

# FHIAP Snapshot of Program Activity - 04/27/2009

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## 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	2,910	4,238	7,148	7,148
Approved Lives - to be enrolled	0	0	0	0
<b>Total Lives:</b>			<b>7,148</b>	<b>7,148</b>

<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*	15,962	43,700	59,662
<b>Total Lives:</b>			<b>59,662</b>

\*Individual includes 3,765 OHP transfer lives.

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### PROGRAM ENROLLMENTS

<b>Group Enrollment:</b>						
<i>Subsidy Levels:</i>	<b>50%</b>	<b>70%</b>	<b>90%</b>	<b>95%</b>	<b>Total</b>	
Children 0-18	116	209	408	589	<b>1,322</b>	
Adults 19-UP	162	270	432	724	<b>1,588</b>	
<b>Totals</b>	<b>278</b>	<b>479</b>	<b>840</b>	<b>1,313</b>	<b>2,910</b>	40.7%

<b>Non-OMIP Individual Enrollment:</b>						
<i>Subsidy Levels:</i>	<b>50%</b>	<b>70%</b>	<b>90%</b>	<b>95%</b>	<b>Total</b>	
Children 0-18	33	106	200	735	<b>1,074</b>	
Adults 19-UP	51	172	382	1089	<b>1,694</b>	
<b>Totals</b>	<b>84</b>	<b>278</b>	<b>582</b>	<b>1,824</b>	<b>2,768</b>	38.7%

<b>OMIP Enrollment</b>						
<i>Subsidy Levels:</i>	<b>50%</b>	<b>70%</b>	<b>90%</b>	<b>95%</b>	<b>Total</b>	
Children 0-18	2	13	15	55	<b>85</b>	
Adults 19-UP	49	151	302	883	<b>1,385</b>	
<b>Totals</b>	<b>51</b>	<b>164</b>	<b>317</b>	<b>938</b>	<b>1,470</b>	20.6%

<b>Enrollment Summary for both Group and Individual Markets</b>						
<i>Subsidy Levels:</i>	<b>50%</b>	<b>70%</b>	<b>90%</b>	<b>95%</b>	<b>Total</b>	
Children 0-18	151	328	623	1,379	<b>2,481</b>	
Adults 19-UP	262	593	1116	2696	<b>4,667</b>	
<b>Totals</b>	<b>413</b>	<b>921</b>	<b>1,739</b>	<b>4,075</b>	<b>7,148</b>	<b>100.0%</b>
<b>Percentages:</b>	<b>5.8%</b>	<b>12.9%</b>	<b>24.3%</b>	<b>57.0%</b>	<b>100.0%</b>	

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## AVERAGE SUBSIDY & PREMIUM VALUES FOR INDIVIDUAL & GROUP

<b>Average Premium and Subsidy for Individual Market</b>					<b>Weighted Average</b>
<i>Subsidy Levels:</i>	<b>50%</b>	<b>70%</b>	<b>90%</b>	<b>95%</b>	
Premium Per Month	\$338.31	\$334.32	\$363.40	\$345.67	<b>\$348.01</b>
Subsidy Per Month	\$169.16	\$234.03	\$327.06	\$328.39	<b>\$313.19</b>
Member Contribution	\$169.16	\$100.30	\$36.34	\$17.28	<b>\$34.82</b>

<b>Average Premium and Subsidy for Individual OMIP</b>					<b>Weighted Average</b>
<i>Subsidy Levels:</i>	<b>50%</b>	<b>70%</b>	<b>90%</b>	<b>95%</b>	
Premium Per Month	\$483.00	\$509.17	\$533.98	\$508.68	<b>\$513.30</b>
Subsidy Per Month	\$241.50	\$356.42	\$480.58	\$483.24	<b>\$460.13</b>
Member Contribution	\$241.50	\$152.75	\$53.40	\$25.43	<b>\$53.16</b>

