

FHIAP Snapshot of Program Activity - 01/30/2009

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	3,320	4,555	7,875	7,875
Approved Lives - to be enrolled	0	0	0	0
		Total Lives:	7,875	7,875

<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*	14,531	39,537	54,068
		Total Lives:	54,072

*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	132	226	476	662	1,496	
Adults 19-UP	181	311	517	815	1,824	
Totals	313	537	993	1,477	3,320	42.2%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	46	114	203	809	1,172	
Adults 19-UP	76	190	416	1110	1,792	
Totals	122	304	619	1,919	2,964	37.6%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	3	5	14	66	88	
Adults 19-UP	51	165	345	942	1,503	
Totals	54	170	359	1,008	1,591	20.2%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	181	345	693	1,537	2,756	
Adults 19-UP	308	666	1278	2867	5,119	
Totals	489	1,011	1,971	4,404	7,875	100.0%
Percentages:	6.2%	12.8%	25.0%	55.9%	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	\$319.28	\$341.44	\$369.00	\$344.02	\$348.16
Subsidy Per Month	\$159.64	\$239.01	\$332.10	\$326.82	\$312.36
Member Contribution	\$159.64	\$102.43	\$36.90	\$17.20	\$35.80

Average Premium and Subsidy for Individual OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$469.76	\$527.06	\$531.89	\$503.51	\$511.28
Subsidy Per Month	\$234.88	\$368.95	\$478.70	\$478.33	\$458.46
Member Contribution	\$234.88	\$158.12	\$53.19	\$25.18	\$52.82

Average Premium and Subsidy for Individual NON-OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$252.67	\$237.64	\$274.52	\$260.25	\$260.60
Subsidy Per Month	\$126.34	\$166.35	\$247.07	\$247.23	\$233.93
Member Contribution	\$126.34	\$71.29	\$27.45	\$13.01	\$26.67

Average Premium and Subsidy for GROUP Market					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$65.66	\$43.79	\$14.28	\$9.45	\$21.75
Subsidy Per Month	\$65.66	\$102.17	\$128.55	\$179.64	\$141.08
Employee Share	\$131.32	\$145.96	\$142.84	\$189.10	\$162.84
Employer Contribution	\$146.07	\$145.81	\$128.15	\$107.04	\$123.31

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$68.28	\$44.75	\$14.54	\$9.52	\$22.10
Subsidy Per Month	\$68.28	\$104.42	\$130.90	\$180.90	\$143.34
Employee Share	\$136.56	\$149.17	\$145.45	\$190.43	\$165.44
Employer Contribution	\$140.04	\$151.28	\$131.76	\$106.36	\$124.21

Average Premium and Subsidy			Overall Weighted Average
<i>Subsidy Levels:</i>	Individual	Group	
<i>Premium Per Month (includes employer contribution for Group)</i>	<i>\$348.16</i>	<i>\$286.14</i>	\$322.01
*Premium Per Month	\$348.16	\$162.84	\$270.03
Subsidy Per Month	\$312.36	\$141.08	\$240.15
Member Contribution	\$35.80	\$21.75	\$29.88

*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	368	5%	4%	5%
Metropolitan Portland	2,651	34%	45%	31%
Willamette Valley	2,412	31%	25%	27%
Southern/South Coast	1,362	17%	13%	18%
Mid-Columbia	277	4%	4%	5%
Central	331	4%	4%	6%
Southeast	219	3%	3%	4%
Northeast	255	3%	2%	4%
Other	-	0%	0%	0%
	7,875	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	54,068
Outstanding application within allowed return time	4
Outstanding application not received within allowed return time	224,938

