

FHIAP Snapshot of Program Activity - 02/23/2009

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	3,259	4,469	7,728	7,728
Approved Lives - to be enrolled	0	0	0	0
		Total Lives:	7,728	7,728

<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*	14,896	40,805	55,701
		Total Lives:	55,701

*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	135	217	470	652	1,474	
Adults 19-UP	179	299	502	805	1,785	
Totals	314	516	972	1,457	3,259	42.2%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	43	109	195	792	1,139	
Adults 19-UP	69	190	409	1102	1,770	
Totals	112	299	604	1,894	2,909	37.6%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	3	5	14	66	88	
Adults 19-UP	52	159	345	916	1,472	
Totals	55	164	359	982	1,560	20.2%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	181	331	679	1,510	2,701	
Adults 19-UP	300	648	1256	2823	5,027	
Totals	481	979	1,935	4,333	7,728	100.0%
Percentages:	6.2%	12.7%	25.0%	56.1%	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	\$324.82	\$337.40	\$372.97	\$342.62	\$347.96
Subsidy Per Month	\$162.41	\$236.18	\$335.68	\$325.49	\$312.34
Member Contribution	\$162.41	\$101.22	\$37.30	\$17.13	\$35.62

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$463.18	\$520.81	\$532.39	\$503.39	\$510.48
Subsidy Per Month	\$231.59	\$364.57	\$479.15	\$478.22	\$457.79
Member Contribution	\$231.59	\$156.24	\$53.24	\$25.17	\$52.69

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$256.87	\$236.80	\$278.22	\$259.27	\$260.80
Subsidy Per Month	\$128.43	\$165.76	\$250.40	\$246.31	\$234.34
Member Contribution	\$128.43	\$71.04	\$27.82	\$12.96	\$26.46

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$65.02	\$44.47	\$14.05	\$9.51	\$21.75
Subsidy Per Month	\$65.02	\$103.76	\$126.46	\$180.65	\$141.17
Employee Share	\$130.03	\$148.23	\$140.51	\$190.16	\$162.92
Employer Contribution	\$144.40	\$146.56	\$128.70	\$109.36	\$124.39

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$63.76	\$44.00	\$14.42	\$9.40	\$21.36
Subsidy Per Month	\$63.76	\$102.67	\$129.82	\$178.52	\$141.68
Employee Share	\$127.52	\$146.67	\$144.25	\$187.91	\$163.03
Employer Contribution	\$135.87	\$149.62	\$131.87	\$111.27	\$125.59

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>	\$347.96	\$287.31	\$322.38
*Premium Per Month	\$347.96	\$162.92	\$269.92
Subsidy Per Month	\$312.34	\$141.17	\$240.16
Member Contribution	\$35.62	\$21.75	\$29.77

*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	358	5%	4%	5%
Metropolitan Portland	2,591	34%	45%	31%
Willamette Valley	2,378	31%	25%	27%
Southern/South Coast	1,340	17%	13%	18%
Mid-Columbia	273	4%	4%	5%
Central	313	4%	4%	6%
Southeast	221	3%	3%	4%
Northeast	254	3%	2%	4%
Other	-	0%	0%	0%
	7,728	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	55,701
Outstanding application within allowed return time	0
Outstanding application not received within allowed return time	224,934

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	298	6.7%
6-18	929	20.8%
19-29	477	10.7%
30-39	677	15.1%
40-49	792	17.7%
50-59	868	19.4%
60+	428	9.6%
Total	4,469	100%
Average Age =	35.0	
Median Age =	38.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	379	11.6%
6-18	1,095	33.6%
19-29	413	12.7%
30-39	637	19.5%
40-49	467	14.3%
50-59	210	6.4%
60+	58	1.8%
Total	3,259	100%
Average Age =	25.0	
Median Age =	21.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	677	8.8%
6-18	2,024	26.2%
19-29	890	11.5%
30-39	1,314	17.0%
40-49	1,259	16.3%
50-59	1,078	13.9%
60+	486	6.3%
Total	7,728	100%
Average Age =	30.8	
Median Age =	32.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,227	45.4%	3,242	64.5%	4,469	57.8%
Group	1,474	54.6%	1,785	35.5%	3,259	42.2%
Total	2,701	100.0%	5,027	100.0%	7,728	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,227	27.5%	1,474	45.2%	2,701	35.0%
Adults	3,242	72.5%	1,785	54.8%	5,027	65.0%
Total	4,469	100.0%	3,259	100.0%	7,728	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,659	37.1%	1,462	44.9%	3,121	40.4%
Female	2,810	62.9%	1,797	55.1%	4,607	59.6%
Total	4,469	100%	3,259	100%	7,728	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	19.4
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	352	1,037	1,679	37.6%
<i>Health Net</i>	7	17	55	242	321	7.2%
<i>Kaiser</i>	11	29	110	228	378	8.5%
<i>Lifewise</i>	3	22	37	165	227	5.1%
<i>ODS Health Plans</i>	1	10	9	72	92	2.1%
<i>OMIP</i>	55	164	359	982	1,560	34.9%
<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	16	28	0.6%
	167	463	963	2,876	4,469	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	3	40	32	49	124	7.4%
	Blue Selections Premier \$500 Deductible	79	148	305	938	1,470	87.6%
	Blue Selections Premier \$1000 Deductible	1	16	14	46	77	4.6%
	BlueCross PPO Portability	0	3	1	4	8	0.5%
		83	207	352	1,037	1,679	37.6%

