

FHIAP Snapshot of Program Activity - 12/22/2008

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	3,410	4,701	8,111	8,111
Approved Lives - to be enrolled	0	0	0	0
Total Lives:			8,111	8,111

<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*	13,884	37,992	51,876
Total Lives:			51,876

*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	139	239	457	702	1,537	
Adults 19-UP	181	325	517	850	1,873	
Totals	320	564	974	1,552	3,410	42.0%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	51	123	209	831	1,214	
Adults 19-UP	72	203	450	1112	1,837	
Totals	123	326	659	1,943	3,051	37.6%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	2	5	16	68	91	
Adults 19-UP	51	179	372	957	1,559	
Totals	53	184	388	1,025	1,650	20.3%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	192	367	682	1,601	2,842	
Adults 19-UP	304	707	1339	2919	5,269	
Totals	496	1,074	2,021	4,520	8,111	100.0%
Percentages:	6.1%	13.2%	24.9%	55.7%	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	\$308.12	\$338.87	\$372.02	\$342.74	\$347.55
Subsidy Per Month	\$154.06	\$237.21	\$334.81	\$325.61	\$311.64
Member Contribution	\$154.06	\$101.66	\$37.20	\$17.14	\$35.90

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$464.25	\$522.90	\$533.17	\$501.95	\$510.42
Subsidy Per Month	\$232.12	\$366.03	\$479.85	\$476.85	\$457.34
Member Contribution	\$232.12	\$156.87	\$53.32	\$25.10	\$53.08

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$240.85	\$235.00	\$277.13	\$258.76	\$259.47
Subsidy Per Month	\$120.42	\$164.50	\$249.42	\$245.82	\$232.85
Member Contribution	\$120.42	\$70.50	\$27.71	\$12.94	\$26.61

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$66.51	\$43.17	\$14.55	\$9.24	\$21.74
Subsidy Per Month	\$66.51	\$100.73	\$130.99	\$175.54	\$140.21
Employee Share	\$133.01	\$143.90	\$145.54	\$184.78	\$161.95
Employer Contribution	\$141.20	\$138.18	\$126.44	\$105.38	\$120.18

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$61.53	\$41.73	\$13.59	\$7.95	\$21.10
Subsidy Per Month	\$61.53	\$97.37	\$122.35	\$151.09	\$123.76
Employee Share	\$123.06	\$139.10	\$135.95	\$159.04	\$144.86
Employer Contribution	\$159.73	\$147.68	\$138.02	\$132.42	\$139.59

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>	\$347.55	\$282.13	\$320.05
*Premium Per Month	\$347.55	\$161.95	\$269.52
Subsidy Per Month	\$311.64	\$140.21	\$239.57
Member Contribution	\$35.90	\$21.74	\$29.95

*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	375	5%	4%	5%
Metropolitan Portland	2,708	33%	45%	31%
Willamette Valley	2,482	31%	25%	27%
Southern/South Coast	1,397	17%	13%	18%
Mid-Columbia	287	4%	4%	5%
Central	355	4%	4%	6%
Southeast	238	3%	3%	4%
Northeast	269	3%	2%	4%
Other	-	0%	0%	0%
	8,111	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	51,876
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	335	7.1%
6-18	970	20.6%
19-29	498	10.6%
30-39	717	15.3%
40-49	836	17.8%
50-59	897	19.1%
60+	448	9.5%
Total	4,701	100%
Average Age =	34.8	
Median Age =	37.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	407	11.9%
6-18	1,130	33.1%
19-29	454	13.3%
30-39	661	19.4%
40-49	489	14.3%
50-59	213	6.2%
60+	56	1.6%
Total	3,410	100%
Average Age =	24.8	
Median Age =	22.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	742	9.1%
6-18	2,100	25.9%
19-29	952	11.7%
30-39	1,378	17.0%
40-49	1,325	16.3%
50-59	1,110	13.7%
60+	504	6.2%
Total	8,111	100%
Average Age =	30.6	
Median Age =	32.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,305	45.9%	3,396	64.5%	4,701	58.0%
Group	1,537	54.1%	1,873	35.5%	3,410	42.0%
Total	2,842	100.0%	5,269	100.0%	8,111	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,305	27.8%	1,537	45.1%	2,842	35.0%
Adults	3,396	72.2%	1,873	54.9%	5,269	65.0%
Total	4,701	100.0%	3,410	100.0%	8,111	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,754	37.3%	1,515	44.4%	3,269	40.3%
Female	2,947	62.7%	1,895	55.6%	4,842	59.7%
Total	4,701	100%	3,410	100%	8,111	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	33.0	Individual Market - OMIP only	15.5
Individual Market - Non-OMIP only	41.8	Individual Market - Non-OMIP only	18.9
Group Market	39.4	Group Market	19.1
FHIAP - ALL	38.9	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	388	1,064	1,776	37.8%
<i>Health Net</i>	10	19	62	242	333	7.1%
<i>Kaiser</i>	12	29	118	240	399	8.5%
<i>Lifewise</i>	2	26	41	178	247	5.3%
<i>ODS Health Plans</i>	1	9	13	62	85	1.8%
<i>OMIP</i>	53	184	388	1,025	1,650	35.1%
<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%
	176	510	1,047	2,968	4,701	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	336	970	1,569	88.3%
	Blue Selections Premier \$1000 Deductible	4	18	15	44	81	4.6%
	BlueCross PPO Portability	0	4	1	4	9	0.5%
		94	230	388	1,064	1,776	37.8%

