

FHIAP Snapshot of Program Activity - 02/27/2009

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	3,228	4,449	7,677	7,677
Approved Lives - to be enrolled	0	0	0	0
	Total Lives:		7,677	7,677

<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*	14,986	41,155	56,141
	Total Lives:		56,141

*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	128	231	466	637	1,462	
Adults 19-UP	179	309	489	789	1,766	
Totals	307	540	955	1,426	3,228	42.0%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	46	104	197	791	1,138	
Adults 19-UP	68	186	407	1107	1,768	
Totals	114	290	604	1,898	2,906	37.9%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	2	8	15	62	87	
Adults 19-UP	52	164	331	909	1,456	
Totals	54	172	346	971	1,543	20.1%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	176	343	678	1,490	2,687	
Adults 19-UP	299	659	1227	2805	4,990	
Totals	475	1,002	1,905	4,295	7,677	100.0%
Percentages:	6.2%	13.1%	24.8%	55.9%	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	\$323.99	\$339.02	\$371.24	\$342.13	\$347.34
Subsidy Per Month	\$161.99	\$237.32	\$334.11	\$325.03	\$311.70
Member Contribution	\$161.99	\$101.71	\$37.12	\$17.11	\$35.64

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$470.65	\$509.06	\$534.78	\$504.24	\$510.45
Subsidy Per Month	\$235.32	\$356.34	\$481.30	\$479.03	\$457.34
Member Contribution	\$235.32	\$152.72	\$53.48	\$25.21	\$53.12

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$254.52	\$238.18	\$277.55	\$259.20	\$260.73
Subsidy Per Month	\$127.26	\$166.72	\$249.79	\$246.24	\$234.38
Member Contribution	\$127.26	\$71.45	\$27.75	\$12.96	\$26.36

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$64.77	\$44.37	\$14.20	\$9.69	\$22.06
Subsidy Per Month	\$64.77	\$103.52	\$127.78	\$184.12	\$142.62
Employee Share	\$129.53	\$147.89	\$141.97	\$193.81	\$164.68
Employer Contribution	\$157.15	\$145.00	\$130.35	\$106.21	\$124.69

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$61.09	\$42.52	\$14.23	\$9.56	\$21.55
Subsidy Per Month	\$61.09	\$99.22	\$128.09	\$181.69	\$140.05
Employee Share	\$122.18	\$141.74	\$142.32	\$191.25	\$161.60
Employer Contribution	\$145.52	\$143.07	\$126.37	\$107.70	\$122.96

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>	\$347.34	\$289.36	\$322.96
*Premium Per Month	\$347.34	\$164.68	\$270.53
Subsidy Per Month	\$311.70	\$142.62	\$240.61
Member Contribution	\$35.64	\$22.06	\$29.93

*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	353	5%	4%	5%
Metropolitan Portland	2,577	34%	45%	31%
Willamette Valley	2,363	31%	25%	27%
Southern/South Coast	1,330	17%	13%	18%
Mid-Columbia	272	4%	4%	5%
Central	311	4%	4%	6%
Southeast	217	3%	3%	4%
Northeast	254	3%	2%	4%
Other	-	0%	0%	0%
	7,677	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	56,141
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	299	6.7%
6-18	926	20.8%
19-29	473	10.6%
30-39	677	15.2%
40-49	784	17.6%
50-59	860	19.3%
60+	430	9.7%
Total	4,449	100%
Average Age =	34.9	
Median Age =	38.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	378	11.7%
6-18	1,084	33.6%
19-29	408	12.6%
30-39	631	19.5%
40-49	459	14.2%
50-59	209	6.5%
60+	59	1.8%
Total	3,228	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	2,010	26.2%
19-29	881	11.5%
30-39	1,308	17.0%
40-49	1,243	16.2%
50-59	1,069	13.9%
60+	489	6.4%
Total	7,677	100%
Average Age =	30.7	
Median Age =	32.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,225	45.6%	3,224	64.6%	4,449	58.0%
Group	1,462	54.4%	1,766	35.4%	3,228	42.0%
Total	2,687	100.0%	4,990	100.0%	7,677	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,225	27.5%	1,462	45.3%	2,687	35.0%
Adults	3,224	72.5%	1,766	54.7%	4,990	65.0%
Total	4,449	100.0%	3,228	100.0%	7,677	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,655	37.2%	1,453	45.0%	3,108	40.5%
Female	2,794	62.8%	1,775	55.0%	4,569	59.5%
Total	4,449	100%	3,228	100%	7,677	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	35.3	Individual Market - OMIP only	15.6
Individual Market - Non-OMIP only	43.9	Individual Market - Non-OMIP only	19.2
Group Market	41.3	Group Market	19.5
FHIAP - ALL	41.0	FHIAP - ALL	18.3

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	86	194	360	1,041	1,681	37.8%
<i>Health Net</i>	8	20	53	240	321	7.2%
<i>Kaiser</i>	9	30	105	233	377	8.5%
<i>Lifewise</i>	3	23	36	165	227	5.1%
<i>ODS Health Plans</i>	1	10	10	70	91	2.0%
<i>OMIP</i>	54	172	346	971	1,543	34.7%
<i>Pacificare</i>	3	1	15	48	67	1.5%
<i>PacificSource</i>	2	5	22	85	114	2.6%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	2	7	3	16	28	0.6%
	168	462	950	2,869	4,449	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	40	27	52	123	7.3%
	Blue Selections Premier \$500 Deductible	81	137	318	939	1,475	87.7%
	Blue Selections Premier \$1000 Deductible	1	14	14	46	75	4.5%
	BlueCross PPO Portability	0	3	1	4	8	0.5%
		86	194	360	1,041	1,681	37.8%

