-UP	27	112	264	889	1,292	
Totals	27	115	279	938	1,359	21.9%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	112	269	506	1,150	2,037	
Adults 19-UP	181	460	894	2,630	4,165	
Totals	293	729	1,400	3,780	6,202	100.0%
Percentages:	4.7%	11.8%	22.6%	60.9%	100.0%	

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AVERAGE SUBSIDY & PREMIUM VALUES FOR INDIVIDUAL & GROUP

Average Premium and Subsidy for Individual Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$361.02	\$348.35	\$387.75	\$383.17	\$380.50
Subsidy Per Month	\$180.51	\$243.85	\$348.97	\$363.86	\$346.29
Member Contribution	\$180.51	\$104.51	\$38.77	\$19.31	\$34.22

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$491.56	\$533.20	\$529.32	\$510.08	\$515.62
Subsidy Per Month	\$245.78	\$373.24	\$476.39	\$484.13	\$468.42
Member Contribution	\$245.78	\$159.96	\$52.93	\$25.95	\$47.19

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$301.28	\$253.45	\$304.06	\$314.56	\$306.76
Subsidy Per Month	\$150.64	\$177.42	\$273.65	\$298.84	\$279.63
Member Contribution	\$150.64	\$76.04	\$30.41	\$15.73	\$27.13

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$62.29	\$47.86	\$14.21	\$9.38	\$21.74
Subsidy Per Month	\$62.29	\$111.67	\$127.89	\$178.23	\$143.11
Employee Share	\$124.57	\$159.52	\$142.10	\$187.61	\$164.86
Employer Contribution	\$170.26	\$143.35	\$136.15	\$99.03	\$122.88

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$60.52	\$46.21	\$13.23	\$8.18	\$21.70
Subsidy Per Month	\$60.52	\$107.83	\$119.10	\$155.45	\$126.73
Employee Share	\$121.03	\$154.04	\$132.33	\$163.63	\$148.43
Employer Contribution	\$179.81	\$157.93	\$151.56	\$130.51	\$146.55

Average Premium and Subsidy			
<i>Subsidy Levels:</i>	Weighted Average		Overall Weighted Average
	<u>Individual</u>	<u>Group</u>	
<i>Premium Per Month (includes employer contribution for Group)</i>	\$380.50	\$287.74	\$345.31
*Premium Per Month	\$380.50	\$164.86	\$298.69
Subsidy Per Month	\$346.29	\$143.11	\$269.20
Member Contribution	\$34.22	\$21.74	\$29.48

*Group is the subsidizable portion of the employee's payroll deduction

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GEOGRAPHIC TRENDS

Number enrolled in the program by region				
	<u>Lives</u>	<u>Percentage</u>	<u>Population Percentage</u>	<u>Percent of Uninsured</u>
NW/ North Coast	285	5%	4%	5%
Metropolitan Portland	2,109	34%	45%	31%
Willamette Valley	1,886	30%	25%	27%
Southern/South Coast	1,106	18%	13%	18%
Mid-Columbia	220	4%	4%	5%
Central	250	4%	4%	6%
Southeast	158	3%	3%	4%
Northeast	188	3%	2%	4%
Other	-	0%	0%	0%
	6,202	100%	100%	100%

Total percent may not equal 100% due to rounding differences

Number of Oregonians requesting information and/or application materials:	
<u>Type of information</u>	<u>Number of lives</u>
Received applications waiting to be processed/determined	64
Approved applications not yet enrolled; still within the allowed time period	3
Approved applications not enrolled in insurance within 120 days	4,576
Pended applications	54
Denied approval of application	16,432
Reservation list	63,898
Outstanding application within allowed return time	3,743
Outstanding application not received within allowed return time	145,544

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	198	5.1%
6-18	745	19.4%
19-29	409	10.6%
30-39	592	15.4%
40-49	743	19.3%
50-59	790	20.5%
60+	372	9.7%
Total	3,849	100%
Average Age =	36.2	
Median Age =	39.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	255	10.8%
6-18	839	35.7%
19-29	258	11.0%
30-39	450	19.1%
40-49	354	15.0%
50-59	156	6.6%
60+	41	1.7%
Total	2,353	100%
Average Age =	25.1	
Median Age =	21.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	453	7.3%
6-18	1,584	25.5%
19-29	667	10.8%
30-39	1,042	16.8%
40-49	1,097	17.7%
50-59	946	15.3%
60+	413	6.7%
Total	6,202	100%
Average Age =	32.0	
Median Age =	34.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	943	46.3%	2,906	69.8%	3,849	62.1%
Group	1,094	53.7%	1,259	30.2%	2,353	37.9%
Total	2,037	100.0%	4,165	100.0%	6,202	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	943	24.5%	1,094	46.5%	2,037	32.8%
Adults	2,906	75.5%	1,259	53.5%	4,165	67.2%
Total	3,849	100.0%	2,353	100.0%	6,202	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
	Count	Percentage	Count	Percentage	Count	Percentage
Male	1,432	37.2%	1,070	45.5%	2,502	40.3%
Female	2,417	62.8%	1,283	54.5%	3,700	59.7%
Total	3,849	100%	2,353	100%	6,202	100%

