

FHIAP Snapshot of Program Activity - 12/15/2008

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	3,440	4,707	8,147	8,147
Approved Lives - to be enrolled	0	0	0	0
Total Lives:			8,147	8,147

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	0	0	0
Initial Applications Outstanding	0	0	0
Waiting list for Application*	13,839	37,772	51,611
Total Lives:			51,611

*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	143	246	460	703	1,552	
Adults 19-UP	182	330	522	854	1,888	
Totals	325	576	982	1,557	3,440	42.2%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	51	123	213	836	1,223	
Adults 19-UP	72	203	450	1112	1,837	
Totals	123	326	663	1,948	3,060	37.6%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	2	5	16	68	91	
Adults 19-UP	50	179	372	955	1,556	
Totals	52	184	388	1,023	1,647	20.2%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	196	374	689	1,607	2,866	
Adults 19-UP	304	712	1344	2921	5,281	
Totals	500	1,086	2,033	4,528	8,147	100.0%
Percentages:	6.1%	13.3%	25.0%	55.6%	100.0%	

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AVERAGE SUBSIDY & PREMIUM VALUES FOR INDIVIDUAL & GROUP

Average Premium and Subsidy for Individual Market					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$307.89	\$338.41	\$371.38	\$342.07	\$346.95
Subsidy Per Month	\$153.94	\$236.89	\$334.24	\$324.96	\$311.13
Member Contribution	\$153.94	\$101.52	\$37.14	\$17.10	\$35.81

Average Premium and Subsidy for Individual OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$467.25	\$522.18	\$532.86	\$501.16	\$509.90
Subsidy Per Month	\$233.63	\$365.53	\$479.57	\$476.10	\$456.91
Member Contribution	\$233.63	\$156.65	\$53.29	\$25.06	\$52.99

Average Premium and Subsidy for Individual NON-OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$240.52	\$234.69	\$276.88	\$258.52	\$259.24
Subsidy Per Month	\$120.26	\$164.28	\$249.19	\$245.60	\$232.67
Member Contribution	\$120.26	\$70.41	\$27.69	\$12.93	\$26.56

Average Premium and Subsidy for GROUP Market					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$67.26	\$42.63	\$14.64	\$9.33	\$21.90
Subsidy Per Month	\$67.26	\$99.46	\$131.79	\$177.34	\$140.90
Employee Share	\$134.51	\$142.09	\$146.43	\$186.68	\$162.79
Employer Contribution	\$132.81	\$138.81	\$127.64	\$105.01	\$119.76

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$62.48	\$41.74	\$13.57	\$7.98	\$21.34
Subsidy Per Month	\$62.48	\$97.40	\$122.14	\$151.61	\$123.79
Employee Share	\$124.96	\$139.15	\$135.71	\$159.59	\$145.13
Employer Contribution	\$149.69	\$147.04	\$139.47	\$133.20	\$139.31

Average Premium and Subsidy			Overall Weighted Average
<i>Subsidy Levels:</i>	Individual	Group	
<i>Premium Per Month (includes employer contribution for Group)</i>	\$346.95	\$282.55	\$319.76
*Premium Per Month	\$346.95	\$162.79	\$269.19
Subsidy Per Month	\$311.13	\$140.90	\$239.25
Member Contribution	\$35.81	\$21.90	\$29.94

*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	379	5%	4%	5%
Metropolitan Portland	2,713	33%	45%	31%
Willamette Valley	2,493	31%	25%	27%
Southern/South Coast	1,409	17%	13%	18%
Mid-Columbia	288	4%	4%	5%
Central	358	4%	4%	6%
Southeast	238	3%	3%	4%
Northeast	269	3%	2%	4%
Other	-	0%	0%	0%
	8,147	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	0
Approved applications not yet enrolled; still within the allowed time period	0
Approved applications not enrolled in insurance within 120 days	11,174
Pended applications	0
Denied approval of application	43,612
Reservation list	51,611
Outstanding application within allowed return time	0
Outstanding application not received within allowed return time	224,936

