

FHIAP Snapshot of Program Activity - 10/30/2009

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	2,315	3,981	6,296	6,296
Approved Lives - to be enrolled	8	1	9	6
		Total Lives:	6,305	6,302

<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	89	163	330	495	1,077	
Adults 19-UP	111	215	319	593	1,238	
Totals	200	378	649	1,088	2,315	36.8%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	21	96	148	619	884	
Adults 19-UP	42	126	310	1203	1,681	
Totals	63	222	458	1,822	2,565	40.7%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	0	6	15	46	67	
Adults 19-UP	31	115	273	930	1,349	
Totals	31	121	288	976	1,416	22.5%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	110	265	493	1,160	2,028	
Adults 19-UP	184	456	902	2726	4,268	
Totals	294	721	1,395	3,886	6,296	100.0%
Percentages:	4.7%	11.5%	22.2%	61.7%	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	\$363.05	\$347.16	\$396.25	\$383.24	\$382.09
Subsidy Per Month	\$181.53	\$243.02	\$356.62	\$363.93	\$347.83
Member Contribution	\$181.52	\$104.15	\$39.62	\$19.31	\$34.26

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$490.26	\$518.36	\$528.35	\$512.15	\$515.50
Subsidy Per Month	\$245.13	\$362.85	\$475.52	\$486.12	\$468.15
Member Contribution	\$245.13	\$155.51	\$52.84	\$26.03	\$47.34

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$300.45	\$253.85	\$313.17	\$314.18	\$308.44
Subsidy Per Month	\$150.23	\$177.70	\$281.86	\$298.47	\$281.41
Member Contribution	\$150.23	\$76.16	\$31.32	\$15.71	\$27.03

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$63.00	\$48.41	\$14.41	\$9.45	\$21.83
Subsidy Per Month	\$63.00	\$112.96	\$129.73	\$179.54	\$144.64
Employee Share	\$126.00	\$161.38	\$144.14	\$188.99	\$166.47
Employer Contribution	\$168.04	\$145.37	\$131.56	\$100.96	\$122.58

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$61.97	\$46.41	\$13.24	\$8.28	\$21.70
Subsidy Per Month	\$61.97	\$108.30	\$119.17	\$157.26	\$128.07
Employee Share	\$123.94	\$154.71	\$132.41	\$165.53	\$149.77
Employer Contribution	\$175.96	\$161.14	\$148.49	\$130.92	\$145.83

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>	\$382.09	\$289.05	\$347.88
*Premium Per Month	\$382.09	\$166.47	\$302.81
Subsidy Per Month	\$347.83	\$144.64	\$273.12
Member Contribution	\$34.26	\$21.83	\$29.69

*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	293	5%	4%	5%
Metropolitan Portland	2,144	34%	45%	31%
Willamette Valley	1,915	30%	25%	27%
Southern/South Coast	1,122	18%	13%	18%
Mid-Columbia	225	4%	4%	5%
Central	248	4%	4%	6%
Southeast	160	3%	3%	4%
Northeast	189	3%	2%	4%
Other	-	0%	0%	0%
	6,296	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	199	5.0%
6-18	752	18.9%
19-29	426	10.7%
30-39	623	15.6%
40-49	781	19.6%
50-59	813	20.4%
60+	387	9.7%
Total	3,981	100%
Average Age =	36.4	
Median Age =	39.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	245	10.6%
6-18	832	35.9%
19-29	256	11.1%
30-39	441	19.0%
40-49	341	14.7%
50-59	158	6.8%
60+	42	1.8%
Total	2,315	100%
Average Age =	25.1	
Median Age =	21.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	444	7.1%
6-18	1,584	25.2%
19-29	682	10.8%
30-39	1,064	16.9%
40-49	1,122	17.8%
50-59	971	15.4%
60+	429	6.8%
Total	6,296	100%
Average Age =	32.3	
Median Age =	34.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	951	46.9%	3,030	71.0%	3,981	63.2%
Group	1,077	53.1%	1,238	29.0%	2,315	36.8%
Total	2,028	100.0%	4,268	100.0%	6,296	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	951	23.9%	1,077	46.5%	2,028	32.2%
Adults	3,030	76.1%	1,238	53.5%	4,268	67.8%
Total	3,981	100.0%	2,315	100.0%	6,296	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,486	37.3%	1,049	45.3%	2,535	40.3%
Female	2,495	62.7%	1,266	54.7%	3,761	59.7%
Total	3,981	100%	2,315	100%	6,296	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	17.0
Individual Market - Non-OMIP only	51.0	Individual Market - Non-OMIP only	20.4
Group Market	49.7	Group Market	20.9
FHIAP - ALL	49.0	FHIAP - ALL	19.7

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	49	131	268	988	1,436	36.1%
<i>Health Net</i>	3	25	52	246	326	8.2%
<i>Kaiser</i>	3	27	64	298	392	9.8%
<i>Lifewise</i>	1	13	19	97	130	3.3%
<i>ODS Health Plans</i>	1	15	19	54	89	2.2%
<i>OMIP</i>	31	121	288	976	1,416	35.6%
<i>Pacificare</i>	1	2	12	38	53	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>	3	3	4	27	37	0.9%
	94	343	746	2,798	3,981	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	17	31	58	111	7.7%
	Blue Selections Premier \$500 Deductible	42	105	215	784	1,146	79.8%
	Blue Selections Premier \$1000 Deductible	2	7	20	132	161	11.2%
	BlueCross PPO Portability	0	2	2	14	18	1.3%
		49	131	268	988	1,436	36.1%