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	312	6.8%
6-18	948	20.8%
19-29	483	10.6%
30-39	687	15.1%
40-49	804	17.7%
50-59	889	19.5%
60+	432	9.5%
Total	4,555	100%
Average Age =	34.9	
Median Age =	38.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	386	11.6%
6-18	1,110	33.4%
19-29	431	13.0%
30-39	647	19.5%
40-49	477	14.4%
50-59	212	6.4%
60+	57	1.7%
Total	3,320	100%
Average Age =	25.0	
Median Age =	22.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	698	8.9%
6-18	2,058	26.1%
19-29	914	11.6%
30-39	1,334	16.9%
40-49	1,281	16.3%
50-59	1,101	14.0%
60+	489	6.2%
Total	7,875	100%
Average Age =	30.7	
Median Age =	32.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,260	45.7%	3,295	64.4%	4,555	57.8%
Group	1,496	54.3%	1,824	35.6%	3,320	42.2%
Total	2,756	100.0%	5,119	100.0%	7,875	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,260	27.7%	1,496	45.1%	2,756	35.0%
Adults	3,295	72.3%	1,824	54.9%	5,119	65.0%
Total	4,555	100.0%	3,320	100.0%	7,875	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,687	37.0%	1,493	45.0%	3,180	40.4%
Female	2,868	63.0%	1,827	55.0%	4,695	59.6%
Total	4,555	100%	3,320	100%	7,875	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	34.2	Individual Market - OMIP only	15.6
Individual Market - Non-OMIP only	42.7	Individual Market - Non-OMIP only	19.1
Group Market	40.2	Group Market	19.2
FHIAP - ALL	39.9	FHIAP - ALL	18.2

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	93	207	365	1,050	1,715	37.7%
<i>Health Net</i>	7	17	56	244	324	7.1%
<i>Kaiser</i>	11	29	112	235	387	8.5%
<i>Lifewise</i>	2	27	36	175	240	5.3%
<i>ODS Health Plans</i>	1	10	9	64	84	1.8%
<i>OMIP</i>	54	170	359	1,008	1,591	34.9%
<i>Pacificare</i>	3	2	15	50	70	1.5%
<i>PacificSource</i>	3	5	23	86	117	2.6%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	2	7	3	15	27	0.6%
	176	474	978	2,927	4,555	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	4	38	34	50	126	7.3%
	Blue Selections Premier \$500 Deductible	88	148	316	950	1,502	87.6%
	Blue Selections Premier \$1000 Deductible	1	17	14	46	78	4.5%
	BlueCross PPO Portability	0	4	1	4	9	0.5%
		93	207	365	1,050	1,715	37.7%

Health Net	Diamond 15 PPO \$250 Deductible	4	15	48	195	262	80.9%
	Diamond 15 PPO \$500 Deductible	1	2	0	5	8	2.5%
	Pearl 25 HMO (no deductible)	2	0	5	38	45	13.9%
	Topaz First Dollar \$250 Deductible	0	0	0	2	2	0.6%
	Other	0	0	3	4	7	2.2%
		7	17	56	244	324	7.1%

Kaiser	Gold Rx \$500 Deductible	3	3	12	26	44	11.4%
	Platinum Rx Plan (no deductible)	8	26	100	209	343	88.6%
		11	29	112	235	387	8.5%

Lifewise	WiseChoices \$500 Deductible	2	27	36	175	240	100.0%
	Other	0	0	0	0	0	0.0%
		2	27	36	175	240	5.3%

ODS	Beneficial Rx Plan \$1000 Deductible	1	10	9	64	84	100.0%
		1	10	9	64	84	1.8%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	40	157	351	967	1,515	95.2%
	\$750 Deductible	14	13	8	41	76	4.8%
		54	170	359	1,008	1,591	34.9%

Pacificare	HMO Individual (no deductible)	3	2	15	50	70	100.0%
		3	2	15	50	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	1	3	8	43	55	47.0%
	Elect Premiere \$500 Deductible	2	2	13	40	57	48.7%
	Elect Premiere \$750 Deductible	0	0	2	3	5	4.3%
		3	5	23	86	117	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	5	3	15	23	85.2%
	Optimum \$1000 Deductible	2	2	0	0	4	14.8%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		2	7	3	15	27	0.6%