Health Net	Diamond 15 PPO \$250 Deductible	4	15	45	195	259	80.7%
	Diamond 15 PPO \$500 Deductible	1	2	0	5	8	2.5%
	Pearl 25 HMO (no deductible)	2	0	5	38	45	14.0%
	Topaz First Dollar \$250 Deductible	0	0	0	2	2	0.6%
	Other	0	0	5	2	7	2.2%
		7	17	55	242	321	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	37	165	227	100.0%
	Other	0	0	0	0	0	0.0%
		3	22	37	165	227	5.1%

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

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	41	151	351	943	1,486	95.3%
	\$750 Deductible	14	13	8	39	74	4.7%
		55	164	359	982	1,560	34.9%

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	16	24	85.7%
	Optimum \$1000 Deductible	2	2	0	0	4	14.3%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		2	7	3	16	28	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	7	0	7	35.0%	331	111	442	8.4%
70% Subsidy Level	4	0	4	20.0%	826	143	969	18.5%
90% Subsidy Level	4	2	6	30.0%	913	160	1,073	20.4%
95% Subsidy Level	3	0	3	15.0%	2,379	386	2,765	52.7%
	18	2	20	14.8%	4,449	800	5,249	14.3%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	1	1	1.0%	318	868	1,186	7.2%
70% Subsidy Level	7	15	22	21.2%	1,279	1,467	2,746	16.7%
90% Subsidy Level	20	11	31	29.8%	2,338	1,863	4,201	25.6%
95% Subsidy Level	38	12	50	48.1%	5,650	2,622	8,272	50.4%
	65	39	104	77.0%	9,585	6,820	16,405	44.6%

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	7.4%	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%	411	1	412	4.5%
70% Subsidy Level	0	0	0	0.0%	1,363	0	1,363	15.0%
90% Subsidy Level	0	0	0	0.0%	1,845	4	1,849	20.3%
95% Subsidy Level	0	0	0	0.0%	5,472	0	5,472	60.2%
	0	0	0	0.0%	9,091	5	9,096	24.7%

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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	1,443	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%	594	132	726	72.0%
	1	0	1	0.7%	771	237	1,008	2.7%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	135	1.7%
Current Active Enrollment:	7,728	

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	14.8%	5,249	14.3%
<i>Ineligible</i>	104	77.0%	16,405	44.6%
<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	7.4%	1,030	2.8%
<i>Failed to pay premium</i>	0	0.0%	9,096	24.7%
<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	0.7%	1,008	2.7%
Total	135	100%	36,782	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>	292	6.5%	78	2.4%	370	4.8%
<i>Hispanic</i>	153	3.4%	211	6.5%	364	4.7%
<i>Native American</i>	51	1.1%	43	1.3%	94	1.2%
<i>Not Given</i>	206	4.6%	143	4.4%	349	4.5%
<i>Other</i>	131	2.9%	169	5.2%	300	3.9%
<i>White</i>	3,574	80.0%	2,536	77.8%	6,110	79.1%
TOTAL	4,469	100%	3,259	100%	7,728	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	314	481
<i>150-169%</i>	70%	463	516	979
<i>126-149%</i>	90%	963	972	1,935
<i>0-125%</i>	95%	2,876	1,457	4,333
Totals		4,469	3,259	7,728