

FHIAP Snapshot of Program Activity - 04/30/2009

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	2,917	4,234	7,151	7,151
Approved Lives - to be enrolled	0	0	0	0
		Total Lives:	7,151	7,151

<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*	16,070	43,921	59,991
		Total Lives:	59,991

*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	110	218	410	587	1,325	
Adults 19-UP	149	290	434	719	1,592	
Totals	259	508	844	1,306	2,917	40.8%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	26	106	194	747	1,073	
Adults 19-UP	55	175	366	1095	1,691	
Totals	81	281	560	1,842	2,764	38.7%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	2	15	16	52	85	
Adults 19-UP	47	157	292	889	1,385	
Totals	49	172	308	941	1,470	20.6%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	138	339	620	1,386	2,483	
Adults 19-UP	251	622	1092	2703	4,668	
Totals	389	961	1,712	4,089	7,151	100.0%
Percentages:	5.4%	13.4%	23.9%	57.2%	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	\$356.54	\$338.16	\$360.71	\$345.04	\$347.87
Subsidy Per Month	\$178.27	\$236.71	\$324.64	\$327.79	\$312.81
Member Contribution	\$178.27	\$101.45	\$36.07	\$17.25	\$35.06

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$490.47	\$508.87	\$535.25	\$507.93	\$513.18
Subsidy Per Month	\$245.23	\$356.21	\$481.72	\$482.53	\$459.67
Member Contribution	\$245.23	\$152.66	\$53.53	\$25.40	\$53.51

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$275.52	\$233.68	\$264.71	\$261.83	\$259.95
Subsidy Per Month	\$137.76	\$163.57	\$238.24	\$248.74	\$234.70
Member Contribution	\$137.76	\$70.10	\$26.47	\$13.09	\$25.25

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$64.05	\$47.29	\$13.90	\$9.57	\$22.23
Subsidy Per Month	\$64.05	\$110.34	\$125.14	\$181.85	\$142.53
Employee Share	\$128.11	\$157.63	\$139.05	\$191.42	\$164.76
Employer Contribution	\$160.34	\$142.51	\$140.69	\$103.15	\$125.95

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$63.52	\$49.48	\$13.89	\$9.69	\$22.49
Subsidy Per Month	\$63.52	\$115.46	\$125.01	\$184.03	\$144.57
Employee Share	\$127.05	\$164.94	\$138.90	\$193.71	\$167.06
Employer Contribution	\$163.07	\$143.98	\$141.75	\$102.38	\$126.22

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>	\$347.87	\$290.70	\$324.55
*Premium Per Month	\$347.87	\$164.76	\$273.18
Subsidy Per Month	\$312.81	\$142.53	\$243.35
Member Contribution	\$35.06	\$22.23	\$29.83

*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	320	4%	4%	5%
Metropolitan Portland	2,385	33%	45%	31%
Willamette Valley	2,215	31%	25%	27%
Southern/South Coast	1,254	18%	13%	18%
Mid-Columbia	259	4%	4%	5%
Central	288	4%	4%	6%
Southeast	199	3%	3%	4%
Northeast	231	3%	2%	4%
Other	-	0%	0%	0%
	7,151	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	59,991
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	456	10.8%
30-39	621	14.7%
40-49	768	18.1%
50-59	823	19.4%
60+	408	9.6%
Total	4,234	100%
Average Age =	35.1	
Median Age =	38.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	345	11.8%
6-18	980	33.6%
19-29	363	12.4%
30-39	580	19.9%
40-49	420	14.4%
50-59	182	6.2%
60+	47	1.6%
Total	2,917	100%
Average Age =	24.9	
Median Age =	21.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	609	8.5%
6-18	1,874	26.2%
19-29	819	11.5%
30-39	1,201	16.8%
40-49	1,188	16.6%
50-59	1,005	14.1%
60+	455	6.4%
Total	7,151	100%
Average Age =	30.9	
Median Age =	32.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,158	46.6%	3,076	65.9%	4,234	59.2%
Group	1,325	53.4%	1,592	34.1%	2,917	40.8%
Total	2,483	100.0%	4,668	100.0%	7,151	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,158	27.4%	1,325	45.4%	2,483	34.7%
Adults	3,076	72.6%	1,592	54.6%	4,668	65.3%
Total	4,234	100.0%	2,917	100.0%	7,151	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,579	37.3%	1,313	45.0%	2,892	40.4%
Female	2,655	62.7%	1,604	55.0%	4,259	59.6%
Total	4,234	100%	2,917	100%	7,151	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	37.8	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
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>	55	188	339	1,026	1,608	38.0%
<i>Health Net</i>	8	18	50	224	300	7.1%
<i>Kaiser</i>	8	30	95	233	366	8.6%
<i>Lifewise</i>	7	26	25	152	210	5.0%
<i>ODS Health Plans</i>	0	8	9	67	84	2.0%
<i>OMIP</i>	49	172	308	941	1,470	34.7%
<i>Pacificare</i>	2	1	13	47	63	1.5%
<i>PacificSource</i>	1	5	26	77	109	2.6%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	0	5	3	16	24	0.6%
	130	453	868	2,783	4,234	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	37	26	53	119	7.4%
	Blue Selections Premier \$500 Deductible	51	137	295	914	1,397	86.9%
	Blue Selections Premier \$1000 Deductible	1	14	17	47	79	4.9%
	BlueCross PPO Portability	0	0	1	12	13	0.8%
		55	188	339	1,026	1,608	38.0%

