

FHIAP Snapshot of Program Activity - 10/26/2009

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	2,335	3,911	6,246	6,246
Approved Lives - to be enrolled	8	1	9	6
		Total Lives:	6,255	6,252

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	142	4	146
Initial Applications Outstanding	4,296	2	4,298
Waiting list for Application	12,619	50,875	63,494
		Total Lives:	67,938

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PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	88	168	328	498	1,082	
Adults 19-UP	111	219	317	606	1,253	
Totals	199	387	645	1,104	2,335	37.4%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	21	97	160	606	884	
Adults 19-UP	40	129	315	1165	1,649	
Totals	61	226	475	1,771	2,533	40.6%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	0	3	15	49	67	
Adults 19-UP	27	110	267	907	1,311	
Totals	27	113	282	956	1,378	22.1%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	109	268	503	1,153	2,033	
Adults 19-UP	178	458	899	2,678	4,213	
Totals	287	726	1,402	3,831	6,246	100.0%
Percentages:	4.6%	11.6%	22.4%	61.3%	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	\$357.90	\$345.01	\$388.45	\$382.58	\$379.91
Subsidy Per Month	\$178.95	\$241.51	\$349.61	\$363.30	\$345.94
Member Contribution	\$178.95	\$103.50	\$38.85	\$19.28	\$33.96

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$491.56	\$527.27	\$529.85	\$511.09	\$515.87
Subsidy Per Month	\$245.78	\$369.09	\$476.86	\$485.10	\$469.21
Member Contribution	\$245.78	\$158.18	\$52.98	\$25.99	\$46.66

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$298.74	\$253.88	\$304.51	\$313.21	\$305.94
Subsidy Per Month	\$149.37	\$177.72	\$274.06	\$297.55	\$278.88
Member Contribution	\$149.37	\$76.16	\$30.45	\$15.66	\$27.05

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$63.46	\$48.06	\$14.28	\$9.51	\$21.82
Subsidy Per Month	\$63.46	\$112.13	\$128.54	\$180.77	\$144.97
Employee Share	\$126.92	\$160.19	\$142.82	\$190.28	\$166.79
Employer Contribution	\$170.10	\$142.41	\$133.87	\$99.00	\$121.89

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$61.36	\$46.42	\$13.31	\$8.27	\$21.70
Subsidy Per Month	\$61.36	\$108.31	\$119.77	\$157.19	\$128.16
Employee Share	\$122.72	\$154.73	\$133.07	\$165.47	\$149.86
Employer Contribution	\$179.10	\$157.02	\$149.13	\$129.80	\$145.13

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>	\$379.91	\$288.67	\$345.80
*Premium Per Month	\$379.91	\$166.79	\$300.23
Subsidy Per Month	\$345.94	\$144.97	\$270.81
Member Contribution	\$33.96	\$21.82	\$29.42

*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	287	5%	4%	5%
Metropolitan Portland	2,125	34%	45%	31%
Willamette Valley	1,893	30%	25%	27%
Southern/South Coast	1,119	18%	13%	18%
Mid-Columbia	223	4%	4%	5%
Central	249	4%	4%	6%
Southeast	161	3%	3%	4%
Northeast	189	3%	2%	4%
Other	-	0%	0%	0%
	6,246	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	62
Approved applications not yet enrolled; still within the allowed time period	9
Approved applications not enrolled in insurance within 120 days	4,576
Pended applications	84
Denied approval of application	16,444
Reservation list	63,494
Outstanding application within allowed return time	4,298
Outstanding application not received within allowed return time	145,882

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	198	5.1%
6-18	753	19.3%
19-29	420	10.7%
30-39	604	15.4%
40-49	761	19.5%
50-59	797	20.4%
60+	378	9.7%
Total	3,911	100%
Average Age =	36.2	
Median Age =	39.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	248	10.6%
6-18	834	35.7%
19-29	258	11.0%
30-39	448	19.2%
40-49	346	14.8%
50-59	160	6.9%
60+	41	1.8%
Total	2,335	100%
Average Age =	25.2	
Median Age =	21.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	446	7.1%
6-18	1,587	25.4%
19-29	678	10.9%
30-39	1,052	16.8%
40-49	1,107	17.7%
50-59	957	15.3%
60+	419	6.7%
Total	6,246	100%
Average Age =	32.1	
Median Age =	34.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	951	46.8%	2,960	70.3%	3,911	62.6%
Group	1,082	53.2%	1,253	29.7%	2,335	37.4%
Total	2,033	100.0%	4,213	100.0%	6,246	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	951	24.3%	1,082	46.3%	2,033	32.5%
Adults	2,960	75.7%	1,253	53.7%	4,213	67.5%
Total	3,911	100.0%	2,335	100.0%	6,246	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,461	37.4%	1,061	45.4%	2,522	40.4%
Female	2,450	62.6%	1,274	54.6%	3,724	59.6%
Total	3,911	100%	2,335	100%	6,246	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	44.0	Individual Market - OMIP only	16.9
Individual Market - Non-OMIP only	51.0	Individual Market - Non-OMIP only	20.3
Group Market	49.5	Group Market	20.8
FHIAP - ALL	48.9	FHIAP - ALL	19.6

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	48	134	284	957	1,423	36.4%
<i>Health Net</i>	3	25	48	231	307	7.8%
<i>Kaiser</i>	3	27	63	292	385	9.8%
<i>Lifewise</i>	1	14	26	98	139	3.6%
<i>ODS Health Plans</i>	1	15	19	54	89	2.3%
<i>OMIP</i>	27	113	282	956	1,378	35.2%
<i>Pacificare</i>	1	2	10	39	52	1.3%
<i>PacificSource</i>	2	6	20	74	102	2.6%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	2	3	5	26	36	0.9%
	88	339	757	2,727	3,911	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	775	1,151	80.9%
	Blue Selections Premier \$1000 Deductible	2	6	19	114	141	9.9%
	BlueCross PPO Portability	0	2	6	14	22	1.5%
		48	134	284	957	1,423	36.4%

