

FHIAP Snapshot of Program Activity - 04/13/2009

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	3,005	4,251	7,256	7,256
Approved Lives - to be enrolled	0	0	0	0
Total Lives:			7,256	7,256

<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*	15,777	43,135	58,912
Total Lives:			58,912

*Individual includes 3,765 OHP transfer lives.

FHIAP Snapshot of Program Activity - 04/13/2009

PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	124	215	423	606	1,368	
Adults 19-UP	171	278	446	742	1,637	
Totals	295	493	869	1,348	3,005	41.4%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	33	106	201	737	1,077	
Adults 19-UP	54	174	383	1089	1,700	
Totals	87	280	584	1,826	2,777	38.3%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	2	13	15	54	84	
Adults 19-UP	48	154	302	886	1,390	
Totals	50	167	317	940	1,474	20.3%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	159	334	639	1,397	2,529	
Adults 19-UP	273	606	1131	2717	4,727	
Totals	432	940	1,770	4,114	7,256	100.0%
Percentages:	6.0%	13.0%	24.4%	56.7%	100.0%	

FHIAP Snapshot of Program Activity - 04/13/2009

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	\$338.38	\$335.32	\$363.39	\$345.74	\$348.15
Subsidy Per Month	\$169.19	\$234.72	\$327.05	\$328.46	\$313.17
Member Contribution	\$169.19	\$100.59	\$36.34	\$17.29	\$34.98

Average Premium and Subsidy for Individual OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$485.32	\$509.62	\$533.64	\$508.43	\$513.20
Subsidy Per Month	\$242.66	\$356.73	\$480.27	\$483.00	\$459.96
Member Contribution	\$242.66	\$152.89	\$53.36	\$25.42	\$53.24

Average Premium and Subsidy for Individual NON-OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$253.94	\$231.36	\$270.98	\$262.00	\$260.54
Subsidy Per Month	\$126.97	\$161.95	\$243.88	\$248.90	\$235.26
Member Contribution	\$126.97	\$69.41	\$27.10	\$13.10	\$25.29

Average Premium and Subsidy for GROUP Market					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$63.14	\$45.40	\$14.46	\$9.54	\$22.11
Subsidy Per Month	\$63.14	\$105.93	\$130.11	\$181.32	\$142.54
Employee Share	\$126.28	\$151.33	\$144.56	\$190.87	\$164.65
Employer Contribution	\$161.84	\$143.74	\$134.73	\$107.13	\$126.49

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$58.04	\$43.60	\$13.18	\$8.28	\$21.39
Subsidy Per Month	\$58.04	\$101.74	\$118.64	\$157.36	\$125.21
Employee Share	\$116.08	\$145.34	\$131.82	\$165.64	\$146.60
Employer Contribution	\$177.82	\$152.58	\$150.18	\$134.07	\$146.84

Average Premium and Subsidy				Overall Weighted Average
<i>Subsidy Levels:</i>	Weighted Average			
	<u>Individual</u>	<u>Group</u>		
<i>Premium Per Month (includes employer contribution for Group)</i>	\$348.15	\$291.14		\$324.54
*Premium Per Month	\$348.15	\$164.65		\$272.15
Subsidy Per Month	\$313.17	\$142.54		\$242.51
Member Contribution	\$34.98	\$22.11		\$29.65

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

FHIAP Snapshot of Program Activity - 04/13/2009

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	328	5%	4%	5%
Metropolitan Portland	2,428	33%	45%	31%
Willamette Valley	2,248	31%	25%	27%
Southern/South Coast	1,264	17%	13%	18%
Mid-Columbia	260	4%	4%	5%
Central	292	4%	4%	6%
Southeast	202	3%	3%	4%
Northeast	234	3%	2%	4%
Other	-	0%	0%	0%
	7,256	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	58,912
Outstanding application within allowed return time	0
Outstanding application not received within allowed return time	224,938

