

FHIAP Snapshot of Program Activity - 01/20/2009

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	3,321	4,594	7,915	7,915
Approved Lives - to be enrolled	0	0	0	0
Total Lives:			7,915	7,915

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	0	0	0
Initial Applications Outstanding	4	0	4
Waiting list for Application*	14,269	38,960	53,229
Total Lives:			53,233

*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	129	229	462	674	1,494	
Adults 19-UP	172	319	508	828	1,827	
Totals	301	548	970	1,502	3,321	42.0%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	50	118	197	807	1,172	
Adults 19-UP	75	194	425	1115	1,809	
Totals	125	312	622	1,922	2,981	37.7%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	2	5	15	68	90	
Adults 19-UP	48	178	353	944	1,523	
Totals	50	183	368	1,012	1,613	20.4%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	181	352	674	1,549	2,756	
Adults 19-UP	295	691	1286	2887	5,159	
Totals	476	1,043	1,960	4,436	7,915	100.0%
Percentages:	6.0%	13.2%	24.8%	56.0%	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	\$306.78	\$343.51	\$374.54	\$343.73	\$348.94
Subsidy Per Month	\$153.39	\$240.45	\$337.09	\$326.55	\$312.95
Member Contribution	\$153.39	\$103.05	\$37.45	\$17.19	\$35.99

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$468.18	\$527.81	\$534.24	\$502.20	\$511.36
Subsidy Per Month	\$234.09	\$369.47	\$480.82	\$477.09	\$458.20
Member Contribution	\$234.09	\$158.34	\$53.42	\$25.11	\$53.16

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$242.22	\$235.40	\$280.06	\$260.29	\$261.05
Subsidy Per Month	\$121.11	\$164.78	\$252.05	\$247.28	\$234.35
Member Contribution	\$121.11	\$70.62	\$28.01	\$13.01	\$26.70

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$65.60	\$44.32	\$14.40	\$9.38	\$21.71
Subsidy Per Month	\$65.60	\$103.41	\$129.64	\$177.25	\$141.04
Employee Share	\$131.21	\$147.73	\$144.04	\$186.63	\$162.75
Employer Contribution	\$142.27	\$144.27	\$127.61	\$107.62	\$122.65

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$61.64	\$42.99	\$13.27	\$8.05	\$21.15
Subsidy Per Month	\$61.64	\$100.30	\$119.40	\$151.73	\$123.77
Employee Share	\$123.28	\$143.29	\$132.66	\$159.79	\$144.93
Employer Contribution	\$159.03	\$152.15	\$140.06	\$134.27	\$141.69

Average Premium and Subsidy			
<i>Subsidy Levels:</i>	Weighted Average		Overall Weighted Average
	Individual	Group	
<i>Premium Per Month (includes employer contribution for Group)</i>	\$348.94	\$285.40	\$322.28
*Premium Per Month	\$348.94	\$162.75	\$270.82
Subsidy Per Month	\$312.95	\$141.04	\$240.82
Member Contribution	\$35.99	\$21.71	\$30.00

*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	366	5%	4%	5%
Metropolitan Portland	2,654	34%	45%	31%
Willamette Valley	2,417	31%	25%	27%
Southern/South Coast	1,377	17%	13%	18%
Mid-Columbia	281	4%	4%	5%
Central	339	4%	4%	6%
Southeast	223	3%	3%	4%
Northeast	258	3%	2%	4%
Other	-	0%	0%	0%
	7,915	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	53,229
Outstanding application within allowed return time	4
Outstanding application not received within allowed return time	224,935

