

FHIAP Snapshot of Program Activity - 02/17/2009

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	3,285	4,466	7,751	7,751
Approved Lives - to be enrolled	0	0	0	0
		Total Lives:	7,751	7,751

<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*	14,820	40,440	55,260
		Total Lives:	55,260

*Individual includes 3,765 OHP transfer lives.

FHIAP Snapshot of Program Activity - 02/17/2009

PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	136	221	472	654	1,483	
Adults 19-UP	181	302	510	809	1,802	
Totals	317	523	982	1,463	3,285	42.4%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	43	109	196	789	1,137	
Adults 19-UP	69	190	408	1101	1,768	
Totals	112	299	604	1,890	2,905	37.5%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	3	5	14	66	88	
Adults 19-UP	52	159	344	918	1,473	
Totals	55	164	358	984	1,561	20.1%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	182	335	682	1,509	2,708	
Adults 19-UP	302	651	1262	2828	5,043	
Totals	484	986	1,944	4,337	7,751	100.0%
Percentages:	6.2%	12.7%	25.1%	56.0%	100.0%	

FHIAP Snapshot of Program Activity - 02/17/2009

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	\$324.82	\$337.64	\$372.37	\$343.12	\$348.17
Subsidy Per Month	\$162.41	\$236.35	\$335.13	\$325.96	\$312.53
Member Contribution	\$162.41	\$101.29	\$37.24	\$17.16	\$35.64

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$463.18	\$520.39	\$532.27	\$503.25	\$510.30
Subsidy Per Month	\$231.59	\$364.27	\$479.05	\$478.09	\$457.67
Member Contribution	\$231.59	\$156.12	\$53.23	\$25.16	\$52.63

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$256.87	\$237.41	\$277.59	\$259.74	\$261.05
Subsidy Per Month	\$128.43	\$166.19	\$249.83	\$246.76	\$234.54
Member Contribution	\$128.43	\$71.22	\$27.76	\$12.99	\$26.50

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$64.91	\$43.80	\$14.18	\$9.51	\$21.71
Subsidy Per Month	\$64.91	\$102.21	\$127.60	\$180.76	\$141.19
Employee Share	\$129.82	\$146.01	\$141.78	\$190.28	\$162.90
Employer Contribution	\$142.77	\$147.35	\$129.84	\$109.15	\$124.66

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$65.85	\$43.94	\$13.94	\$9.51	\$21.98
Subsidy Per Month	\$65.85	\$102.52	\$125.48	\$180.61	\$140.20
Employee Share	\$131.69	\$146.46	\$139.42	\$190.12	\$162.18
Employer Contribution	\$143.93	\$152.70	\$128.20	\$109.54	\$125.45

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>	\$348.17	\$287.56	\$322.48
*Premium Per Month	\$348.17	\$162.90	\$269.65
Subsidy Per Month	\$312.53	\$141.19	\$239.91
Member Contribution	\$35.64	\$21.71	\$29.74

*Group is the subsidizable portion of the employee's payroll deduction

FHIAP Snapshot of Program Activity - 02/17/2009

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	358	5%	4%	5%
Metropolitan Portland	2,606	34%	45%	31%
Willamette Valley	2,386	31%	25%	27%
Southern/South Coast	1,340	17%	13%	18%
Mid-Columbia	274	4%	4%	5%
Central	312	4%	4%	6%
Southeast	221	3%	3%	4%
Northeast	254	3%	2%	4%
Other	-	0%	0%	0%
	7,751	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	55,260
Outstanding application within allowed return time	0
Outstanding application not received within allowed return time	224,934