FHIAP Snapshot of Program Activity - 04/13/2009

ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	266	6.3%
6-18	895	21.1%
19-29	456	10.7%
30-39	630	14.8%
40-49	771	18.1%
50-59	827	19.5%
60+	406	9.6%
Total	4,251	100%
Average Age =	35.1	
Median Age =	38.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	359	11.9%
6-18	1,009	33.6%
19-29	371	12.3%
30-39	598	19.9%
40-49	427	14.2%
50-59	191	6.4%
60+	50	1.7%
Total	3,005	100%
Average Age =	24.9	
Median Age =	21.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	625	8.6%
6-18	1,904	26.2%
19-29	827	11.4%
30-39	1,228	16.9%
40-49	1,198	16.5%
50-59	1,018	14.0%
60+	456	6.3%
Total	7,256	100%
Average Age =	30.9	
Median Age =	32.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,161	45.9%	3,090	65.4%	4,251	58.6%
Group	1,368	54.1%	1,637	34.6%	3,005	41.4%
Total	2,529	100.0%	4,727	100.0%	7,256	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,161	27.3%	1,368	45.5%	2,529	34.9%
Adults	3,090	72.7%	1,637	54.5%	4,727	65.1%
Total	4,251	100.0%	3,005	100.0%	7,256	100.0%

FHIAP Snapshot of Program Activity - 04/13/2009

ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,588	37.4%	1,346	44.8%	2,934	40.4%
Female	2,663	62.6%	1,659	55.2%	4,322	59.6%
Total	4,251	100%	3,005	100%	7,256	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	45.1	Individual Market - Non-OMIP only	19.2
Group Market	42.6	Group Market	19.7
FHIAP - ALL	42.3	FHIAP - ALL	18.4

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	66	189	360	1,002	1,617	38.0%
<i>Health Net</i>	6	15	51	229	301	7.1%
<i>Kaiser</i>	8	30	96	232	366	8.6%
<i>Lifewise</i>	4	27	28	155	214	5.0%
<i>ODS Health Plans</i>	0	8	9	67	84	2.0%
<i>OMIP</i>	50	167	317	940	1,474	34.7%
<i>Pacificare</i>	2	1	14	48	65	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%
	137	447	901	2,766	4,251	100%

FHIAP Snapshot of Program Activity - 04/13/2009

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	2	39	29	51	121	7.5%
	Blue Selections Premier \$500 Deductible	63	133	314	898	1,408	87.1%
	Blue Selections Premier \$1000 Deductible	1	14	16	44	75	4.6%
	BlueCross PPO Portability	0	3	1	9	13	0.8%
		66	189	360	1,002	1,617	38.0%

Health Net	Diamond 15 PPO \$250 Deductible	3	14	44	189	250	83.1%
	Diamond 15 PPO \$500 Deductible	0	0	0	5	5	1.7%
	Pearl 25 HMO (no deductible)	2	1	2	33	38	12.6%
	Topaz First Dollar \$250 Deductible	0	0	0	1	1	0.3%
	Other	1	0	5	1	7	2.3%
		6	15	51	229	301	7.1%

Kaiser	Gold Rx \$500 Deductible	1	4	13	27	45	12.3%
	Platinum Rx Plan (no deductible)	7	26	83	205	321	87.7%
		8	30	96	232	366	8.6%

Lifewise	WiseChoices \$500 Deductible	4	27	28	155	214	100.0%
	Other	0	0	0	0	0	0.0%
		4	27	28	155	214	5.0%

ODS	Beneficial Rx Plan \$1000 Deductible	0	8	9	67	84	100.0%
		0	8	9	67	84	2.0%

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FHIAP Snapshot of Program Activity - 04/13/2009

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	36	157	309	903	1,405	95.3%
	\$750 Deductible	14	10	8	37	69	4.7%
		50	167	317	940	1,474	34.7%

Pacificare	HMO Individual (no deductible)	2	1	14	48	65	100.0%
		2	1	14	48	65	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	34	46	43.4%
	Elect Premiere \$500 Deductible	0	2	9	38	49	46.2%
	Elect Premiere \$750 Deductible	0	0	6	5	11	10.4%
		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%