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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	15.2%	326	111	437	8.4%
70% Subsidy Level	16	0	16	48.5%	825	143	968	18.5%
90% Subsidy Level	5	0	5	15.2%	914	157	1,071	20.5%
95% Subsidy Level	7	0	7	21.2%	2,371	386	2,757	52.7%
	33	0	33	33.0%	4,436	797	5,233	14.3%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	1	0	1	1.8%	319	857	1,176	7.2%
70% Subsidy Level	1	5	6	10.9%	1,280	1,437	2,717	16.7%
90% Subsidy Level	1	9	10	18.2%	2,339	1,839	4,178	25.6%
95% Subsidy Level	30	8	38	69.1%	5,657	2,590	8,247	50.5%
	33	22	55	55.0%	9,595	6,723	16,318	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	14.0%
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	11.1%	25	1	26	2.5%
70% Subsidy Level	0	0	0	0.0%	87	2	89	8.7%
90% Subsidy Level	5	0	5	55.6%	260	5	265	26.0%
95% Subsidy Level	3	0	3	33.3%	635	6	641	62.8%
	9	0	9	9.0%	1,007	14	1,021	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%	410	1	411	4.5%
70% Subsidy Level	0	0	0	0.0%	1,362	0	1,362	15.0%
90% Subsidy Level	0	0	0	0.0%	1,850	4	1,854	20.4%
95% Subsidy Level	0	0	0	0.0%	5,470	0	5,470	60.1%
	0	0	0	0.0%	9,092	5	9,097	24.8%

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TERMINATION TRENDS - continued

Failed to submit employer verification							
	Individual	Group	Total	Percent	Individual	Group	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	1	292	8.3%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	702	22.5%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	683	23.4%
<i>95% Subsidy Level</i>	0	0	0	0.0%	179	1,443	45.9%
	0	0	0	0.0%	415	3,120	9.6%

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

Covered in OHP							
	Individual	Group	Total	Percent	Individual	Group	Percent
<i>50% Subsidy Level</i>	0	1	1	33.3%	17	16	3.3%
<i>70% Subsidy Level</i>	0	0	0	0.0%	42	38	8.0%
<i>90% Subsidy Level</i>	0	0	0	0.0%	112	51	16.3%
<i>95% Subsidy Level</i>	2	0	2	66.7%	589	132	72.3%
	2	1	3	3.0%	760	237	2.7%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	100	1.3%
Current Active Enrollment:	7,875	

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>	33	33.0%	5,233	14.3%
<i>Ineligible</i>	55	55.0%	16,318	44.5%
<i>Rescinded Coverage</i>	0	0.0%	175	0.5%
<i>Carrier Termination</i>	0	0.0%	136	0.4%
<i>Medicare Eligible</i>	9	9.0%	1,021	2.8%
<i>Failed to pay premium</i>	0	0.0%	9,097	24.8%
<i>Failed to submit employer verification</i>	0	0.0%	3,535	9.6%
<i>Deceased</i>	0	0.0%	144	0.4%
<i>Covered in OHP</i>	3	3.0%	997	2.7%
Total	100	100%	36,656	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>	62	1.4%	79	2.4%	141	1.8%
<i>Asian/Pacific Islander</i>	301	6.6%	78	2.3%	379	4.8%
<i>Hispanic</i>	154	3.4%	214	6.4%	368	4.7%
<i>Native American</i>	47	1.0%	49	1.5%	96	1.2%
<i>Not Given</i>	214	4.7%	141	4.2%	355	4.5%
<i>Other</i>	130	2.9%	169	5.1%	299	3.8%
<i>White</i>	3,647	80.1%	2,590	78.0%	6,237	79.2%
TOTAL	4,555	100%	3,320	100%	7,875	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	313	489
<i>150-169%</i>	70%	474	537	1,011
<i>126-149%</i>	90%	978	993	1,971
<i>0-125%</i>	95%	2,927	1,477	4,404
Totals		4,555	3,320	7,875