Health Net	Diamond 15 PPO \$250 Deductible	7	15	54	192	268	80.5%
	Diamond 15 PPO \$500 Deductible	1	2	0	5	8	2.4%
	Pearl 25 HMO (no deductible)	2	2	5	39	48	14.4%
	Topaz First Dollar \$250 Deductible	0	0	0	2	2	0.6%
	Other	0	0	3	4	7	2.1%
		10	19	62	242	333	7.1%

Kaiser	Gold Rx \$500 Deductible	4	3	17	22	46	11.5%
	Platinum Rx Plan (no deductible)	8	26	101	218	353	88.5%
		12	29	118	240	399	8.5%

Lifewise	WiseChoices \$500 Deductible	2	26	41	178	247	100.0%
	Other	0	0	0	0	0	0.0%
		2	26	41	178	247	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	40	166	379	986	1,571	95.2%
	\$750 Deductible	13	18	9	39	79	4.8%
		53	184	388	1,025	1,650	35.1%

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	4.9%	318	110	428	8.3%
70% Subsidy Level	8	1	9	22.0%	808	143	951	18.4%
90% Subsidy Level	12	3	15	36.6%	902	156	1,058	20.4%
95% Subsidy Level	8	7	15	36.6%	2,356	386	2,742	52.9%
	30	11	41	19.1%	4,384	795	5,179	14.3%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	1	10	11	6.9%	309	857	1,166	7.2%
70% Subsidy Level	15	21	36	22.6%	1,257	1,433	2,690	16.7%
90% Subsidy Level	25	23	48	30.2%	2,300	1,825	4,125	25.6%
95% Subsidy Level	50	14	64	40.3%	5,562	2,576	8,138	50.5%
	91	68	159	74.0%	9,428	6,691	16,119	44.5%

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%	259	5	264	26.1%
95% Subsidy Level	5	0	5	41.7%	629	6	635	62.7%
	12	0	12	5.6%	998	14	1,012	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%	1,836	4	1,840	20.4%
95% Subsidy Level	0	0	0	0.0%	5,450	0	5,450	60.3%
	0	0	0	0.0%	9,026	5	9,031	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	1,428	1,607	46.3%
	0	0	0	0.0%	415	3,055	3,470	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	11.0%
<i>90% Subsidy Level</i>	0	0	0	0.0%	31	0	31	21.4%
<i>95% Subsidy Level</i>	0	0	0	0.0%	92	4	96	66.2%
	0	0	0	0.0%	140	5	145	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	66.7%	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>	1	0	1	33.3%	587	133	720	72.5%
	1	2	3	1.4%	756	237	993	2.7%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	215	2.7%
Current Active Enrollment:	8,111	

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>	41	19.1%	5,179	14.3%
<i>Ineligible</i>	159	74.0%	16,119	44.5%
<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	5.6%	1,012	2.8%
<i>Failed to pay premium</i>	0	0.0%	9,031	24.9%
<i>Failed to submit employer verification</i>	0	0.0%	3,470	9.6%
<i>Deceased</i>	0	0.0%	145	0.4%
<i>Covered in OHP</i>	3	1.4%	993	2.7%
Total	215	100%	36,258	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%	86	2.5%	157	1.9%
<i>Asian/Pacific Islander</i>	305	6.5%	80	2.3%	385	4.7%
<i>Hispanic</i>	161	3.4%	218	6.4%	379	4.7%
<i>Native American</i>	47	1.0%	53	1.6%	100	1.2%
<i>Not Given</i>	220	4.7%	146	4.3%	366	4.5%
<i>Other</i>	136	2.9%	172	5.0%	308	3.8%
<i>White</i>	3,761	80.0%	2,655	77.9%	6,416	79.1%
TOTAL	4,701	100%	3,410	100%	8,111	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	176	320	496
<i>150-169%</i>	70%	510	564	1,074
<i>126-149%</i>	90%	1,047	974	2,021
<i>0-125%</i>	95%	2,968	1,552	4,520
Totals		4,701	3,410	8,111