

FHIAP Snapshot of Program Activity - 03/31/2009

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	3,076	4,314	7,390	7,390
Approved Lives - to be enrolled	0	0	0	0
		Total Lives:	7,390	7,390

<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*	15,580	42,500	58,080
		Total Lives:	58,080

*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	127	222	429	620	1,398	
Adults 19-UP	177	287	456	758	1,678	
Totals	304	509	885	1,378	3,076	41.6%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	33	110	204	752	1,099	
Adults 19-UP	57	179	389	1100	1,725	
Totals	90	289	593	1,852	2,824	38.2%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	2	10	15	58	85	
Adults 19-UP	50	156	307	892	1,405	
Totals	52	166	322	950	1,490	20.2%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	162	342	648	1,430	2,582	
Adults 19-UP	284	622	1152	2750	4,808	
Totals	446	964	1,800	4,180	7,390	100.0%
Percentages:	6.0%	13.0%	24.4%	56.6%	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	\$341.79	\$332.96	\$365.02	\$344.77	\$347.72
Subsidy Per Month	\$170.89	\$233.07	\$328.52	\$327.53	\$312.62
Member Contribution	\$170.89	\$99.89	\$36.50	\$17.24	\$35.10

Average Premium and Subsidy for Individual OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$487.12	\$512.19	\$536.20	\$506.68	\$512.99
Subsidy Per Month	\$243.56	\$358.53	\$482.58	\$481.35	\$459.63
Member Contribution	\$243.56	\$153.66	\$53.62	\$25.33	\$53.36

Average Premium and Subsidy for Individual NON-OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$257.82	\$230.01	\$272.07	\$261.71	\$260.52
Subsidy Per Month	\$128.91	\$161.01	\$244.87	\$248.63	\$235.06
Member Contribution	\$128.91	\$69.00	\$27.21	\$13.09	\$25.46

Average Premium and Subsidy for GROUP Market					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$63.60	\$45.04	\$14.46	\$9.58	\$22.19
Subsidy Per Month	\$63.60	\$105.09	\$130.15	\$182.08	\$142.69
Employee Share	\$127.20	\$150.13	\$144.61	\$191.66	\$164.88
Employer Contribution	\$162.40	\$141.43	\$133.70	\$107.13	\$125.91

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$63.73	\$45.05	\$14.48	\$9.60	\$22.30
Subsidy Per Month	\$63.73	\$105.11	\$130.28	\$182.34	\$142.90
Employee Share	\$127.46	\$150.16	\$144.75	\$191.93	\$165.20
Employer Contribution	\$162.77	\$144.86	\$127.80	\$108.62	\$125.49

Average Premium and Subsidy			Overall Weighted Average
<i>Subsidy Levels:</i>	Individual	Group	
<i>Premium Per Month (includes employer contribution for Group)</i>	\$347.72	\$290.80	\$324.03
*Premium Per Month	\$347.72	\$164.88	\$271.62
Subsidy Per Month	\$312.62	\$142.69	\$241.89
Member Contribution	\$35.10	\$22.19	\$29.73

*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	333	5%	4%	5%
Metropolitan Portland	2,480	34%	45%	31%
Willamette Valley	2,288	31%	25%	27%
Southern/South Coast	1,286	17%	13%	18%
Mid-Columbia	260	4%	4%	5%
Central	302	4%	4%	6%
Southeast	208	3%	3%	4%
Northeast	233	3%	2%	4%
Other	-	0%	0%	0%
	7,390	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	58,080
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	275	6.4%
6-18	909	21.1%
19-29	458	10.6%
30-39	647	15.0%
40-49	775	18.0%
50-59	835	19.4%
60+	415	9.6%
Total	4,314	100%
Average Age =	35.0	
Median Age =	38.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	364	11.8%
6-18	1,034	33.6%
19-29	382	12.4%
30-39	608	19.8%
40-49	437	14.2%
50-59	199	6.5%
60+	52	1.7%
Total	3,076	100%
Average Age =	24.9	
Median Age =	21.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	639	8.6%
6-18	1,943	26.3%
19-29	840	11.4%
30-39	1,255	17.0%
40-49	1,212	16.4%
50-59	1,034	14.0%
60+	467	6.3%
Total	7,390	100%
Average Age =	30.8	
Median Age =	32.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,184	45.9%	3,130	65.1%	4,314	58.4%
Group	1,398	54.1%	1,678	34.9%	3,076	41.6%
Total	2,582	100.0%	4,808	100.0%	7,390	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,184	27.4%	1,398	45.4%	2,582	34.9%
Adults	3,130	72.6%	1,678	54.6%	4,808	65.1%
Total	4,314	100.0%	3,076	100.0%	7,390	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,607	37.3%	1,381	44.9%	2,988	40.4%
Female	2,707	62.7%	1,695	55.1%	4,402	59.6%
Total	4,314	100%	3,076	100%	7,390	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	36.7	Individual Market - OMIP only	15.7
Individual Market - Non-OMIP only	44.8	Individual Market - Non-OMIP only	19.2
Group Market	42.4	Group Market	19.7
FHIAP - ALL	42.1	FHIAP - ALL	18.4

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	68	197	359	1,017	1,641	38.0%
<i>Health Net</i>	6	15	55	240	316	7.3%
<i>Kaiser</i>	8	30	99	232	369	8.6%
<i>Lifewise</i>	4	28	31	155	218	5.1%
<i>ODS Health Plans</i>	0	8	9	67	84	1.9%
<i>OMIP</i>	52	166	322	950	1,490	34.5%
<i>Pacificare</i>	3	1	14	48	66	1.5%
<i>PacificSource</i>	1	5	23	77	106	2.5%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	0	5	3	16	24	0.6%
	142	455	915	2,802	4,314	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	29	51	123	7.5%
	Blue Selections Premier \$500 Deductible	64	140	314	913	1,431	87.2%
	Blue Selections Premier \$1000 Deductible	1	14	15	44	74	4.5%
	BlueCross PPO Portability	0	3	1	9	13	0.8%
		68	197	359	1,017	1,641	38.0%

