

FHIAP Snapshot of Program Activity - 04/20/2009

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	2,921	4,246	7,167	7,167
Approved Lives - to be enrolled	0	0	0	0
		Total Lives:	7,167	7,167

<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*	15,873	43,410	59,283
		Total Lives:	59,283

*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	116	213	410	592	1,331	
Adults 19-UP	162	270	434	724	1,590	
Totals	278	483	844	1,316	2,921	40.8%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	33	106	200	735	1,074	
Adults 19-UP	51	172	384	1088	1,695	
Totals	84	278	584	1,823	2,769	38.6%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	2	13	15	54	84	
Adults 19-UP	48	154	304	887	1,393	
Totals	50	167	319	941	1,477	20.6%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	151	332	625	1,381	2,489	
Adults 19-UP	261	596	1122	2699	4,678	
Totals	412	928	1,747	4,080	7,167	100.0%
Percentages:	5.7%	12.9%	24.4%	56.9%	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	\$338.10	\$335.48	\$363.61	\$345.82	\$348.28
Subsidy Per Month	\$169.05	\$234.83	\$327.25	\$328.53	\$313.40
Member Contribution	\$169.05	\$100.64	\$36.36	\$17.29	\$34.87

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$485.32	\$509.11	\$533.85	\$508.76	\$513.42
Subsidy Per Month	\$242.66	\$356.38	\$480.46	\$483.32	\$460.20
Member Contribution	\$242.66	\$152.73	\$53.38	\$25.44	\$53.22

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$250.47	\$231.18	\$270.63	\$261.72	\$260.19
Subsidy Per Month	\$125.23	\$161.82	\$243.56	\$248.63	\$235.10
Member Contribution	\$125.23	\$69.35	\$27.06	\$13.09	\$25.08

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$65.07	\$45.29	\$14.38	\$9.54	\$22.13
Subsidy Per Month	\$65.07	\$105.67	\$129.41	\$181.26	\$142.72
Employee Share	\$130.13	\$150.96	\$143.79	\$190.79	\$164.85
Employer Contribution	\$154.68	\$144.10	\$136.02	\$106.57	\$125.86

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$67.75	\$45.21	\$14.50	\$9.51	\$22.48
Subsidy Per Month	\$67.75	\$105.50	\$130.52	\$180.67	\$142.74
Employee Share	\$135.49	\$150.71	\$145.02	\$190.18	\$165.22
Employer Contribution	\$158.91	\$143.14	\$137.56	\$103.49	\$125.31

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>	\$348.28	\$290.71	\$324.82
*Premium Per Month	\$348.28	\$164.85	\$273.52
Subsidy Per Month	\$313.40	\$142.72	\$243.84
Member Contribution	\$34.87	\$22.13	\$29.68

*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	318	4%	4%	5%
Metropolitan Portland	2,389	33%	45%	31%
Willamette Valley	2,223	31%	25%	27%
Southern/South Coast	1,257	18%	13%	18%
Mid-Columbia	259	4%	4%	5%
Central	288	4%	4%	6%
Southeast	202	3%	3%	4%
Northeast	231	3%	2%	4%
Other	-	0%	0%	0%
	7,167	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	59,283
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	264	6.2%
6-18	894	21.1%
19-29	459	10.8%
30-39	624	14.7%
40-49	767	18.1%
50-59	831	19.6%
60+	407	9.6%
Total	4,246	100%
Average Age =	35.1	
Median Age =	38.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	347	11.9%
6-18	984	33.7%
19-29	361	12.4%
30-39	578	19.8%
40-49	421	14.4%
50-59	183	6.3%
60+	47	1.6%
Total	2,921	100%
Average Age =	24.9	
Median Age =	21.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	611	8.5%
6-18	1,878	26.2%
19-29	820	11.4%
30-39	1,202	16.8%
40-49	1,188	16.6%
50-59	1,014	14.1%
60+	454	6.3%
Total	7,167	100%
Average Age =	30.9	
Median Age =	32.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,158	46.5%	3,088	66.0%	4,246	59.2%
Group	1,331	53.5%	1,590	34.0%	2,921	40.8%
Total	2,489	100.0%	4,678	100.0%	7,167	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,158	27.3%	1,331	45.6%	2,489	34.7%
Adults	3,088	72.7%	1,590	54.4%	4,678	65.3%
Total	4,246	100.0%	2,921	100.0%	7,167	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
	Count	Percentage	Count	Percentage	Count	Percentage
Male	1,585	37.3%	1,310	44.8%	2,895	40.4%
Female	2,661	62.7%	1,611	55.2%	4,272	59.6%
Total	4,246	100%	2,921	100%	7,167	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	37.7	Individual Market - OMIP only	15.7
Individual Market - Non-OMIP only	46.1	Individual Market - Non-OMIP only	19.2
Group Market	43.5	Group Market	19.9
FHIAP - ALL	43.2	FHIAP - ALL	18.5

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	64	188	358	1,002	1,612	38.0%
<i>Health Net</i>	6	15	51	228	300	7.1%
<i>Kaiser</i>	7	30	98	232	367	8.6%
<i>Lifewise</i>	4	26	28	155	213	5.0%
<i>ODS Health Plans</i>	0	8	9	67	84	2.0%
<i>OMIP</i>	50	167	319	941	1,477	34.8%
<i>Pacificare</i>	2	1	14	46	63	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%
	134	445	903	2,764	4,246	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	2	38	29	51	120	7.4%
	Blue Selections Premier \$500 Deductible	61	133	312	897	1,403	87.0%
	Blue Selections Premier \$1000 Deductible	1	14	16	45	76	4.7%
	BlueCross PPO Portability	0	3	1	9	13	0.8%
		64	188	358	1,002	1,612	38.0%