FHIAP Snapshot of Program Activity - 02/17/2009

ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	297	6.7%
6-18	928	20.8%
19-29	478	10.7%
30-39	677	15.2%
40-49	792	17.7%
50-59	866	19.4%
60+	428	9.6%
Total	4,466	100%
Average Age =	35.0	
Median Age =	38.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	382	11.6%
6-18	1,101	33.5%
19-29	418	12.7%
30-39	643	19.6%
40-49	474	14.4%
50-59	209	6.4%
60+	58	1.8%
Total	3,285	100%
Average Age =	25.0	
Median Age =	22.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	679	8.8%
6-18	2,029	26.2%
19-29	896	11.6%
30-39	1,320	17.0%
40-49	1,266	16.3%
50-59	1,075	13.9%
60+	486	6.3%
Total	7,751	100%
Average Age =	30.7	
Median Age =	32.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,225	45.2%	3,241	64.3%	4,466	57.6%
Group	1,483	54.8%	1,802	35.7%	3,285	42.4%
Total	2,708	100.0%	5,043	100.0%	7,751	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,225	27.4%	1,483	45.1%	2,708	34.9%
Adults	3,241	72.6%	1,802	54.9%	5,043	65.1%
Total	4,466	100.0%	3,285	100.0%	7,751	100.0%

FHIAP Snapshot of Program Activity - 02/17/2009

ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,657	37.1%	1,472	44.8%	3,129	40.4%
Female	2,809	62.9%	1,813	55.2%	4,622	59.6%
Total	4,466	100%	3,285	100%	7,751	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	35.2	Individual Market - OMIP only	15.6
Individual Market - Non-OMIP only	43.8	Individual Market - Non-OMIP only	19.1
Group Market	41.2	Group Market	19.3
FHIAP - ALL	40.9	FHIAP - ALL	18.2

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	83	207	353	1,034	1,677	37.6%
<i>Health Net</i>	7	17	55	241	320	7.2%
<i>Kaiser</i>	11	29	110	228	378	8.5%
<i>Lifewise</i>	3	22	36	166	227	5.1%
<i>ODS Health Plans</i>	1	10	9	72	92	2.1%
<i>OMIP</i>	55	164	358	984	1,561	35.0%
<i>Pacificare</i>	3	2	15	48	68	1.5%
<i>PacificSource</i>	2	5	23	86	116	2.6%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	2	7	3	15	27	0.6%
	167	463	962	2,874	4,466	100%

FHIAP Snapshot of Program Activity - 02/17/2009

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	3	38	32	49	122	7.3%
	Blue Selections Premier \$500 Deductible	79	150	306	935	1,470	87.7%
	Blue Selections Premier \$1000 Deductible	1	16	14	46	77	4.6%
	BlueCross PPO Portability	0	3	1	4	8	0.5%
		83	207	353	1,034	1,677	37.6%

Health Net	Diamond 15 PPO \$250 Deductible	4	15	45	194	258	80.6%
	Diamond 15 PPO \$500 Deductible	1	2	0	5	8	2.5%
	Pearl 25 HMO (no deductible)	2	0	5	38	45	14.1%
	Topaz First Dollar \$250 Deductible	0	0	0	2	2	0.6%
	Other	0	0	5	2	7	2.2%
		7	17	55	241	320	7.2%

Kaiser	Gold Rx \$500 Deductible	3	3	11	22	39	10.3%
	Platinum Rx Plan (no deductible)	8	26	99	206	339	89.7%
		11	29	110	228	378	8.5%

Lifewise	WiseChoices \$500 Deductible	3	22	36	166	227	100.0%
	Other	0	0	0	0	0	0.0%
		3	22	36	166	227	5.1%

ODS	Beneficial Rx Plan \$1000 Deductible	1	10	9	72	92	100.0%
		1	10	9	72	92	2.1%

continued next page...