Health Net	Diamond 15 PPO \$250 Deductible	3	14	46	195	258	81.6%
	Diamond 15 PPO \$500 Deductible	0	0	0	5	5	1.6%
	Pearl 25 HMO (no deductible)	2	1	4	38	45	14.2%
	Topaz First Dollar \$250 Deductible	0	0	0	1	1	0.3%
	Other	1	0	5	1	7	2.2%
		6	15	55	240	316	7.3%

Kaiser	Gold Rx \$500 Deductible	1	4	13	27	45	12.2%
	Platinum Rx Plan (no deductible)	7	26	86	205	324	87.8%
		8	30	99	232	369	8.6%

Lifewise	WiseChoices \$500 Deductible	4	28	31	155	218	100.0%
	Other	0	0	0	0	0	0.0%
		4	28	31	155	218	5.1%

ODS	Beneficial Rx Plan \$1000 Deductible	0	8	9	67	84	100.0%
		0	8	9	67	84	1.9%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	36	156	314	914	1,420	95.3%
	\$750 Deductible	16	10	8	36	70	4.7%
		52	166	322	950	1,490	34.5%

Pacificare	HMO Individual (no deductible)	3	1	14	48	66	100.0%
		3	1	14	48	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	9	39	50	47.2%
	Elect Premiere \$750 Deductible	0	0	6	3	9	8.5%
		1	5	23	77	106	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	3	3	16	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	5	3	16	24	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	31.8%	340	111	451	8.5%
70% Subsidy Level	5	0	5	22.7%	831	144	975	18.5%
90% Subsidy Level	0	1	1	4.5%	911	161	1,072	20.3%
95% Subsidy Level	8	1	9	40.9%	2,392	388	2,780	52.7%
	20	2	22	9.2%	4,474	804	5,278	14.2%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	9	13	22	11.3%	323	879	1,202	7.2%
70% Subsidy Level	14	30	44	22.6%	1,294	1,498	2,792	16.8%
90% Subsidy Level	15	29	44	22.6%	2,360	1,886	4,246	25.6%
95% Subsidy Level	48	37	85	43.6%	5,718	2,659	8,377	50.4%
	86	109	195	81.3%	9,695	6,922	16,617	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	4.0%
70% Subsidy Level	0	0	0	0.0%	20	2	22	14.7%
90% Subsidy Level	0	0	0	0.0%	22	0	22	14.7%
95% Subsidy Level	0	0	0	0.0%	97	3	100	66.7%
	0	0	0	0.0%	143	7	150	0.4%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	27	1	28	2.7%
70% Subsidy Level	1	0	1	20.0%	89	3	92	8.8%
90% Subsidy Level	0	0	0	0.0%	267	5	272	26.1%
95% Subsidy Level	4	0	4	80.0%	646	6	652	62.5%
	5	0	5	2.1%	1,029	15	1,044	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%	417	1	418	4.6%
70% Subsidy Level	2	0	2	33.3%	1,374	0	1,374	15.0%
90% Subsidy Level	2	0	2	33.3%	1,865	4	1,869	20.4%
95% Subsidy Level	2	0	2	33.3%	5,504	0	5,504	60.1%
	6	0	6	2.5%	9,160	5	9,165	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	700	792	22.2%
<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	3,151	3,566	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	0	0	0.0%	17	15	32	3.1%
<i>70% Subsidy Level</i>	0	0	0	0.0%	43	40	83	8.1%
<i>90% Subsidy Level</i>	0	1	1	8.3%	115	53	168	16.4%
<i>95% Subsidy Level</i>	11	0	11	91.7%	609	134	743	72.4%
	11	1	12	5.0%	784	242	1,026	2.8%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	240	3.2%
Current Active Enrollment:	7,390	

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>	22	9.2%	5,278	14.2%
<i>Ineligible</i>	195	81.3%	16,617	44.7%
<i>Rescinded Coverage</i>	0	0.0%	175	0.5%
<i>Carrier Termination</i>	0	0.0%	150	0.4%
<i>Medicare Eligible</i>	5	2.1%	1,044	2.8%
<i>Failed to pay premium</i>	6	2.5%	9,165	24.7%
<i>Failed to submit employer verification</i>	0	0.0%	3,566	9.6%
<i>Deceased</i>	0	0.0%	146	0.4%
<i>Covered in OHP</i>	12	5.0%	1,026	2.8%
Total	240	100%	37,167	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	1.4%	70	2.3%	130	1.8%
<i>Asian/Pacific Islander</i>	279	6.5%	77	2.5%	356	4.8%
<i>Hispanic</i>	151	3.5%	190	6.2%	341	4.6%
<i>Native American</i>	47	1.1%	39	1.3%	86	1.2%
<i>Not Given</i>	203	4.7%	137	4.5%	340	4.6%
<i>Other</i>	127	2.9%	162	5.3%	289	3.9%
<i>White</i>	3,447	79.9%	2,401	78.1%	5,848	79.1%
TOTAL	4,314	100%	3,076	100%	7,390	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	142	304	446
<i>150-169%</i>	70%	455	509	964
<i>126-149%</i>	90%	915	885	1,800
<i>0-125%</i>	95%	2,802	1,378	4,180
Totals		4,314	3,076	7,390