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	311	6.8%
6-18	951	20.7%
19-29	484	10.5%
30-39	703	15.3%
40-49	819	17.8%
50-59	892	19.4%
60+	434	9.4%
Total	4,594	100%
Average Age =	35.0	
Median Age =	38.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	388	11.7%
6-18	1,106	33.3%
19-29	436	13.1%
30-39	644	19.4%
40-49	475	14.3%
50-59	214	6.4%
60+	58	1.7%
Total	3,321	100%
Average Age =	25.0	
Median Age =	22.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	699	8.8%
6-18	2,057	26.0%
19-29	920	11.6%
30-39	1,347	17.0%
40-49	1,294	16.3%
50-59	1,106	14.0%
60+	492	6.2%
Total	7,915	100%
Average Age =	30.8	
Median Age =	32.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,262	45.8%	3,332	64.6%	4,594	58.0%
Group	1,494	54.2%	1,827	35.4%	3,321	42.0%
Total	2,756	100.0%	5,159	100.0%	7,915	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,262	27.5%	1,494	45.0%	2,756	34.8%
Adults	3,332	72.5%	1,827	55.0%	5,159	65.2%
Total	4,594	100.0%	3,321	100.0%	7,915	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,706	37.1%	1,492	44.9%	3,198	40.4%
Female	2,888	62.9%	1,829	55.1%	4,717	59.6%
Total	4,594	100%	3,321	100%	7,915	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	34.1	Individual Market - OMIP only	15.5
Individual Market - Non-OMIP only	42.7	Individual Market - Non-OMIP only	19.0
Group Market	40.2	Group Market	19.2
FHIAP - ALL	39.8	FHIAP - ALL	18.1

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	98	215	367	1,051	1,731	37.7%
<i>Health Net</i>	8	18	56	244	326	7.1%
<i>Kaiser</i>	12	28	114	234	388	8.4%
<i>Lifewise</i>	2	27	38	180	247	5.4%
<i>ODS Health Plans</i>	1	10	9	60	80	1.7%
<i>OMIP</i>	50	183	368	1,012	1,613	35.1%
<i>Pacificare</i>	2	1	15	52	70	1.5%
<i>PacificSource</i>	2	6	20	87	115	2.5%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	0	7	3	14	24	0.5%
	175	495	990	2,934	4,594	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	7	30	34	49	120	6.9%
	Blue Selections Premier \$500 Deductible	89	163	318	954	1,524	88.0%
	Blue Selections Premier \$1000 Deductible	2	18	14	44	78	4.5%
	BlueCross PPO Portability	0	4	1	4	9	0.5%
		98	215	367	1,051	1,731	37.7%

Health Net	Diamond 15 PPO \$250 Deductible	5	15	49	194	263	80.7%
	Diamond 15 PPO \$500 Deductible	1	2	0	5	8	2.5%
	Pearl 25 HMO (no deductible)	2	1	4	39	46	14.1%
	Topaz First Dollar \$250 Deductible	0	0	0	2	2	0.6%
	Other	0	0	3	4	7	2.1%
		8	18	56	244	326	7.1%

Kaiser	Gold Rx \$500 Deductible	4	3	13	25	45	11.6%
	Platinum Rx Plan (no deductible)	8	25	101	209	343	88.4%
		12	28	114	234	388	8.4%

Lifewise	WiseChoices \$500 Deductible	2	27	38	180	247	100.0%
	Other	0	0	0	0	0	0.0%
		2	27	38	180	247	5.4%

ODS	Beneficial Rx Plan \$1000 Deductible	1	10	9	60	80	100.0%
		1	10	9	60	80	1.7%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	36	167	360	973	1,536	95.2%
	\$750 Deductible	14	16	8	39	77	4.8%
		50	183	368	1,012	1,613	35.1%

