

FHIAP Snapshot of Program Activity - 03/16/2009

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	3,091	4,328	7,419	7,419
Approved Lives - to be enrolled	0	0	0	0
Total Lives:			7,419	7,419

<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*	15,315	41,846	57,161
Total Lives:			57,161

*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	124	217	447	617	1,405	
Adults 19-UP	171	288	472	755	1,686	
Totals	295	505	919	1,372	3,091	41.7%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	35	103	200	761	1,099	
Adults 19-UP	63	177	403	1085	1,728	
Totals	98	280	603	1,846	2,827	38.1%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	2	5	18	59	84	
Adults 19-UP	46	151	323	897	1,417	
Totals	48	156	341	956	1,501	20.2%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	161	325	665	1,437	2,588	
Adults 19-UP	280	616	1198	2737	4,831	
Totals	441	941	1,863	4,174	7,419	100.0%
Percentages:	5.9%	12.7%	25.1%	56.3%	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	\$330.97	\$339.16	\$367.58	\$344.41	\$348.48
Subsidy Per Month	\$165.49	\$237.41	\$330.83	\$327.19	\$313.48
Member Contribution	\$165.49	\$101.75	\$36.76	\$17.22	\$35.00

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$468.10	\$526.93	\$532.59	\$505.60	\$512.75
Subsidy Per Month	\$234.05	\$368.85	\$479.33	\$480.32	\$460.63
Member Contribution	\$234.05	\$158.08	\$53.26	\$25.28	\$52.11

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$263.81	\$234.55	\$274.27	\$260.93	\$261.26
Subsidy Per Month	\$131.90	\$164.18	\$246.85	\$247.88	\$235.35
Member Contribution	\$131.90	\$70.36	\$27.43	\$13.05	\$25.91

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$63.40	\$44.40	\$14.30	\$9.64	\$21.83
Subsidy Per Month	\$63.40	\$103.60	\$128.71	\$183.12	\$142.52
Employee Share	\$126.79	\$147.99	\$143.01	\$192.75	\$164.36
Employer Contribution	\$159.57	\$146.80	\$132.91	\$105.91	\$125.74

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$67.21	\$45.78	\$14.27	\$9.70	\$22.12
Subsidy Per Month	\$67.21	\$106.83	\$128.43	\$184.39	\$144.67
Employee Share	\$134.41	\$152.62	\$142.70	\$194.10	\$166.79
Employer Contribution	\$171.04	\$152.70	\$129.87	\$106.33	\$126.67

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>	\$348.48	\$290.10	\$324.16
*Premium Per Month	\$348.48	\$164.36	\$271.77
Subsidy Per Month	\$313.48	\$142.52	\$242.25
Member Contribution	\$35.00	\$21.83	\$29.51

*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	334	5%	4%	5%
Metropolitan Portland	2,497	34%	45%	31%
Willamette Valley	2,289	31%	25%	27%
Southern/South Coast	1,303	18%	13%	18%
Mid-Columbia	255	3%	4%	5%
Central	300	4%	4%	6%
Southeast	208	3%	3%	4%
Northeast	233	3%	2%	4%
Other	-	0%	0%	0%
	7,419	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	57,161
Outstanding application within allowed return time	0
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	278	6.4%
6-18	905	20.9%
19-29	463	10.7%
30-39	657	15.2%
40-49	771	17.8%
50-59	839	19.4%
60+	415	9.6%
Total	4,328	100%
Average Age =	35.0	
Median Age =	38.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	366	11.8%
6-18	1,039	33.6%
19-29	384	12.4%
30-39	611	19.8%
40-49	432	14.0%
50-59	205	6.6%
60+	54	1.7%
Total	3,091	100%
Average Age =	24.9	
Median Age =	21.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	644	8.7%
6-18	1,944	26.2%
19-29	847	11.4%
30-39	1,268	17.1%
40-49	1,203	16.2%
50-59	1,044	14.1%
60+	469	6.3%
Total	7,419	100%
Average Age =	30.8	
Median Age =	32.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,183	45.7%	3,145	65.1%	4,328	58.3%
Group	1,405	54.3%	1,686	34.9%	3,091	41.7%
Total	2,588	100.0%	4,831	100.0%	7,419	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,183	27.3%	1,405	45.5%	2,588	34.9%
Adults	3,145	72.7%	1,686	54.5%	4,831	65.1%
Total	4,328	100.0%	3,091	100.0%	7,419	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,614	37.3%	1,387	44.9%	3,001	40.5%
Female	2,714	62.7%	1,704	55.1%	4,418	59.5%
Total	4,328	100%	3,091	100%	7,419	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	36.0	Individual Market - OMIP only	15.6
Individual Market - Non-OMIP only	44.2	Individual Market - Non-OMIP only	19.2
Group Market	41.7	Group Market	19.6
FHIAP - ALL	41.4	FHIAP - ALL	18.3

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	76	191	356	1,020	1,643	38.0%
<i>Health Net</i>	6	16	56	237	315	7.3%
<i>Kaiser</i>	9	30	104	221	364	8.4%
<i>Lifewise</i>	3	22	35	161	221	5.1%
<i>ODS Health Plans</i>	0	8	10	68	86	2.0%
<i>OMIP</i>	48	156	341	956	1,501	34.7%
<i>Pacificare</i>	3	1	15	47	66	1.5%
<i>PacificSource</i>	1	5	24	76	106	2.4%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	0	7	3	16	26	0.6%
	146	436	944	2,802	4,328	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	7.5%
	Blue Selections Premier \$500 Deductible	71	134	314	915	1,434	87.3%
	Blue Selections Premier \$1000 Deductible	1	14	14	44	73	4.4%
	BlueCross PPO Portability	0	3	1	9	13	0.8%
		76	191	356	1,020	1,643	38.0%

