

FHIAP Snapshot of Program Activity - 05/11/2009

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	2,894	4,147	7,041	7,041
Approved Lives - to be enrolled	0	0	0	0
Total Lives:			7,041	7,041

<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*	16,238	44,274	60,512
Total Lives:			60,512

*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	109	219	412	587	1,327	
Adults 19-UP	146	289	428	704	1,567	
Totals	255	508	840	1,291	2,894	41.1%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	25	103	187	723	1,038	
Adults 19-UP	56	158	367	1081	1,662	
Totals	81	261	554	1,804	2,700	38.3%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	2	15	16	51	84	
Adults 19-UP	45	153	285	880	1,363	
Totals	47	168	301	931	1,447	20.6%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	136	337	615	1,361	2,449	
Adults 19-UP	247	600	1080	2665	4,592	
Totals	383	937	1,695	4,026	7,041	100.0%
Percentages:	5.4%	13.3%	24.1%	57.2%	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	\$353.28	\$341.52	\$362.74	\$346.28	\$349.40
Subsidy Per Month	\$176.64	\$239.07	\$326.47	\$328.62	\$314.22
Member Contribution	\$176.64	\$102.46	\$36.27	\$17.66	\$35.18

Average Premium and Subsidy for Individual OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$483.26	\$508.24	\$536.25	\$508.45	\$513.39
Subsidy Per Month	\$241.63	\$355.77	\$482.62	\$483.03	\$460.33
Member Contribution	\$241.63	\$152.47	\$53.62	\$25.42	\$53.06

Average Premium and Subsidy for Individual NON-OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$277.86	\$234.21	\$268.47	\$262.59	\$261.51
Subsidy Per Month	\$138.93	\$163.94	\$241.63	\$248.94	\$235.92
Member Contribution	\$138.93	\$70.26	\$26.85	\$13.65	\$25.59

Average Premium and Subsidy for GROUP Market					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$63.92	\$46.89	\$13.92	\$9.58	\$22.18
Subsidy Per Month	\$63.92	\$109.42	\$125.26	\$181.95	\$142.36
Employee Share	\$127.84	\$156.31	\$139.18	\$191.53	\$164.54
Employer Contribution	\$161.45	\$142.52	\$137.94	\$102.93	\$125.20

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$61.65	\$44.91	\$12.68	\$8.21	\$21.77
Subsidy Per Month	\$61.65	\$104.78	\$114.11	\$156.01	\$124.53
Employee Share	\$123.30	\$149.69	\$126.79	\$164.22	\$146.30
Employer Contribution	\$177.15	\$151.76	\$155.42	\$129.87	\$146.27

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>	\$349.40	\$289.74		\$324.88
*Premium Per Month	\$349.40	\$164.54		\$273.42
Subsidy Per Month	\$314.22	\$142.36		\$243.59
Member Contribution	\$35.18	\$22.18		\$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	308	4%	4%	5%
Metropolitan Portland	2,363	34%	45%	31%
Willamette Valley	2,181	31%	25%	27%
Southern/South Coast	1,229	17%	13%	18%
Mid-Columbia	257	4%	4%	5%
Central	279	4%	4%	6%
Southeast	197	3%	3%	4%
Northeast	227	3%	2%	4%
Other	-	0%	0%	0%
	7,041	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	60,512
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	257	6.2%
6-18	865	20.9%
19-29	443	10.7%
30-39	609	14.7%
40-49	763	18.4%
50-59	813	19.6%
60+	397	9.6%
Total	4,147	100%
Average Age =	35.2	
Median Age =	38.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	340	11.7%
6-18	987	34.1%
19-29	353	12.2%
30-39	575	19.9%
40-49	415	14.3%
50-59	178	6.2%
60+	46	1.6%
Total	2,894	100%
Average Age =	24.8	
Median Age =	21.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	597	8.5%
6-18	1,852	26.3%
19-29	796	11.3%
30-39	1,184	16.8%
40-49	1,178	16.7%
50-59	991	14.1%
60+	443	6.3%
Total	7,041	100%
Average Age =	30.9	
Median Age =	32.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,122	45.8%	3,025	65.9%	4,147	58.9%
Group	1,327	54.2%	1,567	34.1%	2,894	41.1%
Total	2,449	100.0%	4,592	100.0%	7,041	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,122	27.1%	1,327	45.9%	2,449	34.8%
Adults	3,025	72.9%	1,567	54.1%	4,592	65.2%
Total	4,147	100.0%	2,894	100.0%	7,041	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,540	37.1%	1,308	45.2%	2,848	40.4%
Female	2,607	62.9%	1,586	54.8%	4,193	59.6%
Total	4,147	100%	2,894	100%	7,041	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	46.3	Individual Market - Non-OMIP only	19.3
Group Market	43.6	Group Market	19.9
FHIAP - ALL	43.3	FHIAP - ALL	18.5

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	54	175	330	998	1,557	37.5%
<i>Health Net</i>	8	17	51	219	295	7.1%
<i>Kaiser</i>	8	29	95	234	366	8.8%
<i>Lifewise</i>	7	22	25	147	201	4.8%
<i>ODS Health Plans</i>	0	7	9	67	83	2.0%
<i>OMIP</i>	47	168	301	931	1,447	34.9%
<i>Pacificare</i>	2	1	13	47	63	1.5%
<i>PacificSource</i>	2	5	27	76	110	2.7%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	0	5	4	16	25	0.6%
	128	429	855	2,735	4,147	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	25	53	118	7.6%
	Blue Selections Premier \$500 Deductible	50	124	288	892	1,354	87.0%
	Blue Selections Premier \$1000 Deductible	1	14	16	41	72	4.6%
	BlueCross PPO Portability	0	0	1	12	13	0.8%
		54	175	330	998	1,557	37.5%