<b>Average Premium and Subsidy for Individual NON-OMIP</b>					<b>Weighted Average</b>
<i>Subsidy Levels:</i>	<b>50%</b>	<b>70%</b>	<b>90%</b>	<b>95%</b>	
Premium Per Month	\$250.47	\$231.18	\$270.49	\$261.84	<b>\$260.24</b>
Subsidy Per Month	\$125.23	\$161.82	\$243.44	\$248.75	<b>\$235.16</b>
Member Contribution	\$125.23	\$69.35	\$27.05	\$13.09	<b>\$25.08</b>

<b>Average Premium and Subsidy for GROUP Market</b>					<b>Weighted Average</b>
<i>Subsidy Levels:</i>	<b>50%</b>	<b>70%</b>	<b>90%</b>	<b>95%</b>	
Member Contribution	\$64.81	\$45.43	\$14.40	\$9.55	<b>\$22.13</b>
Subsidy Per Month	\$64.81	\$105.99	\$129.62	\$181.43	<b>\$142.91</b>
Employee Share	\$129.61	\$151.42	\$144.02	\$190.98	<b>\$165.05</b>
Employer Contribution	\$155.01	\$142.13	\$136.18	\$106.11	<b>\$125.39</b>

<b>Avg Premium and Subsidy for GROUP Market - excluding Self-Employed &amp; COBRA/Portability</b>					<b>Weighted Average</b>
<i>Subsidy Levels:</i>	<b>50%</b>	<b>70%</b>	<b>90%</b>	<b>95%</b>	
Member Contribution	\$59.44	\$43.59	\$13.05	\$8.27	<b>\$21.33</b>
Subsidy Per Month	\$59.44	\$101.71	\$117.47	\$157.08	<b>\$125.16</b>
Employee Share	\$118.88	\$145.29	\$130.52	\$165.34	<b>\$146.49</b>
Employer Contribution	\$171.91	\$152.16	\$152.46	\$133.02	<b>\$146.31</b>

<b>Average Premium and Subsidy</b>			<b>Overall Weighted Average</b>
<i>Subsidy Levels:</i>	<b>Individual</b>	<b>Group</b>	
<i>Premium Per Month (includes employer contribution for Group)</i>	\$348.01	\$290.44	<b>\$324.57</b>
*Premium Per Month	\$348.01	\$165.05	<b>\$273.53</b>
Subsidy Per Month	\$313.19	\$142.91	<b>\$243.87</b>
Member Contribution	\$34.82	\$22.13	<b>\$29.66</b>

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

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## GEOGRAPHIC TRENDS

<b>Number enrolled in the program by region</b>				
	<u>Lives</u>	<u>Percentage</u>	<u>Population Percentage</u>	<u>Percent of Uninsured</u>
NW/ North Coast	318	4%	4%	5%
Metropolitan Portland	2,379	33%	45%	31%
Willamette Valley	2,219	31%	25%	27%
Southern/South Coast	1,255	18%	13%	18%
Mid-Columbia	259	4%	4%	5%
Central	289	4%	4%	6%
Southeast	200	3%	3%	4%
Northeast	229	3%	2%	4%
Other	-	0%	0%	0%
	<b>7,148</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

*Total percent may not equal 100% due to rounding differences*

<b>Number of Oregonians requesting information and/or application materials:</b>	
<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	59,662
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	263	6.2%
6-18	896	21.1%
19-29	458	10.8%
30-39	622	14.7%
40-49	766	18.1%
50-59	825	19.5%
60+	408	9.6%
<b>Total</b>	<b>4,238</b>	<b>100%</b>
Average Age =	<b>35.1</b>	
Median Age =	<b>38.0</b>	

### Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	343	11.8%
6-18	979	33.6%
19-29	362	12.4%
30-39	579	19.9%
40-49	418	14.4%
50-59	182	6.3%
60+	47	1.6%
<b>Total</b>	<b>2,910</b>	<b>100%</b>
Average Age =	<b>24.9</b>	
Median Age =	<b>21.0</b>	

### Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	606	8.5%
6-18	1,875	26.2%
19-29	820	11.5%
30-39	1,201	16.8%
40-49	1,184	16.6%
50-59	1,007	14.1%
60+	455	6.4%
<b>Total</b>	<b>7,148</b>	<b>100%</b>
Average Age =	<b>30.9</b>	
Median Age =	<b>32.0</b>	