Health Net	Diamond 15 PPO \$250 Deductible	3	24	37	195	259	84.4%
	Diamond 15 PPO \$500 Deductible	0	0	1	2	3	1.0%
	Pearl 25 HMO (no deductible)	0	1	4	33	38	12.4%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0.0%
	Other	0	0	6	1	7	2.3%
		3	25	48	231	307	7.8%

Kaiser	Gold Rx \$500 Deductible	2	1	9	32	44	11.4%
	Platinum Rx Plan (no deductible)	1	26	54	260	341	88.6%
		3	27	63	292	385	9.8%

Lifewise	WiseChoices \$500 Deductible	1	14	26	98	139	100.0%
	Other	0	0	0	0	0	0.0%
		1	14	26	98	139	3.6%

ODS	Beneficial Rx Plan \$1000 Deductible	1	15	19	54	89	100.0%
		1	15	19	54	89	2.3%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	25	106	273	906	1,310	95.1%
	\$750 Deductible	2	7	9	50	68	4.9%
		27	113	282	956	1,378	35.2%

Pacificare	HMO Individual (no deductible)	1	2	10	39	52	100.0%
		1	2	10	39	52	1.3%

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	36.3%
	Elect Premiere \$500 Deductible	0	2	9	42	53	52.0%
	Elect Premiere \$750 Deductible	0	2	7	3	12	11.8%
		2	6	20	74	102	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	5	25	33	91.7%
	Optimum \$1000 Deductible	2	0	0	1	3	8.3%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		2	3	5	26	36	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	16.7%	331	111	442	8.6%
70% Subsidy Level	3	0	3	25.0%	823	161	984	19.1%
90% Subsidy Level	2	0	2	16.7%	870	166	1,036	20.1%
95% Subsidy Level	3	2	5	41.7%	2,284	405	2,689	52.2%
	10	2	12	11.5%	4,308	843	5,151	13.9%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	2	17	19	23.5%	324	947	1,271	7.5%
70% Subsidy Level	0	2	2	2.5%	1,308	1,552	2,860	16.8%
90% Subsidy Level	7	16	23	28.4%	2,364	1,972	4,336	25.5%
95% Subsidy Level	27	10	37	45.7%	5,784	2,771	8,555	50.3%
	36	45	81	77.9%	9,780	7,242	17,022	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	16.5%
90% Subsidy Level	1	0	1	50.0%	22	0	22	13.4%
95% Subsidy Level	1	0	1	50.0%	106	3	109	66.5%
	2	0	2	1.9%	153	11	164	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%	273	3	276	25.7%
95% Subsidy Level	4	0	4	100.0%	666	8	674	62.6%
	4	0	4	3.8%	1,060	16	1,076	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%	1,321	0	1,321	15.5%
90% Subsidy Level	0	0	0	0.0%	1,788	4	1,792	21.1%
95% Subsidy Level	0	0	0	0.0%	4,985	0	4,985	58.6%
	0	0	0	0.0%	8,504	5	8,509	22.9%

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TERMINATION TRENDS - *continued*

Failed to submit employer verification								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	1	335	336	9.0%
70% Subsidy Level	0	0	0	0.0%	92	727	819	21.9%
90% Subsidy Level	0	0	0	0.0%	143	745	888	23.8%
95% Subsidy Level	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
50% Subsidy Level	0	0	0	0.0%	0	1	1	0.7%
70% Subsidy Level	0	0	0	0.0%	15	0	15	10.2%
90% Subsidy Level	0	0	0	0.0%	32	1	33	22.4%
95% Subsidy Level	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
50% Subsidy Level	0	0	0	0.0%	22	13	35	3.2%
70% Subsidy Level	0	0	0	0.0%	44	43	87	7.9%
90% Subsidy Level	1	0	1	20.0%	118	52	170	15.5%
95% Subsidy Level	3	1	4	80.0%	645	163	808	73.5%
	4	1	5	4.8%	829	271	1,100	3.0%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	104	1.7%
Current Active Enrollment:	6,246	

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>	12	11.5%	5,151	13.9%
<i>Ineligible</i>	81	77.9%	17,022	45.9%
<i>Rescinded Coverage</i>	0	0.0%	171	0.5%
<i>Carrier Termination</i>	2	1.9%	164	0.4%
<i>Medicare Eligible</i>	4	3.8%	1,076	2.9%
<i>Failed to pay premium</i>	0	0.0%	8,509	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	4.8%	1,100	3.0%
Total	104	100%	37,077	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>	50	1.3%	48	2.1%	98	1.6%
<i>Asian/Pacific Islander</i>	269	6.9%	63	2.7%	332	5.3%
<i>Hispanic</i>	138	3.5%	142	6.1%	280	4.5%
<i>Native American</i>	42	1.1%	31	1.3%	73	1.2%
<i>Not Given</i>	194	5.0%	114	4.9%	308	4.9%
<i>Other</i>	100	2.6%	128	5.5%	228	3.7%
<i>White</i>	3,118	79.7%	1,809	77.5%	4,927	78.9%
TOTAL	3,911	100%	2,335	100%	6,246	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	88	199	287
<i>150-169%</i>	70%	339	387	726
<i>126-149%</i>	90%	757	645	1,402
<i>0-125%</i>	95%	2,727	1,104	3,831
Totals		3,911	2,335	6,246