Health Net	Diamond 15 PPO \$250 Deductible	5	16	44	181	246	83.4%
	Diamond 15 PPO \$500 Deductible	0	0	0	4	4	1.4%
	Pearl 25 HMO (no deductible)	2	1	2	33	38	12.9%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0.0%
	Other	1	0	5	1	7	2.4%
		8	17	51	219	295	7.1%

Kaiser	Gold Rx \$500 Deductible	1	2	13	29	45	12.3%
	Platinum Rx Plan (no deductible)	7	27	82	205	321	87.7%
		8	29	95	234	366	8.8%

Lifewise	WiseChoices \$500 Deductible	7	22	25	147	201	100.0%
	Other	0	0	0	0	0	0.0%
		7	22	25	147	201	4.8%

ODS	Beneficial Rx Plan \$1000 Deductible	0	7	9	67	83	100.0%
		0	7	9	67	83	2.0%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	35	157	295	894	1,381	95.4%
	\$750 Deductible	12	11	6	37	66	4.6%
		47	168	301	931	1,447	34.9%

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	2	3	8	33	46	41.8%
	Elect Premiere \$500 Deductible	0	2	13	38	53	48.2%
	Elect Premiere \$750 Deductible	0	0	6	5	11	10.0%
		2	5	27	76	110	2.7%

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	4	16	23	92.0%
	Optimum \$1000 Deductible	0	2	0	0	2	8.0%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		0	5	4	16	25	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	0	0	0	0.0%	343	111	454	8.6%
70% Subsidy Level	5	2	7	70.0%	842	150	992	18.7%
90% Subsidy Level	0	0	0	0.0%	915	159	1,074	20.2%
95% Subsidy Level	3	0	3	30.0%	2,396	391	2,787	52.5%
	8	2	10	9.4%	4,496	811	5,307	14.2%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	1	0	1	1.3%	323	880	1,203	7.2%
70% Subsidy Level	14	0	14	17.7%	1,303	1,498	2,801	16.8%
90% Subsidy Level	11	15	26	32.9%	2,374	1,904	4,278	25.6%
95% Subsidy Level	29	9	38	48.1%	5,750	2,672	8,422	50.4%
	55	24	79	74.5%	9,750	6,954	16,704	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	1	1	50.0%	4	3	7	4.5%
70% Subsidy Level	0	0	0	0.0%	20	5	25	16.0%
90% Subsidy Level	0	0	0	0.0%	22	0	22	14.1%
95% Subsidy Level	1	0	1	50.0%	99	3	102	65.4%
	1	1	2	1.9%	145	11	156	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	0	0	0	0.0%	89	3	92	8.7%
90% Subsidy Level	4	0	4	57.1%	271	5	276	26.2%
95% Subsidy Level	3	0	3	42.9%	651	7	658	62.4%
	7	0	7	6.6%	1,038	16	1,054	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	0	0	0	0.0%	1,377	0	1,377	15.0%
90% Subsidy Level	0	0	0	0.0%	1,868	4	1,872	20.4%
95% Subsidy Level	1	0	1	100.0%	5,516	0	5,516	60.1%
	1	0	1	0.9%	9,179	5	9,184	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	21.3%
<i>95% Subsidy Level</i>	0	0	0	0.0%	96	4	100	66.7%
	0	0	0	0.0%	145	5	150	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>	1	0	1	14.3%	45	41	86	8.2%
<i>90% Subsidy Level</i>	0	1	1	14.3%	114	54	168	16.1%
<i>95% Subsidy Level</i>	5	0	5	71.4%	617	140	757	72.5%
	6	1	7	6.6%	793	251	1,044	2.8%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	106	1.5%
Current Active Enrollment:	7,041	

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>	10	9.4%	5,307	14.2%
<i>Ineligible</i>	79	74.5%	16,704	44.7%
<i>Rescinded Coverage</i>	0	0.0%	175	0.5%
<i>Carrier Termination</i>	2	1.9%	156	0.4%
<i>Medicare Eligible</i>	7	6.6%	1,054	2.8%
<i>Failed to pay premium</i>	1	0.9%	9,184	24.6%
<i>Failed to submit employer verification</i>	0	0.0%	3,633	9.7%
<i>Deceased</i>	0	0.0%	150	0.4%
<i>Covered in OHP</i>	7	6.6%	1,044	2.8%
Total	106	100%	37,407	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>	58	1.4%	67	2.3%	125	1.8%
<i>Asian/Pacific Islander</i>	272	6.6%	75	2.6%	347	4.9%
<i>Hispanic</i>	150	3.6%	177	6.1%	327	4.6%
<i>Native American</i>	47	1.1%	36	1.2%	83	1.2%
<i>Not Given</i>	191	4.6%	133	4.6%	324	4.6%
<i>Other</i>	119	2.9%	157	5.4%	276	3.9%
<i>White</i>	3,310	79.8%	2,249	77.7%	5,559	79.0%
TOTAL	4,147	100%	2,894	100%	7,041	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	128	255	383
<i>150-169%</i>	70%	429	508	937
<i>126-149%</i>	90%	855	840	1,695
<i>0-125%</i>	95%	2,735	1,291	4,026
Totals		4,147	2,894	7,041