

FHIAP Snapshot of Program Activity - 01/09/2009

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	3,317	4,607	7,924	7,924
Approved Lives - to be enrolled	0	0	0	0
		Total Lives:	7,924	7,924

<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*	14,144	38,633	52,777
		Total Lives:	52,781

*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	457	676	1,491	
Adults 19-UP	172	319	507	828	1,826	
Totals	301	548	964	1,504	3,317	41.9%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	51	118	199	813	1,181	
Adults 19-UP	75	194	425	1117	1,811	
Totals	126	312	624	1,930	2,992	37.8%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	2	5	15	64	86	
Adults 19-UP	48	180	358	943	1,529	
Totals	50	185	373	1,007	1,615	20.4%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	182	352	671	1,553	2,758	
Adults 19-UP	295	693	1290	2888	5,166	
Totals	477	1,045	1,961	4,441	7,924	100.0%
Percentages:	6.0%	13.2%	24.7%	56.0%	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	\$306.05	\$344.53	\$374.43	\$342.97	\$348.54
Subsidy Per Month	\$153.02	\$241.17	\$336.98	\$325.82	\$312.51
Member Contribution	\$153.02	\$103.36	\$37.44	\$17.15	\$36.03

Average Premium and Subsidy for Individual OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$468.18	\$524.95	\$532.72	\$502.95	\$511.27
Subsidy Per Month	\$234.09	\$367.47	\$479.45	\$477.80	\$458.00
Member Contribution	\$234.09	\$157.49	\$53.27	\$25.15	\$53.27

Average Premium and Subsidy for Individual NON-OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$241.71	\$237.55	\$279.81	\$259.50	\$260.70
Subsidy Per Month	\$120.85	\$166.28	\$251.83	\$246.53	\$233.97
Member Contribution	\$120.85	\$71.26	\$27.98	\$12.98	\$26.73

Average Premium and Subsidy for GROUP Market					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$65.98	\$44.28	\$14.24	\$9.31	\$21.66
Subsidy Per Month	\$65.98	\$103.31	\$128.17	\$176.82	\$140.48
Employee Share	\$131.95	\$147.59	\$142.41	\$186.13	\$162.14
Employer Contribution	\$142.77	\$141.92	\$126.18	\$105.86	\$121.07

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$67.51	\$43.72	\$14.44	\$9.16	\$21.91
Subsidy Per Month	\$67.51	\$102.02	\$130.00	\$174.08	\$139.62
Employee Share	\$135.02	\$145.74	\$144.44	\$183.24	\$161.53
Employer Contribution	\$145.28	\$144.92	\$132.90	\$106.49	\$123.97

Average Premium and Subsidy			Overall Weighted Average
<i>Subsidy Levels:</i>	Individual	Group	
<i>Premium Per Month (includes employer contribution for Group)</i>	\$348.54	\$283.21	\$321.19
*Premium Per Month	\$348.54	\$162.14	\$270.51
Subsidy Per Month	\$312.51	\$140.48	\$240.49
Member Contribution	\$36.03	\$21.66	\$30.02

*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	2,661	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	338	4%	4%	6%
Southeast	224	3%	3%	4%
Northeast	258	3%	2%	4%
Other	-	0%	0%	0%
	7,924	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	52,777
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	318	6.9%
6-18	949	20.6%
19-29	489	10.6%
30-39	702	15.2%
40-49	824	17.9%
50-59	891	19.3%
60+	434	9.4%
Total	4,607	100%
Average Age =	34.9	
Median Age =	38.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	388	11.7%
6-18	1,103	33.3%
19-29	434	13.1%
30-39	648	19.5%
40-49	474	14.3%
50-59	213	6.4%
60+	57	1.7%
Total	3,317	100%
Average Age =	25.0	
Median Age =	22.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	706	8.9%
6-18	2,052	25.9%
19-29	923	11.6%
30-39	1,350	17.0%
40-49	1,298	16.4%
50-59	1,104	13.9%
60+	491	6.2%
Total	7,924	100%
Average Age =	30.8	
Median Age =	32.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,267	45.9%	3,340	64.7%	4,607	58.1%
Group	1,491	54.1%	1,826	35.3%	3,317	41.9%
Total	2,758	100.0%	5,166	100.0%	7,924	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,267	27.5%	1,491	45.0%	2,758	34.8%
Adults	3,340	72.5%	1,826	55.0%	5,166	65.2%
Total	4,607	100.0%	3,317	100.0%	7,924	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,710	37.1%	1,486	44.8%	3,196	40.3%
Female	2,897	62.9%	1,831	55.2%	4,728	59.7%
Total	4,607	100%	3,317	100%	7,924	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	33.1	Individual Market - OMIP only	15.5
Individual Market - Non-OMIP only	42.1	Individual Market - Non-OMIP only	19.0
Group Market	39.4	Group Market	19.2
FHIAP - ALL	39.1	FHIAP - ALL	18.1