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	334	7.1%
6-18	980	20.8%
19-29	498	10.6%
30-39	716	15.2%
40-49	836	17.8%
50-59	898	19.1%
60+	445	9.5%
Total	4,707	100%
Average Age =	34.8	
Median Age =	37.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	413	12.0%
6-18	1,139	33.1%
19-29	455	13.2%
30-39	667	19.4%
40-49	496	14.4%
50-59	212	6.2%
60+	58	1.7%
Total	3,440	100%
Average Age =	24.9	
Median Age =	22.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	747	9.2%
6-18	2,119	26.0%
19-29	953	11.7%
30-39	1,383	17.0%
40-49	1,332	16.3%
50-59	1,110	13.6%
60+	503	6.2%
Total	8,147	100%
Average Age =	30.6	
Median Age =	31.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,314	45.8%	3,393	64.2%	4,707	57.8%
Group	1,552	54.2%	1,888	35.8%	3,440	42.2%
Total	2,866	100.0%	5,281	100.0%	8,147	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,314	27.9%	1,552	45.1%	2,866	35.2%
Adults	3,393	72.1%	1,888	54.9%	5,281	64.8%
Total	4,707	100.0%	3,440	100.0%	8,147	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,755	37.3%	1,531	44.5%	3,286	40.3%
Female	2,952	62.7%	1,909	55.5%	4,861	59.7%
Total	4,707	100%	3,440	100%	8,147	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	32.5	Individual Market - OMIP only	15.5
Individual Market - Non-OMIP only	41.4	Individual Market - Non-OMIP only	18.9
Group Market	38.9	Group Market	19.1
FHIAP - ALL	38.5	FHIAP - ALL	18.0

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	94	230	391	1,066	1,781	37.8%
<i>Health Net</i>	10	19	62	244	335	7.1%
<i>Kaiser</i>	12	29	118	241	400	8.5%
<i>Lifewise</i>	2	26	42	178	248	5.3%
<i>ODS Health Plans</i>	1	9	13	62	85	1.8%
<i>OMIP</i>	52	184	388	1,023	1,647	35.0%
<i>Pacificare</i>	2	1	13	55	71	1.5%
<i>PacificSource</i>	2	7	21	88	118	2.5%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	0	5	3	14	22	0.5%
	175	510	1,051	2,971	4,707	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	6	29	36	46	117	6.6%
	Blue Selections Premier \$500 Deductible	84	179	339	972	1,574	88.4%
	Blue Selections Premier \$1000 Deductible	4	18	15	44	81	4.5%
	BlueCross PPO Portability	0	4	1	4	9	0.5%
		94	230	391	1,066	1,781	37.8%

Health Net	Diamond 15 PPO \$250 Deductible	7	15	54	194	270	80.6%
	Diamond 15 PPO \$500 Deductible	1	2	0	5	8	2.4%
	Pearl 25 HMO (no deductible)	2	2	5	39	48	14.3%
	Topaz First Dollar \$250 Deductible	0	0	0	2	2	0.6%
	Other	0	0	3	4	7	2.1%
		10	19	62	244	335	7.1%

Kaiser	Gold Rx \$500 Deductible	4	3	17	22	46	11.5%
	Platinum Rx Plan (no deductible)	8	26	101	219	354	88.5%
		12	29	118	241	400	8.5%

Lifewise	WiseChoices \$500 Deductible	2	26	42	178	248	100.0%
	Other	0	0	0	0	0	0.0%
		2	26	42	178	248	5.3%

ODS	Beneficial Rx Plan \$1000 Deductible	1	9	13	62	85	100.0%
		1	9	13	62	85	1.8%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	39	167	379	985	1,570	95.3%
	\$750 Deductible	13	17	9	38	77	4.7%
		52	184	388	1,023	1,647	35.0%

Pacificare	HMO Individual (no deductible)	2	1	13	55	71	100.0%
		2	1	13	55	71	1.5%

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	0	4	8	42	54	45.8%
	Elect Premiere \$500 Deductible	2	3	11	43	59	50.0%
	Elect Premiere \$750 Deductible	0	0	2	3	5	4.2%
		2	7	21	88	118	2.5%

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	3	14	20	90.9%
	Optimum \$1000 Deductible	0	2	0	0	2	9.1%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		0	5	3	14	22	0.5%

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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	5.0%	317	110	427	8.3%
70% Subsidy Level	8	1	9	22.5%	807	143	950	18.4%
90% Subsidy Level	12	3	15	37.5%	900	156	1,056	20.4%
95% Subsidy Level	7	7	14	35.0%	2,353	386	2,739	53.0%
	29	11	40	22.1%	4,377	795	5,172	14.3%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	1	5	6	4.7%	309	852	1,161	7.2%
70% Subsidy Level	15	10	25	19.7%	1,257	1,422	2,679	16.7%
90% Subsidy Level	25	9	34	26.8%	2,302	1,810	4,112	25.6%
95% Subsidy Level	52	10	62	48.8%	5,561	2,568	8,129	50.6%
	93	34	127	70.2%	9,429	6,652	16,081	44.4%