### Adult and child enrollment across markets

	Under 19		Adults		Total	
<b>Individual</b>	1,159	46.7%	3,079	66.0%	4,238	59.3%
<b>Group</b>	1,322	53.3%	1,588	34.0%	2,910	40.7%
<b>Total</b>	<b>2,481</b>	<b>100.0%</b>	<b>4,667</b>	<b>100.0%</b>	<b>7,148</b>	<b>100.0%</b>

### Adult and child enrollment within markets

	Individual		Group		Total	
<b>Under 19</b>	1,159	27.3%	1,322	45.4%	2,481	34.7%
<b>Adults</b>	3,079	72.7%	1,588	54.6%	4,667	65.3%
<b>Total</b>	<b>4,238</b>	<b>100.0%</b>	<b>2,910</b>	<b>100.0%</b>	<b>7,148</b>	<b>100.0%</b>

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### ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,581	37.3%	1,307	44.9%	2,888	40.4%
Female	2,657	62.7%	1,603	55.1%	4,260	59.6%
<b>Total</b>	<b>4,238</b>	<b>100%</b>	<b>2,910</b>	<b>100%</b>	<b>7,148</b>	<b>100%</b>

### 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	37.8	Individual Market - OMIP only	15.7
Individual Market - Non-OMIP only	46.1	Individual Market - Non-OMIP only	19.3
Group Market	43.5	Group Market	19.9
<b>FHIAP - ALL</b>	<b>43.2</b>	<b>FHIAP - ALL</b>	<b>18.5</b>

### CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	64	188	358	1,000	1,610	38.0%
<i>Health Net</i>	6	15	51	232	304	7.2%
<i>Kaiser</i>	7	30	98	232	367	8.7%
<i>Lifewise</i>	4	26	26	154	210	5.0%
<i>ODS Health Plans</i>	0	8	9	67	84	2.0%
<i>OMIP</i>	51	164	317	938	1,470	34.7%
<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%
	<b>135</b>	<b>442</b>	<b>899</b>	<b>2,762</b>	<b>4,238</b>	<b>100%</b>

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### CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
<b>RBCBSO</b>	Blue Selections Plus \$500 Deductible	2	38	29	51	<b>120</b>	7.5%
	Blue Selections Premier \$500 Deductible	61	133	312	895	<b>1,401</b>	87.0%
	Blue Selections Premier \$1000 Deductible	1	14	16	45	<b>76</b>	4.7%
	BlueCross PPO Portability	0	3	1	9	<b>13</b>	0.8%
		<b>64</b>	<b>188</b>	<b>358</b>	<b>1,000</b>	<b>1,610</b>	<b>38.0%</b>

<b>Health Net</b>	Diamond 15 PPO \$250 Deductible	3	14	44	192	<b>253</b>	83.2%
	Diamond 15 PPO \$500 Deductible	0	0	0	5	<b>5</b>	1.6%
	Pearl 25 HMO (no deductible)	2	1	2	33	<b>38</b>	12.5%
	Topaz First Dollar \$250 Deductible	0	0	0	1	<b>1</b>	0.3%
	Other	1	0	5	1	<b>7</b>	2.3%
		<b>6</b>	<b>15</b>	<b>51</b>	<b>232</b>	<b>304</b>	<b>7.2%</b>

<b>Kaiser</b>	Gold Rx \$500 Deductible	1	4	13	27	<b>45</b>	12.3%
	Platinum Rx Plan (no deductible)	6	26	85	205	<b>322</b>	87.7%
		<b>7</b>	<b>30</b>	<b>98</b>	<b>232</b>	<b>367</b>	<b>8.7%</b>

<b>Lifewise</b>	WiseChoices \$500 Deductible	4	26	26	154	<b>210</b>	100.0%
	Other	0	0	0	0	<b>0</b>	0.0%
		<b>4</b>	<b>26</b>	<b>26</b>	<b>154</b>	<b>210</b>	<b>5.0%</b>