LENGTH OF ENROLLMENT BY MARKET TYPE

Average Enrollment Months of Active Lives		Average Enrollment Months of Terminated Lives	
Market:	Avg Months Enrolled	Market:	Avg Months Enrolled
Individual Market - OMIP only	43.1	Individual Market - OMIP only	16.9
Individual Market - Non-OMIP only	50.2	Individual Market - Non-OMIP only	20.3
Group Market	48.5	Group Market	20.8
FHIAP - ALL	48.0	FHIAP - ALL	19.6

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	47	134	284	950	1,415	36.8%
<i>Health Net</i>	2	25	48	221	296	7.7%
<i>Kaiser</i>	3	25	61	270	359	9.3%
<i>Lifewise</i>	1	14	26	106	147	3.8%
<i>ODS Health Plans</i>	1	15	19	53	88	2.3%
<i>OMIP</i>	27	115	279	938	1,359	35.3%
<i>Pacificare</i>	1	2	10	39	52	1.4%
<i>PacificSource</i>	2	6	20	72	100	2.6%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	2	3	4	24	33	0.9%
	86	339	751	2,673	3,849	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	5	19	31	54	109	7.7%
	Blue Selections Premier \$500 Deductible	41	107	228	772	1,148	81.1%
	Blue Selections Premier \$1000 Deductible	1	6	19	110	136	9.6%
	BlueCross PPO Portability	0	2	6	14	22	1.6%
		47	134	284	950	1,415	36.8%

Health Net	Diamond 15 PPO \$250 Deductible	2	24	34	186	246	83.1%
	Diamond 15 PPO \$500 Deductible	0	0	1	2	3	1.0%
	Pearl 25 HMO (no deductible)	0	1	6	33	40	13.5%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0.0%
	Other	0	0	6	1	7	2.4%
		2	25	47	222	296	7.7%

Kaiser	Gold Rx \$500 Deductible	2	0	9	32	43	12.0%
	Platinum Rx Plan (no deductible)	1	25	52	238	316	88.0%
		3	25	61	270	359	9.3%

Lifewise	WiseChoices \$500 Deductible	1	14	26	106	147	100.0%
	Other	0	0	0	0	0	0.0%
		1	14	26	106	147	3.8%

ODS	Beneficial Rx Plan \$1000 Deductible	1	15	19	53	88	100.0%
		1	15	19	53	88	2.3%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	25	108	270	888	1,291	95.0%
	\$750 Deductible	2	7	9	50	68	5.0%
		27	115	279	938	1,359	35.3%

Pacificare	HMO Individual (no deductible)	1	2	10	39	52	100.0%
		1	2	10	39	52	1.4%

PacificSource	Elect Plus \$500 Deductible	0	0	0	0	0	0.0%
	Elect Plus \$750 Deductible	0	0	0	0	0	0.0%
	Elect Plus \$1000 Deductible	0	0	0	0	0	0.0%
	Elect Preferred \$500 Deductible	2	2	4	29	37	37.0%
	Elect Premiere \$500 Deductible	0	2	9	38	49	49.0%
	Elect Premiere \$750 Deductible	0	2	7	5	14	14.0%
		2	6	20	72	100	2.6%

Preferred Health Plan	Plan A - \$500 Deductible	0	0	0	0	0	#DIV/0!
		0	0	0	0	0	0.0%

Providence	Optimum \$500 Deductible	0	3	4	23	30	90.9%
	Optimum \$1000 Deductible	2	0	0	1	3	9.1%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		2	3	4	24	33	0.9%

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TERMINATION TRENDS

Termination Reason	Current Month				Overall Terminations			
Member Request								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	2	0	2	33.3%	330	111	441	8.6%
70% Subsidy Level	3	0	3	50.0%	822	161	983	19.1%
90% Subsidy Level	1	0	1	16.7%	868	166	1,034	20.1%
95% Subsidy Level	0	0	0	0.0%	2,280	403	2,683	52.2%
	6	0	6	6.8%	4,300	841	5,141	13.9%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	2	13	15	20.8%	324	943	1,267	7.4%
70% Subsidy Level	0	0	0	0.0%	1,308	1,550	2,858	16.8%
90% Subsidy Level	7	12	19	26.4%	2,364	1,968	4,332	25.5%
95% Subsidy Level	28	10	38	52.8%	5,783	2,771	8,554	50.3%
	37	35	72	81.8%	9,779	7,232	17,011	45.9%