Rescission of coverage by insurance carrier - Never Effective								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	12	0	12	6.9%
70% Subsidy Level	0	0	0	0.0%	23	2	25	14.3%
90% Subsidy Level	0	0	0	0.0%	19	2	21	12.0%
95% Subsidy Level	0	0	0	0.0%	113	4	117	66.9%
	0	0	0	0.0%	167	8	175	0.5%

Carrier Termination								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	4	1	5	3.7%
70% Subsidy Level	0	0	0	0.0%	17	2	19	14.2%
90% Subsidy Level	0	0	0	0.0%	20	0	20	14.9%
95% Subsidy Level	0	0	0	0.0%	89	1	90	67.2%
	0	0	0	0.0%	130	4	134	0.4%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	2	0	2	16.7%	24	1	25	2.5%
70% Subsidy Level	1	0	1	8.3%	86	2	88	8.7%
90% Subsidy Level	4	0	4	33.3%	258	5	263	26.1%
95% Subsidy Level	5	0	5	41.7%	628	5	633	62.7%
	12	0	12	6.6%	996	13	1,009	2.8%

Failed to make premium payments to FHIAP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	404	1	405	4.5%
70% Subsidy Level	0	0	0	0.0%	1,336	0	1,336	14.8%
90% Subsidy Level	0	0	0	0.0%	1,833	4	1,837	20.4%
95% Subsidy Level	0	0	0	0.0%	5,446	0	5,446	60.4%
	0	0	0	0.0%	9,019	5	9,024	24.9%

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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	266	267	7.7%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	688	780	22.5%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	673	816	23.5%
<i>95% Subsidy Level</i>	0	0	0	0.0%	179	1,430	1,609	46.3%
	0	0	0	0.0%	415	3,057	3,472	9.6%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	1	1	2	1.4%
<i>70% Subsidy Level</i>	0	0	0	0.0%	16	0	16	11.1%
<i>90% Subsidy Level</i>	0	0	0	0.0%	31	0	31	21.5%
<i>95% Subsidy Level</i>	0	0	0	0.0%	92	3	95	66.0%
	0	0	0	0.0%	140	4	144	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	17	15	32	3.2%
<i>70% Subsidy Level</i>	0	2	2	100.0%	41	39	80	8.1%
<i>90% Subsidy Level</i>	0	0	0	0.0%	111	50	161	16.2%
<i>95% Subsidy Level</i>	0	0	0	0.0%	585	133	718	72.5%
	0	2	2	1.1%	754	237	991	2.7%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	181	2.2%
Current Active Enrollment:	8,147	

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>	40	22.1%	5,172	14.3%
<i>Ineligible</i>	127	70.2%	16,081	44.4%
<i>Rescinded Coverage</i>	0	0.0%	175	0.5%
<i>Carrier Termination</i>	0	0.0%	134	0.4%
<i>Medicare Eligible</i>	12	6.6%	1,009	2.8%
<i>Failed to pay premium</i>	0	0.0%	9,024	24.9%
<i>Failed to submit employer verification</i>	0	0.0%	3,472	9.6%
<i>Deceased</i>	0	0.0%	144	0.4%
<i>Covered in OHP</i>	2	1.1%	991	2.7%
Total	181	100%	36,202	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>	71	1.5%	87	2.5%	158	1.9%
<i>Asian/Pacific Islander</i>	305	6.5%	81	2.4%	386	4.7%
<i>Hispanic</i>	161	3.4%	224	6.5%	385	4.7%
<i>Native American</i>	47	1.0%	53	1.5%	100	1.2%
<i>Not Given</i>	219	4.7%	147	4.3%	366	4.5%
<i>Other</i>	137	2.9%	179	5.2%	316	3.9%
<i>White</i>	3,767	80.0%	2,669	77.6%	6,436	79.0%
TOTAL	4,707	100%	3,440	100%	8,147	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	175	325	500
<i>150-169%</i>	70%	510	576	1,086
<i>126-149%</i>	90%	1,051	982	2,033
<i>0-125%</i>	95%	2,971	1,557	4,528
Totals		4,707	3,440	8,147