Health Net	Diamond 15 PPO \$250 Deductible	5	17	43	185	250	83.3%
	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	0	0	0.0%
	Other	1	0	5	1	7	2.3%
		8	18	50	224	300	7.1%

Kaiser	Gold Rx \$500 Deductible	1	2	13	29	45	12.3%
	Platinum Rx Plan (no deductible)	7	28	82	204	321	87.7%
		8	30	95	233	366	8.6%

Lifewise	WiseChoices \$500 Deductible	7	26	25	152	210	100.0%
	Other	0	0	0	0	0	0.0%
		7	26	25	152	210	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	37	159	301	904	1,401	95.3%
	\$750 Deductible	12	13	7	37	69	4.7%
		49	172	308	941	1,470	34.7%

Pacificare	HMO Individual (no deductible)	2	1	13	47	63	100.0%
		2	1	13	47	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	42.2%
	Elect Premiere \$500 Deductible	0	2	12	38	52	47.7%
	Elect Premiere \$750 Deductible	0	0	6	5	11	10.1%
		1	5	26	77	109	2.6%

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			
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
Member Request								
50% Subsidy Level	1	0	1	6.7%	344	111	455	8.6%
70% Subsidy Level	7	0	7	46.7%	839	148	987	18.6%
90% Subsidy Level	1	0	1	6.7%	915	159	1,074	20.3%
95% Subsidy Level	5	1	6	40.0%	2,396	390	2,786	52.5%
	14	1	15	9.7%	4,494	808	5,302	14.2%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	2	6	8	6.6%	324	882	1,206	7.2%
70% Subsidy Level	9	17	26	21.3%	1,303	1,499	2,802	16.8%
90% Subsidy Level	15	11	26	21.3%	2,377	1,898	4,275	25.6%
95% Subsidy Level	33	29	62	50.8%	5,752	2,666	8,418	50.4%
	59	63	122	79.2%	9,756	6,945	16,701	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	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	0	0.0%	144	11	155	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	8.7%
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	10	6.5%	1,038	15	1,053	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%	418	1	419	4.6%
70% Subsidy Level	1	0	1	50.0%	1,377	0	1,377	15.0%
90% Subsidy Level	0	0	0	0.0%	1,867	4	1,871	20.4%
95% Subsidy Level	1	0	1	50.0%	5,514	0	5,514	60.1%
	2	0	2	1.3%	9,176	5	9,181	24.6%

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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	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%
	0	0	0	0.0%	415	3,218	3,633	9.7%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<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%
	0	0	0	0.0%	144	5	149	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<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	8.2%
<i>90% Subsidy Level</i>	1	0	1	20.0%	114	54	168	16.1%
<i>95% Subsidy Level</i>	2	2	4	80.0%	617	140	757	72.5%
	3	2	5	3.2%	793	251	1,044	2.8%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	154	2.2%
Current Active Enrollment:	7,151	

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	9.7%	5,302	14.2%
<i>Ineligible</i>	122	79.2%	16,701	44.7%
<i>Rescinded Coverage</i>	0	0.0%	175	0.5%
<i>Carrier Termination</i>	0	0.0%	155	0.4%
<i>Medicare Eligible</i>	10	6.5%	1,053	2.8%
<i>Failed to pay premium</i>	2	1.3%	9,181	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	3.2%	1,044	2.8%
Total	154	100%	37,393	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%	67	2.3%	127	1.8%
<i>Asian/Pacific Islander</i>	276	6.5%	75	2.6%	351	4.9%
<i>Hispanic</i>	152	3.6%	178	6.1%	330	4.6%
<i>Native American</i>	47	1.1%	36	1.2%	83	1.2%
<i>Not Given</i>	199	4.7%	134	4.6%	333	4.7%
<i>Other</i>	122	2.9%	158	5.4%	280	3.9%
<i>White</i>	3,378	79.8%	2,269	77.8%	5,647	79.0%
TOTAL	4,234	100%	2,917	100%	7,151	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	130	259	389
<i>150-169%</i>	70%	453	508	961
<i>126-149%</i>	90%	868	844	1,712
<i>0-125%</i>	95%	2,783	1,306	4,089
Totals		4,234	2,917	7,151