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

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### CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
<b>OMIP</b>	\$500 Deductible	37	154	309	901	<b>1,401</b>	95.3%
	\$750 Deductible	14	10	8	37	<b>69</b>	4.7%
		<b>51</b>	<b>164</b>	<b>317</b>	<b>938</b>	<b>1,470</b>	<b>34.7%</b>

<b>Pacificare</b>	HMO Individual (no deductible)	2	1	14	46	<b>63</b>	100.0%
		<b>2</b>	<b>1</b>	<b>14</b>	<b>46</b>	<b>63</b>	<b>1.5%</b>

<b>PacificSource</b>	Elect Plus \$500 Deductible	0	0	0	0	<b>0</b>	0.0%
	Elect Plus \$750 Deductible	0	0	0	0	<b>0</b>	0.0%
	Elect Plus \$1000 Deductible	0	0	0	0	<b>0</b>	0.0%
	Elect Preferred \$500 Deductible	1	3	8	34	<b>46</b>	43.4%
	Elect Premiere \$500 Deductible	0	2	9	38	<b>49</b>	46.2%
	Elect Premiere \$750 Deductible	0	0	6	5	<b>11</b>	10.4%
		<b>1</b>	<b>5</b>	<b>23</b>	<b>77</b>	<b>106</b>	<b>2.5%</b>

<b>Preferred Health Plan</b>	Plan A - \$500 Deductible	0	0	0	0	<b>0</b>	#DIV/0!
		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>

<b>Providence</b>	Optimum \$500 Deductible	0	3	3	16	<b>22</b>	91.7%
	Optimum \$1000 Deductible	0	2	0	0	<b>2</b>	8.3%
	Value Plan \$500 Deductible	0	0	0	0	<b>0</b>	0.0%
		<b>0</b>	<b>5</b>	<b>3</b>	<b>16</b>	<b>24</b>	<b>0.6%</b>

# FHIAP Snapshot of Program Activity - 04/27/2009

## TERMINATION TRENDS

Termination Reason	Current Month				Overall Terminations			
<b>Member Request</b>								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	1	0	1	6.7%	343	111	454	8.6%
70% Subsidy Level	7	0	7	46.7%	840	144	984	18.6%
90% Subsidy Level	1	0	1	6.7%	914	163	1,077	20.3%
95% Subsidy Level	5	1	6	40.0%	2,396	389	2,785	52.5%
	14	1	<b>15</b>	<b>9.9%</b>	4,493	807	<b>5,300</b>	<b>14.2%</b>

<b>Ineligible based on review of application</b>								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	2	5	7	5.8%	320	879	1,199	7.2%
70% Subsidy Level	9	17	26	21.7%	1,296	1,499	2,795	16.8%
90% Subsidy Level	14	11	25	20.8%	2,355	1,890	4,245	25.5%
95% Subsidy Level	33	29	62	51.7%	5,713	2,669	8,382	50.4%
	58	62	<b>120</b>	<b>79.5%</b>	9,684	6,937	<b>16,621</b>	<b>44.6%</b>

<b>Rescission of coverage by insurance carrier - Never Effective</b>								
	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	<b>0</b>	<b>0.0%</b>	168	8	<b>176</b>	<b>0.5%</b>

<b>Carrier Termination</b>								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	4	3	7	4.5%
70% Subsidy Level	0	0	0	0.0%	20	5	25	16.1%
90% Subsidy Level	0	0	0	0.0%	22	0	22	14.2%
95% Subsidy Level	0	0	0	0.0%	98	3	101	65.2%
	0	0	<b>0</b>	<b>0.0%</b>	144	11	<b>155</b>	<b>0.4%</b>

<b>Eligible for Medicare Coverage</b>								
	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	8.7%
90% Subsidy Level	5	0	5	50.0%	271	5	276	26.2%
95% Subsidy Level	4	0	4	40.0%	651	6	657	62.4%
	10	0	<b>10</b>	<b>6.6%</b>	1,038	15	<b>1,053</b>	<b>2.8%</b>