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	98	214	369	1,050	1,731	37.6%
<i>Health Net</i>	9	17	56	244	326	7.1%
<i>Kaiser</i>	12	28	114	242	396	8.6%
<i>Lifewise</i>	2	27	38	180	247	5.4%
<i>ODS Health Plans</i>	1	11	9	60	81	1.8%
<i>OMIP</i>	50	185	373	1,007	1,615	35.1%
<i>Pacificare</i>	2	1	15	53	71	1.5%
<i>PacificSource</i>	2	7	20	87	116	2.5%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	0	7	3	14	24	0.5%
	176	497	997	2,937	4,607	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	35	46	118	6.8%
	Blue Selections Premier \$500 Deductible	89	162	319	956	1,526	88.2%
	Blue Selections Premier \$1000 Deductible	2	18	14	44	78	4.5%
	BlueCross PPO Portability	0	4	1	4	9	0.5%
		98	214	369	1,050	1,731	37.6%

Health Net	Diamond 15 PPO \$250 Deductible	6	14	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%
		9	17	56	244	326	7.1%

Kaiser	Gold Rx \$500 Deductible	4	3	13	25	45	11.4%
	Platinum Rx Plan (no deductible)	8	25	101	217	351	88.6%
		12	28	114	242	396	8.6%

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	11	9	60	81	100.0%
		1	11	9	60	81	1.8%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	36	169	365	968	1,538	95.2%
	\$750 Deductible	14	16	8	39	77	4.8%
		50	185	373	1,007	1,615	35.1%

Pacificare	HMO Individual (no deductible)	2	1	15	53	71	100.0%
		2	1	15	53	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	43	55	47.4%
	Elect Premiere \$500 Deductible	2	3	10	41	56	48.3%
	Elect Premiere \$750 Deductible	0	0	2	3	5	4.3%
		2	7	20	87	116	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	25.0%	321	110	431	8.3%
70% Subsidy Level	8	0	8	40.0%	814	143	957	18.4%
90% Subsidy Level	1	0	1	5.0%	905	156	1,061	20.4%
95% Subsidy Level	6	0	6	30.0%	2,358	388	2,746	52.9%
	20	0	20	24.4%	4,398	797	5,195	14.2%

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%	2,320	1,832	4,152	25.6%
95% Subsidy Level	32	8	40	72.7%	5,602	2,580	8,182	50.5%
	35	20	55	67.1%	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	14.1%
90% Subsidy Level	0	0	0	0.0%	19	0	19	14.1%
95% Subsidy Level	0	0	0	0.0%	90	2	92	68.1%
	0	0	0	0.0%	130	5	135	0.4%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	1	0	1	14.3%	24	1	25	2.5%
70% Subsidy Level	0	0	0	0.0%	87	2	89	8.8%
90% Subsidy Level	3	0	3	42.9%	257	5	262	25.8%
95% Subsidy Level	3	0	3	42.9%	634	6	640	63.0%
	7	0	7	8.5%	1,002	14	1,016	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%	1,352	0	1,352	14.9%
90% Subsidy Level	0	0	0	0.0%	1,844	4	1,848	20.4%
95% Subsidy Level	0	0	0	0.0%	5,461	0	5,461	60.2%
	0	0	0	0.0%	9,064	5	9,069	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	684	827	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	3,118	3,533	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:	82	1.0%
Current Active Enrollment:	7,924	

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>	20	24.4%	5,195	14.2%
<i>Ineligible</i>	55	67.1%	16,200	44.4%
<i>Rescinded Coverage</i>	0	0.0%	175	0.5%
<i>Carrier Termination</i>	0	0.0%	135	0.4%
<i>Medicare Eligible</i>	7	8.5%	1,016	2.8%
<i>Failed to pay premium</i>	0	0.0%	9,069	24.9%
<i>Failed to submit employer verification</i>	0	0.0%	3,533	9.7%
<i>Deceased</i>	0	0.0%	145	0.4%
<i>Covered in OHP</i>	0	0.0%	997	2.7%
Total	82	100%	36,465	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>	67	1.5%	80	2.4%	147	1.9%
<i>Asian/Pacific Islander</i>	301	6.5%	80	2.4%	381	4.8%
<i>Hispanic</i>	157	3.4%	214	6.5%	371	4.7%
<i>Native American</i>	46	1.0%	49	1.5%	95	1.2%
<i>Not Given</i>	217	4.7%	147	4.4%	364	4.6%
<i>Other</i>	132	2.9%	163	4.9%	295	3.7%
<i>White</i>	3,687	80.0%	2,584	77.9%	6,271	79.1%
TOTAL	4,607	100%	3,317	100%	7,924	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	301	477
<i>150-169%</i>	70%	497	548	1,045
<i>126-149%</i>	90%	997	964	1,961
<i>0-125%</i>	95%	2,937	1,504	4,441
Totals		4,607	3,317	7,924