Health Net	Diamond 15 PPO \$250 Deductible	4	17	44	194	259	80.7%
	Diamond 15 PPO \$500 Deductible	1	2	0	5	8	2.5%
	Pearl 25 HMO (no deductible)	2	1	4	38	45	14.0%
	Topaz First Dollar \$250 Deductible	0	0	0	2	2	0.6%
	Other	1	0	5	1	7	2.2%
		8	20	53	240	321	7.2%

Kaiser	Gold Rx \$500 Deductible	1	2	13	22	38	10.1%
	Platinum Rx Plan (no deductible)	8	28	92	211	339	89.9%
		9	30	105	233	377	8.5%

Lifewise	WiseChoices \$500 Deductible	3	23	36	165	227	100.0%
	Other	0	0	0	0	0	0.0%
		3	23	36	165	227	5.1%

ODS	Beneficial Rx Plan \$1000 Deductible	1	10	10	70	91	100.0%
		1	10	10	70	91	2.0%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	39	160	336	934	1,469	95.2%
	\$750 Deductible	15	12	10	37	74	4.8%
		54	172	346	971	1,543	34.7%

Pacificare	HMO Individual (no deductible)	3	1	15	48	67	100.0%
		3	1	15	48	67	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	42	54	47.4%
	Elect Premiere \$500 Deductible	1	2	13	40	56	49.1%
	Elect Premiere \$750 Deductible	0	0	1	3	4	3.5%
		2	5	22	85	114	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	112	443	8.4%
70% Subsidy Level	4	0	4	20.0%	827	143	970	18.5%
90% Subsidy Level	4	2	6	30.0%	912	160	1,072	20.4%
95% Subsidy Level	3	0	3	15.0%	2,383	383	2,766	52.7%
	18	2	20	14.6%	4,453	798	5,251	14.2%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	1	1	1.0%	320	873	1,193	7.2%
70% Subsidy Level	7	15	22	21.2%	1,292	1,481	2,773	16.8%
90% Subsidy Level	20	11	31	29.8%	2,358	1,872	4,230	25.6%
95% Subsidy Level	38	12	50	48.1%	5,685	2,631	8,316	50.4%
	65	39	104	75.9%	9,655	6,857	16,512	44.7%

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	2	6	4.3%
70% Subsidy Level	0	0	0	0.0%	17	2	19	13.5%
90% Subsidy Level	0	0	0	0.0%	22	0	22	15.6%
95% Subsidy Level	0	0	0	0.0%	93	1	94	66.7%
	0	0	0	0.0%	136	5	141	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%	89	3	92	8.9%
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	7.3%	1,016	15	1,031	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%	413	1	414	4.5%
70% Subsidy Level	0	0	0	0.0%	1,372	0	1,372	15.0%
90% Subsidy Level	0	0	0	0.0%	1,845	4	1,849	20.3%
95% Subsidy Level	1	0	1	100.0%	5,486	0	5,486	60.1%
	1	0	1	0.7%	9,116	5	9,121	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	306	307	8.6%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	702	794	22.3%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	699	842	23.6%
<i>95% Subsidy Level</i>	0	0	0	0.0%	179	1,446	1,625	45.5%
	0	0	0	0.0%	415	3,153	3,568	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>	1	0	1	100.0%	93	3	96	66.2%
	1	0	1	0.7%	141	4	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	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%	119	52	171	16.9%
<i>95% Subsidy Level</i>	0	0	0	0.0%	594	131	725	71.8%
	1	0	1	0.7%	773	237	1,010	2.7%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	137	1.8%
Current Active Enrollment:	7,677	

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	14.6%	5,251	14.2%
<i>Ineligible</i>	104	75.9%	16,512	44.7%
<i>Rescinded Coverage</i>	0	0.0%	175	0.5%
<i>Carrier Termination</i>	0	0.0%	141	0.4%
<i>Medicare Eligible</i>	10	7.3%	1,031	2.8%
<i>Failed to pay premium</i>	1	0.7%	9,121	24.7%
<i>Failed to submit employer verification</i>	0	0.0%	3,568	9.7%
<i>Deceased</i>	1	0.7%	145	0.4%
<i>Covered in OHP</i>	1	0.7%	1,010	2.7%
Total	137	100%	36,954	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>	60	1.3%	77	2.4%	137	1.8%
<i>Asian/Pacific Islander</i>	291	6.5%	78	2.4%	369	4.8%
<i>Hispanic</i>	152	3.4%	211	6.5%	363	4.7%
<i>Native American</i>	51	1.1%	43	1.3%	94	1.2%
<i>Not Given</i>	206	4.6%	141	4.4%	347	4.5%
<i>Other</i>	131	2.9%	163	5.0%	294	3.8%
<i>White</i>	3,558	80.0%	2,515	77.9%	6,073	79.1%
TOTAL	4,449	100%	3,228	100%	7,677	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	168	307	475
<i>150-169%</i>	70%	462	540	1,002
<i>126-149%</i>	90%	950	955	1,905
<i>0-125%</i>	95%	2,869	1,426	4,295
Totals		4,449	3,228	7,677