Health Net	Diamond 15 PPO \$250 Deductible	3	24	41	209	277	85.0%
	Diamond 15 PPO \$500 Deductible	0	0	1	2	3	0.9%
	Pearl 25 HMO (no deductible)	0	1	4	34	39	12.0%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0.0%
	Other	0	0	6	1	7	2.1%
		3	25	52	246	326	8.2%

Kaiser	Gold Rx \$500 Deductible	2	1	9	33	45	11.5%
	Platinum Rx Plan (no deductible)	1	26	55	265	347	88.5%
		3	27	64	298	392	9.8%

Lifewise	WiseChoices \$500 Deductible	1	13	19	97	130	100.0%
	Other	0	0	0	0	0	0.0%
		1	13	19	97	130	3.3%

ODS	Beneficial Rx Plan \$1000 Deductible	1	15	19	54	89	100.0%
		1	15	19	54	89	2.2%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	28	113	279	931	1,351	95.4%
	\$750 Deductible	3	8	9	45	65	4.6%
		31	121	288	976	1,416	35.6%

Pacificare	HMO Individual (no deductible)	1	2	12	38	53	100.0%
		1	2	12	38	53	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	1	3	4	26	34	91.9%
	Optimum \$1000 Deductible	2	0	0	1	3	8.1%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		3	3	4	27	37	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%	332	111	443	8.6%
70% Subsidy Level	3	0	3	25.0%	824	161	985	19.1%
90% Subsidy Level	2	0	2	16.7%	870	165	1,035	20.1%
95% Subsidy Level	3	2	5	41.7%	2,282	405	2,687	52.2%
	10	2	12	11.4%	4,308	842	5,150	13.9%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	2	17	19	23.2%	324	947	1,271	7.4%
70% Subsidy Level	0	2	2	2.4%	1,316	1,561	2,877	16.8%
90% Subsidy Level	7	16	23	28.0%	2,370	1,976	4,346	25.4%
95% Subsidy Level	27	11	38	46.3%	5,814	2,784	8,598	50.3%
	36	46	82	78.1%	9,824	7,268	17,092	46.0%

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%	109	6	115	67.3%
	0	0	0	0.0%	162	9	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%	20	6	26	16.1%
90% Subsidy Level	0	0	0	0.0%	21	0	21	13.0%
95% Subsidy Level	1	0	1	100.0%	105	3	108	67.1%
	1	0	1	1.0%	150	11	161	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%	1,789	4	1,793	21.1%
95% Subsidy Level	0	0	0	0.0%	4,988	0	4,988	58.6%
	0	0	0	0.0%	8,508	5	8,513	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	337	338	9.0%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	736	828	22.0%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	750	893	23.8%
<i>95% Subsidy Level</i>	0	0	0	0.0%	183	1,518	1,701	45.2%
	0	0	0	0.0%	419	3,341	3,760	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%	22	13	35	3.2%
<i>70% Subsidy Level</i>	0	0	0	0.0%	44	43	87	7.9%
<i>90% Subsidy Level</i>	1	0	1	16.7%	118	52	170	15.4%
<i>95% Subsidy Level</i>	4	1	5	83.3%	646	163	809	73.5%
	5	1	6	5.7%	830	271	1,101	3.0%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	105	1.7%
Current Active Enrollment:	6,296	

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	11.4%	5,150	13.9%
<i>Ineligible</i>	82	78.1%	17,092	46.0%
<i>Rescinded Coverage</i>	0	0.0%	171	0.5%
<i>Carrier Termination</i>	1	1.0%	161	0.4%
<i>Medicare Eligible</i>	4	3.8%	1,076	2.9%
<i>Failed to pay premium</i>	0	0.0%	8,513	22.9%
<i>Failed to submit employer verification</i>	0	0.0%	3,760	10.1%
<i>Deceased</i>	0	0.0%	147	0.4%
<i>Covered in OHP</i>	6	5.7%	1,101	3.0%
Total	105	100%	37,171	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>	51	1.3%	47	2.0%	98	1.6%
<i>Asian/Pacific Islander</i>	277	7.0%	63	2.7%	340	5.4%
<i>Hispanic</i>	143	3.6%	141	6.1%	284	4.5%
<i>Native American</i>	42	1.1%	32	1.4%	74	1.2%
<i>Not Given</i>	199	5.0%	110	4.8%	309	4.9%
<i>Other</i>	101	2.5%	129	5.6%	230	3.7%
<i>White</i>	3,168	79.6%	1,793	77.5%	4,961	78.8%
TOTAL	3,981	100%	2,315	100%	6,296	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	94	200	294
<i>150-169%</i>	70%	343	378	721
<i>126-149%</i>	90%	746	649	1,395
<i>0-125%</i>	95%	2,798	1,088	3,886
Totals		3,981	2,315	6,296