<b>Failed to make premium payments to FHIAP</b>								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	418	1	419	4.6%
70% Subsidy Level	0	0	0	0.0%	1,375	0	1,375	15.0%
90% Subsidy Level	0	0	0	0.0%	1,867	4	1,871	20.4%
95% Subsidy Level	1	0	1	100.0%	5,510	0	5,510	60.1%
	1	0	<b>1</b>	<b>0.7%</b>	9,170	5	<b>9,175</b>	<b>24.6%</b>

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### TERMINATION TRENDS - continued

<b>Failed to submit employer verification</b>								
	<b>Individual</b>	<b>Group</b>	<b>Total</b>	<b>Percent</b>	<b>Individual</b>	<b>Group</b>	<b>Total</b>	<b>Percent</b>
<i>50% Subsidy Level</i>	0	0	0	0.0%	1	324	325	8.9%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	708	800	22.0%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	713	856	23.6%
<i>95% Subsidy Level</i>	0	0	0	0.0%	179	1,473	1,652	45.5%
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	<b>415</b>	<b>3,218</b>	<b>3,633</b>	<b>9.7%</b>

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

<b>Covered in OHP</b>								
	<b>Individual</b>	<b>Group</b>	<b>Total</b>	<b>Percent</b>	<b>Individual</b>	<b>Group</b>	<b>Total</b>	<b>Percent</b>
<i>50% Subsidy Level</i>	0	0	0	0.0%	17	16	33	3.2%
<i>70% Subsidy Level</i>	0	0	0	0.0%	45	41	86	8.3%
<i>90% Subsidy Level</i>	1	2	3	60.0%	115	54	169	16.2%
<i>95% Subsidy Level</i>	2	0	2	40.0%	615	138	753	72.3%
	<b>3</b>	<b>2</b>	<b>5</b>	<b>3.3%</b>	<b>792</b>	<b>249</b>	<b>1,041</b>	<b>2.8%</b>

### **Current Terminations as % of Current Enrollment**

	<u>Lives</u>	<u>Percent of Enrollment</u>
<b>Current Month Terminations:</b>	<b>151</b>	<b>2.1%</b>
<b>Current Active Enrollment:</b>	<b>7,148</b>	

### **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>	15	9.9%	5,300	14.2%
<i>Ineligible</i>	120	79.5%	16,621	44.6%
<i>Rescinded Coverage</i>	0	0.0%	176	0.5%
<i>Carrier Termination</i>	0	0.0%	155	0.4%
<i>Medicare Eligible</i>	10	6.6%	1,053	2.8%
<i>Failed to pay premium</i>	1	0.7%	9,175	24.6%
<i>Failed to submit employer verification</i>	0	0.0%	3,633	9.7%
<i>Deceased</i>	0	0.0%	149	0.4%
<i>Covered in OHP</i>	5	3.3%	1,041	2.8%
<b>Total</b>	<b>151</b>	<b>100%</b>	<b>37,303</b>	<b>100%</b>

## FHIAP Snapshot of Program Activity - 04/27/2009

### 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%	67	2.3%	127	1.8%
<i>Asian/Pacific Islander</i>	276	6.5%	75	2.6%	351	4.9%
<i>Hispanic</i>	151	3.6%	179	6.2%	330	4.6%
<i>Native American</i>	47	1.1%	36	1.2%	83	1.2%
<i>Not Given</i>	198	4.7%	134	4.6%	332	4.6%
<i>Other</i>	123	2.9%	158	5.4%	281	3.9%
<i>White</i>	3,383	79.8%	2,261	77.7%	5,644	79.0%
<b>TOTAL</b>	<b>4,238</b>	<b>100%</b>	<b>2,910</b>	<b>100%</b>	<b>7,148</b>	<b>100%</b>

### ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	<b>50%</b>	135	278	413
<i>150-169%</i>	<b>70%</b>	442	479	921
<i>126-149%</i>	<b>90%</b>	899	840	1,739
<i>0-125%</i>	<b>95%</b>	2,762	1,313	4,075
<b>Totals</b>		<b>4,238</b>	<b>2,910</b>	<b>7,148</b>