FHIAP Snapshot of Program Activity - 04/13/2009

TERMINATION TRENDS

Termination Reason	Current Month				Overall Terminations			
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
Member Request								
50% Subsidy Level	1	0	1	11.1%	342	111	453	8.6%
70% Subsidy Level	4	0	4	44.4%	833	144	977	18.5%
90% Subsidy Level	0	0	0	0.0%	911	162	1,073	20.3%
95% Subsidy Level	3	1	4	44.4%	2,392	389	2,781	52.6%
	8	1	9	6.9%	4,478	806	5,284	14.2%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	2	5	7	6.4%	323	879	1,202	7.2%
70% Subsidy Level	9	11	20	18.2%	1,292	1,491	2,783	16.8%
90% Subsidy Level	14	10	24	21.8%	2,358	1,887	4,245	25.6%
95% Subsidy Level	32	27	59	53.6%	5,710	2,654	8,364	50.4%
	57	53	110	84.0%	9,683	6,911	16,594	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	3.9%
70% Subsidy Level	0	0	0	0.0%	20	5	25	16.3%
90% Subsidy Level	0	0	0	0.0%	22	0	22	14.4%
95% Subsidy Level	0	0	0	0.0%	97	3	100	65.4%
	0	0	0	0.0%	143	10	153	0.4%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	1	0	1	10.0%	27	1	28	2.7%
70% Subsidy Level	0	0	0	0.0%	89	3	92	8.8%
90% Subsidy Level	5	0	5	50.0%	270	5	275	26.2%
95% Subsidy Level	4	0	4	40.0%	647	6	653	62.3%
	10	0	10	7.6%	1,033	15	1,048	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	0	0	0	0.0%	1,374	0	1,374	15.0%
90% Subsidy Level	0	0	0	0.0%	1,865	4	1,869	20.4%
95% Subsidy Level	0	0	0	0.0%	5,504	0	5,504	60.1%
	0	0	0	0.0%	9,160	5	9,165	24.7%

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FHIAP Snapshot of Program Activity - 04/13/2009

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	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	1,451	1,630	45.7%
	0	0	0	0.0%	415	3,152	3,567	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	10.8%
<i>90% Subsidy Level</i>	0	0	0	0.0%	31	0	31	20.9%
<i>95% Subsidy Level</i>	0	0	0	0.0%	95	4	99	66.9%
	0	0	0	0.0%	143	5	148	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	41	84	8.2%
<i>90% Subsidy Level</i>	0	2	2	100.0%	114	54	168	16.4%
<i>95% Subsidy Level</i>	0	0	0	0.0%	609	134	743	72.3%
	0	2	2	1.5%	783	244	1,027	2.8%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	131	1.8%
Current Active Enrollment:	7,256	

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>	9	6.9%	5,284	14.2%
<i>Ineligible</i>	110	84.0%	16,594	44.7%
<i>Rescinded Coverage</i>	0	0.0%	175	0.5%
<i>Carrier Termination</i>	0	0.0%	153	0.4%
<i>Medicare Eligible</i>	10	7.6%	1,048	2.8%
<i>Failed to pay premium</i>	0	0.0%	9,165	24.7%
<i>Failed to submit employer verification</i>	0	0.0%	3,567	9.6%
<i>Deceased</i>	0	0.0%	148	0.4%
<i>Covered in OHP</i>	2	1.5%	1,027	2.8%
Total	131	100%	37,161	100%

FHIAP Snapshot of Program Activity - 04/13/2009

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>	276	6.5%	77	2.6%	353	4.9%
<i>Hispanic</i>	150	3.5%	183	6.1%	333	4.6%
<i>Native American</i>	47	1.1%	38	1.3%	85	1.2%
<i>Not Given</i>	201	4.7%	138	4.6%	339	4.7%
<i>Other</i>	123	2.9%	162	5.4%	285	3.9%
<i>White</i>	3,394	79.8%	2,337	77.8%	5,731	79.0%
TOTAL	4,251	100%	3,005	100%	7,256	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	137	295	432
<i>150-169%</i>	70%	447	493	940
<i>126-149%</i>	90%	901	869	1,770
<i>0-125%</i>	95%	2,766	1,348	4,114
Totals		4,251	3,005	7,256