Health Net	Diamond 15 PPO \$250 Deductible	3	14	44	188	249	83.0%
	Diamond 15 PPO \$500 Deductible	0	0	0	5	5	1.7%
	Pearl 25 HMO (no deductible)	2	1	2	33	38	12.7%
	Topaz First Dollar \$250 Deductible	0	0	0	1	1	0.3%
	Other	1	0	5	1	7	2.3%
		6	15	51	228	300	7.1%

Kaiser	Gold Rx \$500 Deductible	1	4	13	27	45	12.3%
	Platinum Rx Plan (no deductible)	6	26	85	205	322	87.7%
		7	30	98	232	367	8.6%

Lifewise	WiseChoices \$500 Deductible	4	26	28	155	213	100.0%
	Other	0	0	0	0	0	0.0%
		4	26	28	155	213	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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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	36	157	311	904	1,408	95.3%
	\$750 Deductible	14	10	8	37	69	4.7%
		50	167	319	941	1,477	34.8%

Pacificare	HMO Individual (no deductible)	2	1	14	46	63	100.0%
		2	1	14	46	63	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%

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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	1	0	1	7.7%	343	111	454	8.6%
70% Subsidy Level	7	0	7	53.8%	838	144	982	18.6%
90% Subsidy Level	0	0	0	0.0%	912	163	1,075	20.3%
95% Subsidy Level	4	1	5	38.5%	2,393	389	2,782	52.6%
	12	1	13	9.4%	4,486	807	5,293	14.2%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	2	5	7	6.2%	320	879	1,199	7.2%
70% Subsidy Level	9	11	20	17.7%	1,288	1,493	2,781	16.8%
90% Subsidy Level	14	11	25	22.1%	2,356	1,888	4,244	25.6%
95% Subsidy Level	32	29	61	54.0%	5,709	2,664	8,373	50.4%
	57	56	113	81.3%	9,673	6,924	16,597	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	6.8%
70% Subsidy Level	0	0	0	0.0%	23	2	25	14.2%
90% Subsidy Level	0	0	0	0.0%	20	2	22	12.5%
95% Subsidy Level	0	0	0	0.0%	113	4	117	66.5%
	0	0	0	0.0%	168	8	176	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	16.2%
90% Subsidy Level	0	0	0	0.0%	22	0	22	14.3%
95% Subsidy Level	0	0	0	0.0%	98	3	101	65.6%
	0	0	0	0.0%	144	10	154	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%	271	5	276	26.3%
95% Subsidy Level	4	0	4	40.0%	649	6	655	62.3%
	10	0	10	7.2%	1,036	15	1,051	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%	419	1	420	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%	1,866	4	1,870	20.4%
95% Subsidy Level	0	0	0	0.0%	5,507	0	5,507	60.0%
	0	0	0	0.0%	9,166	5	9,171	24.6%

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TERMINATION TRENDS - *continued*

Failed to submit employer verification								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	1	323	324	8.9%
70% Subsidy Level	0	0	0	0.0%	92	708	800	22.0%
90% Subsidy Level	0	0	0	0.0%	143	713	856	23.6%
95% Subsidy Level	0	0	0	0.0%	179	1,473	1,652	45.5%
	0	0	0	0.0%	415	3,217	3,632	9.7%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	1	1	2	1.3%
70% Subsidy Level	0	0	0	0.0%	16	0	16	10.7%
90% Subsidy Level	0	0	0	0.0%	32	0	32	21.5%
95% Subsidy Level	0	0	0	0.0%	95	4	99	66.4%
	0	0	0	0.0%	144	5	149	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	17	16	33	3.2%
70% Subsidy Level	0	0	0	0.0%	44	41	85	8.2%
90% Subsidy Level	0	2	2	66.7%	114	54	168	16.3%
95% Subsidy Level	1	0	1	33.3%	611	134	745	72.3%
	1	2	3	2.2%	786	245	1,031	2.8%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	139	1.9%
Current Active Enrollment:	7,167	

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>	13	9.4%	5,293	14.2%
<i>Ineligible</i>	113	81.3%	16,597	44.6%
<i>Rescinded Coverage</i>	0	0.0%	176	0.5%
<i>Carrier Termination</i>	0	0.0%	154	0.4%
<i>Medicare Eligible</i>	10	7.2%	1,051	2.8%
<i>Failed to pay premium</i>	0	0.0%	9,171	24.6%
<i>Failed to submit employer verification</i>	0	0.0%	3,632	9.7%
<i>Deceased</i>	0	0.0%	149	0.4%
<i>Covered in OHP</i>	3	2.2%	1,031	2.8%
Total	139	100%	37,254	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%	66	2.3%	126	1.8%
<i>Asian/Pacific Islander</i>	276	6.5%	75	2.6%	351	4.9%
<i>Hispanic</i>	151	3.6%	179	6.1%	330	4.6%
<i>Native American</i>	47	1.1%	36	1.2%	83	1.2%
<i>Not Given</i>	200	4.7%	135	4.6%	335	4.7%
<i>Other</i>	123	2.9%	159	5.4%	282	3.9%
<i>White</i>	3,389	79.8%	2,271	77.7%	5,660	79.0%
TOTAL	4,246	100%	2,921	100%	7,167	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	134	278	412
<i>150-169%</i>	70%	445	483	928
<i>126-149%</i>	90%	903	844	1,747
<i>0-125%</i>	95%	2,764	1,316	4,080
Totals		4,246	2,921	7,167