Health Net	Diamond 15 PPO \$250 Deductible	3	15	47	192	257	81.6%
	Diamond 15 PPO \$500 Deductible	0	0	0	5	5	1.6%
	Pearl 25 HMO (no deductible)	2	1	4	38	45	14.3%
	Topaz First Dollar \$250 Deductible	0	0	0	1	1	0.3%
	Other	1	0	5	1	7	2.2%
		6	16	56	237	315	7.3%

Kaiser	Gold Rx \$500 Deductible	1	2	13	23	39	10.7%
	Platinum Rx Plan (no deductible)	8	28	91	198	325	89.3%
		9	30	104	221	364	8.4%

Lifewise	WiseChoices \$500 Deductible	3	22	35	161	221	100.0%
	Other	0	0	0	0	0	0.0%
		3	22	35	161	221	5.1%

ODS	Beneficial Rx Plan \$1000 Deductible	0	8	10	68	86	100.0%
		0	8	10	68	86	2.0%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	33	146	332	921	1,432	95.4%
	\$750 Deductible	15	10	9	35	69	4.6%
		48	156	341	956	1,501	34.7%

Pacificare	HMO Individual (no deductible)	3	1	15	47	66	100.0%
		3	1	15	47	66	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	35	47	44.3%
	Elect Premiere \$500 Deductible	0	2	10	38	50	47.2%
	Elect Premiere \$750 Deductible	0	0	6	3	9	8.5%
		1	5	24	76	106	2.4%

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	92.3%
	Optimum \$1000 Deductible	0	2	0	0	2	7.7%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		0	7	3	16	26	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%	340	112	452	8.6%
70% Subsidy Level	5	0	5	25.0%	830	143	973	18.5%
90% Subsidy Level	0	1	1	5.0%	910	160	1,070	20.3%
95% Subsidy Level	7	0	7	35.0%	2,389	388	2,777	52.7%
	19	1	20	8.9%	4,469	803	5,272	14.2%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	9	11	20	10.5%	319	870	1,189	7.2%
70% Subsidy Level	15	30	45	23.7%	1,288	1,488	2,776	16.8%
90% Subsidy Level	16	28	44	23.2%	2,351	1,874	4,225	25.6%
95% Subsidy Level	48	33	81	42.6%	5,682	2,640	8,322	50.4%
	88	102	190	84.4%	9,640	6,872	16,512	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	2	6	4.1%
70% Subsidy Level	0	0	0	0.0%	20	2	22	14.9%
90% Subsidy Level	0	0	0	0.0%	22	0	22	14.9%
95% Subsidy Level	0	0	0	0.0%	97	1	98	66.2%
	0	0	0	0.0%	143	5	148	0.4%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	26	1	27	2.6%
70% Subsidy Level	1	0	1	33.3%	89	3	92	8.9%
90% Subsidy Level	0	0	0	0.0%	264	5	269	25.9%
95% Subsidy Level	2	0	2	66.7%	644	6	650	62.6%
	3	0	3	1.3%	1,023	15	1,038	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%	1,371	0	1,371	15.0%
90% Subsidy Level	0	0	0	0.0%	1,856	4	1,860	20.4%
95% Subsidy Level	0	0	0	0.0%	5,485	0	5,485	60.1%
	0	0	0	0.0%	9,125	5	9,130	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	695	838	23.5%
<i>95% Subsidy Level</i>	0	0	0	0.0%	179	1,450	1,629	45.7%
	0	0	0	0.0%	415	3,153	3,568	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	11.0%
<i>90% Subsidy Level</i>	0	0	0	0.0%	31	0	31	21.2%
<i>95% Subsidy Level</i>	0	0	0	0.0%	93	4	97	66.4%
	0	0	0	0.0%	141	5	146	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	1	1	8.3%	17	17	34	3.3%
<i>70% Subsidy Level</i>	0	0	0	0.0%	43	40	83	8.1%
<i>90% Subsidy Level</i>	0	0	0	0.0%	119	51	170	16.6%
<i>95% Subsidy Level</i>	11	0	11	91.7%	606	132	738	72.0%
	11	1	12	5.3%	785	240	1,025	2.8%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	225	3.0%
Current Active Enrollment:	7,419	

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	8.9%	5,272	14.2%
<i>Ineligible</i>	190	84.4%	16,512	44.6%
<i>Rescinded Coverage</i>	0	0.0%	175	0.5%
<i>Carrier Termination</i>	0	0.0%	148	0.4%
<i>Medicare Eligible</i>	3	1.3%	1,038	2.8%
<i>Failed to pay premium</i>	0	0.0%	9,130	24.7%
<i>Failed to submit employer verification</i>	0	0.0%	3,568	9.6%
<i>Deceased</i>	0	0.0%	146	0.4%
<i>Covered in OHP</i>	12	5.3%	1,025	2.8%
Total	225	100%	37,014	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>	61	1.4%	70	2.3%	131	1.8%
<i>Asian/Pacific Islander</i>	279	6.4%	77	2.5%	356	4.8%
<i>Hispanic</i>	149	3.4%	194	6.3%	343	4.6%
<i>Native American</i>	48	1.1%	39	1.3%	87	1.2%
<i>Not Given</i>	202	4.7%	137	4.4%	339	4.6%
<i>Other</i>	128	3.0%	163	5.3%	291	3.9%
<i>White</i>	3,461	80.0%	2,411	78.0%	5,872	79.1%
TOTAL	4,328	100%	3,091	100%	7,419	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	146	295	441
<i>150-169%</i>	70%	436	505	941
<i>126-149%</i>	90%	944	919	1,863
<i>0-125%</i>	95%	2,802	1,372	4,174
Totals		4,328	3,091	7,419