FHIAP Snapshot of Program Activity - 02/17/2009

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	41	151	350	945	1,487	95.3%
	\$750 Deductible	14	13	8	39	74	4.7%
		55	164	358	984	1,561	35.0%

Pacificare	HMO Individual (no deductible)	3	2	15	48	68	100.0%
		3	2	15	48	68	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	47.4%
	Elect Premiere \$500 Deductible	1	2	13	40	56	48.3%
	Elect Premiere \$750 Deductible	0	0	2	3	5	4.3%
		2	5	23	86	116	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%

FHIAP Snapshot of Program Activity - 02/17/2009

TERMINATION TRENDS

Termination Reason	Current Month				Overall Terminations			
Member Request	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	7	0	7	43.8%	330	111	441	8.4%
70% Subsidy Level	4	0	4	25.0%	826	143	969	18.5%
90% Subsidy Level	2	0	2	12.5%	911	157	1,068	20.4%
95% Subsidy Level	3	0	3	18.8%	2,376	386	2,762	52.7%
	16	0	16	14.4%	4,443	797	5,240	14.3%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	1	1	1.2%	319	857	1,176	7.2%
70% Subsidy Level	7	4	11	13.1%	1,279	1,442	2,721	16.7%
90% Subsidy Level	20	6	26	31.0%	2,338	1,842	4,180	25.6%
95% Subsidy Level	38	8	46	54.8%	5,650	2,593	8,243	50.5%
	65	19	84	75.7%	9,586	6,734	16,320	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	3.6%
70% Subsidy Level	0	0	0	0.0%	17	2	19	13.6%
90% Subsidy Level	0	0	0	0.0%	22	0	22	15.7%
95% Subsidy Level	0	0	0	0.0%	92	2	94	67.1%
	0	0	0	0.0%	135	5	140	0.4%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	1	0	1	10.0%	25	1	26	2.5%
70% Subsidy Level	1	1	2	20.0%	88	3	91	8.8%
90% Subsidy Level	2	0	2	20.0%	261	5	266	25.8%
95% Subsidy Level	5	0	5	50.0%	641	6	647	62.8%
	9	1	10	9.0%	1,015	15	1,030	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%	1,846	4	1,850	20.3%
95% Subsidy Level	0	0	0	0.0%	5,473	0	5,473	60.2%
	0	0	0	0.0%	9,091	5	9,096	24.8%

continued on next page...

FHIAP Snapshot of Program Activity - 02/17/2009

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	1,443	1,622	45.9%
	0	0	0	0.0%	415	3,120	3,535	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	16	33	3.3%
<i>70% Subsidy Level</i>	1	0	1	100.0%	43	38	81	8.0%
<i>90% Subsidy Level</i>	0	0	0	0.0%	117	51	168	16.7%
<i>95% Subsidy Level</i>	0	0	0	0.0%	593	132	725	72.0%
	1	0	1	0.9%	770	237	1,007	2.7%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	111	1.4%
Current Active Enrollment:	7,751	

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>	16	14.4%	5,240	14.3%
<i>Ineligible</i>	84	75.7%	16,320	44.5%
<i>Rescinded Coverage</i>	0	0.0%	175	0.5%
<i>Carrier Termination</i>	0	0.0%	140	0.4%
<i>Medicare Eligible</i>	10	9.0%	1,030	2.8%
<i>Failed to pay premium</i>	0	0.0%	9,096	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>	1	0.9%	1,007	2.7%
Total	111	100%	36,687	100%

FHIAP Snapshot of Program Activity - 02/17/2009

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>	292	6.5%	78	2.4%	370	4.8%
<i>Hispanic</i>	154	3.4%	211	6.4%	365	4.7%
<i>Native American</i>	51	1.1%	43	1.3%	94	1.2%
<i>Not Given</i>	206	4.6%	144	4.4%	350	4.5%
<i>Other</i>	130	2.9%	169	5.1%	299	3.9%
<i>White</i>	3,571	80.0%	2,561	78.0%	6,132	79.1%
TOTAL	4,466	100%	3,285	100%	7,751	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	167	317	484
<i>150-169%</i>	70%	463	523	986
<i>126-149%</i>	90%	962	982	1,944
<i>0-125%</i>	95%	2,874	1,463	4,337
Totals		4,466	3,285	7,751