Rescission of coverage by insurance carrier - Never Effective								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	11	0	11	6.4%
70% Subsidy Level	0	0	0	0.0%	23	2	25	14.6%
90% Subsidy Level	0	0	0	0.0%	19	1	20	11.7%
95% Subsidy Level	0	0	0	0.0%	110	5	115	67.3%
	0	0	0	0.0%	163	8	171	0.5%

Carrier Termination								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	4	2	6	3.7%
70% Subsidy Level	0	0	0	0.0%	21	6	27	16.6%
90% Subsidy Level	0	0	0	0.0%	21	0	21	12.9%
95% Subsidy Level	1	0	1	100.0%	106	3	109	66.9%
	1	0	1	1.1%	152	11	163	0.4%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	27	1	28	2.6%
70% Subsidy Level	0	0	0	0.0%	94	4	98	9.1%
90% Subsidy Level	0	0	0	0.0%	271	3	274	25.5%
95% Subsidy Level	4	0	4	100.0%	666	8	674	62.8%
	4	0	4	4.5%	1,058	16	1,074	2.9%

Failed to make premium payments to FHIAP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	410	1	411	4.8%
70% Subsidy Level	0	0	0	0.0%	1,319	0	1,319	15.5%
90% Subsidy Level	0	0	0	0.0%	1,787	4	1,791	21.1%
95% Subsidy Level	0	0	0	0.0%	4,975	0	4,975	58.6%
	0	0	0	0.0%	8,491	5	8,496	22.9%

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TERMINATION TRENDS - continued

Failed to submit employer verification								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	1	335	336	9.0%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	727	819	21.9%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	745	888	23.8%
<i>95% Subsidy Level</i>	0	0	0	0.0%	183	1,511	1,694	45.3%
	0	0	0	0.0%	419	3,318	3,737	10.1%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	0	1	1	0.7%
<i>70% Subsidy Level</i>	0	0	0	0.0%	15	0	15	10.2%
<i>90% Subsidy Level</i>	0	0	0	0.0%	32	1	33	22.4%
<i>95% Subsidy Level</i>	0	0	0	0.0%	94	4	98	66.7%
	0	0	0	0.0%	141	6	147	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	20	13	33	3.0%
<i>70% Subsidy Level</i>	0	0	0	0.0%	43	43	86	7.9%
<i>90% Subsidy Level</i>	1	0	1	20.0%	118	52	170	15.5%
<i>95% Subsidy Level</i>	3	1	4	80.0%	643	163	806	73.6%
	4	1	5	5.7%	824	271	1,095	3.0%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	88	1.4%
Current Active Enrollment:	6,202	

Distribution of current and to date terminations by termination reason

	<u>Current</u>	<u>Percent</u>	<u>To Date</u>	<u>Percent</u>
<i>Member Request</i>	6	6.8%	5,141	13.9%
<i>Ineligible</i>	72	81.8%	17,011	45.9%
<i>Rescinded Coverage</i>	0	0.0%	171	0.5%
<i>Carrier Termination</i>	1	1.1%	163	0.4%
<i>Medicare Eligible</i>	4	4.5%	1,074	2.9%
<i>Failed to pay premium</i>	0	0.0%	8,496	22.9%
<i>Failed to submit employer verification</i>	0	0.0%	3,737	10.1%
<i>Deceased</i>	0	0.0%	147	0.4%
<i>Covered in OHP</i>	5	5.7%	1,095	3.0%
Total	88	100%	37,035	100%

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ENROLLMENT BY ETHNIC/RACIAL HERITAGE AND MARKET TYPE

Heritage	Individual		Group		Total	
	Lives	Percent	Lives	Percent	Lives	Percent
<i>African-American</i>	47	1.2%	48	2.0%	95	1.5%
<i>Asian/Pacific Islander</i>	263	6.8%	63	2.7%	326	5.3%
<i>Hispanic</i>	138	3.6%	143	6.1%	281	4.5%
<i>Native American</i>	40	1.0%	31	1.3%	71	1.1%
<i>Not Given</i>	189	4.9%	112	4.8%	301	4.9%
<i>Other</i>	100	2.6%	128	5.4%	228	3.7%
<i>White</i>	3,072	79.8%	1,828	77.7%	4,900	79.0%
TOTAL	3,849	100%	2,353	100%	6,202	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	86	207	293
<i>150-169%</i>	70%	339	390	729
<i>126-149%</i>	90%	751	649	1,400
<i>0-125%</i>	95%	2,673	1,107	3,780
Totals		3,849	2,353	6,202