Pacificare	HMO Individual (no deductible)	2	1	15	52	70	100.0%
		2	1	15	52	70	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	43	55	47.8%
	Elect Premiere \$500 Deductible	2	2	10	41	55	47.8%
	Elect Premiere \$750 Deductible	0	0	2	3	5	4.3%
		2	6	20	87	115	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	5	3	14	22	91.7%
	Optimum \$1000 Deductible	0	2	0	0	2	8.3%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		0	7	3	14	24	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	5	0	5	18.5%	321	110	431	8.3%
70% Subsidy Level	12	0	12	44.4%	820	143	963	18.5%
90% Subsidy Level	1	0	1	3.7%	909	156	1,065	20.4%
95% Subsidy Level	9	0	9	33.3%	2,364	388	2,752	52.8%
	27	0	27	30.0%	4,414	797	5,211	14.3%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	1	0	1	1.8%	309	856	1,165	7.2%
70% Subsidy Level	1	4	5	9.1%	1,265	1,436	2,701	16.7%
90% Subsidy Level	1	8	9	16.4%	2,321	1,832	4,153	25.6%
95% Subsidy Level	32	8	40	72.7%	5,601	2,580	8,181	50.5%
	35	20	55	61.1%	9,496	6,704	16,200	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	14.0%
90% Subsidy Level	0	0	0	0.0%	19	0	19	14.0%
95% Subsidy Level	0	0	0	0.0%	91	2	93	68.4%
	0	0	0	0.0%	131	5	136	0.4%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	1	0	1	12.5%	25	1	26	2.6%
70% Subsidy Level	0	0	0	0.0%	87	2	89	8.7%
90% Subsidy Level	4	0	4	50.0%	259	5	264	25.9%
95% Subsidy Level	3	0	3	37.5%	634	6	640	62.8%
	8	0	8	8.9%	1,005	14	1,019	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%	407	1	408	4.5%
70% Subsidy Level	0	0	0	0.0%	1,350	0	1,350	14.9%
90% Subsidy Level	0	0	0	0.0%	1,843	4	1,847	20.4%
95% Subsidy Level	0	0	0	0.0%	5,461	0	5,461	60.2%
	0	0	0	0.0%	9,061	5	9,066	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	292	293	8.3%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	702	794	22.5%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	683	826	23.4%
<i>95% Subsidy Level</i>	0	0	0	0.0%	179	1,440	1,619	45.8%
	0	0	0	0.0%	415	3,117	3,532	9.7%

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	0	0	0.0%	41	39	80	8.0%
<i>90% Subsidy Level</i>	0	0	0	0.0%	112	50	162	16.2%
<i>95% Subsidy Level</i>	0	0	0	0.0%	590	133	723	72.5%
	0	0	0	0.0%	760	237	997	2.7%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	90	1.1%
Current Active Enrollment:	7,915	

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>	27	30.0%	5,211	14.3%
<i>Ineligible</i>	55	61.1%	16,200	44.4%
<i>Rescinded Coverage</i>	0	0.0%	175	0.5%
<i>Carrier Termination</i>	0	0.0%	136	0.4%
<i>Medicare Eligible</i>	8	8.9%	1,019	2.8%
<i>Failed to pay premium</i>	0	0.0%	9,066	24.9%
<i>Failed to submit employer verification</i>	0	0.0%	3,532	9.7%
<i>Deceased</i>	0	0.0%	145	0.4%
<i>Covered in OHP</i>	0	0.0%	997	2.7%
Total	90	100%	36,481	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>	63	1.4%	80	2.4%	143	1.8%
<i>Asian/Pacific Islander</i>	301	6.6%	80	2.4%	381	4.8%
<i>Hispanic</i>	157	3.4%	215	6.5%	372	4.7%
<i>Native American</i>	47	1.0%	49	1.5%	96	1.2%
<i>Not Given</i>	213	4.6%	149	4.5%	362	4.6%
<i>Other</i>	129	2.8%	169	5.1%	298	3.8%
<i>White</i>	3,684	80.2%	2,579	77.7%	6,263	79.1%
TOTAL	4,594	100%	3,321	100%	7,915	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	301	476
<i>150-169%</i>	70%	495	548	1,043
<i>126-149%</i>	90%	990	970	1,960
<i>0-125%</i>	95%	2,934	1,502	4,436
Totals		4,594	3,321	7,915