

FHIAP Snapshot of Program Activity - 05/04/2009

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	2,888	4,154	7,042	7,042
Approved Lives - to be enrolled	0	0	0	0
		Total Lives:	7,042	7,042

<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*	16,118	44,056	60,174
		Total Lives:	60,174

*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	108	219	404	588	1,319	
Adults 19-UP	147	289	422	711	1,569	
Totals	255	508	826	1,299	2,888	41.0%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	25	103	188	727	1,043	
Adults 19-UP	55	160	365	1081	1,661	
Totals	80	263	553	1,808	2,704	38.4%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	2	15	16	51	84	
Adults 19-UP	45	154	285	882	1,366	
Totals	47	169	301	933	1,450	20.6%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	135	337	608	1,366	2,446	
Adults 19-UP	247	603	1072	2674	4,596	
Totals	382	940	1,680	4,040	7,042	100.0%
Percentages:	5.4%	13.3%	23.9%	57.4%	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	\$354.57	\$341.33	\$362.84	\$346.04	\$349.26
Subsidy Per Month	\$177.28	\$238.93	\$326.55	\$328.73	\$314.32
Member Contribution	\$177.28	\$102.40	\$36.28	\$17.30	\$34.95

Average Premium and Subsidy for Individual OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$483.26	\$508.37	\$536.25	\$508.21	\$513.24
Subsidy Per Month	\$241.63	\$355.86	\$482.62	\$482.80	\$460.15
Member Contribution	\$241.63	\$152.51	\$53.62	\$25.41	\$53.09

Average Premium and Subsidy for Individual NON-OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$278.97	\$234.00	\$268.45	\$262.35	\$261.33
Subsidy Per Month	\$139.48	\$163.80	\$241.60	\$249.23	\$236.11
Member Contribution	\$139.48	\$70.20	\$26.84	\$13.12	\$25.22

Average Premium and Subsidy for GROUP Market					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$63.84	\$47.21	\$13.83	\$9.56	\$22.20
Subsidy Per Month	\$63.84	\$110.15	\$124.48	\$181.62	\$142.31
Employee Share	\$127.67	\$157.36	\$138.31	\$191.18	\$164.50
Employer Contribution	\$162.86	\$141.67	\$141.47	\$102.13	\$125.70

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$61.59	\$46.52	\$13.61	\$9.63	\$21.92
Subsidy Per Month	\$61.59	\$108.54	\$122.52	\$183.04	\$141.87
Employee Share	\$123.18	\$155.06	\$136.14	\$192.67	\$163.79
Employer Contribution	\$172.24	\$145.25	\$142.49	\$104.75	\$128.64

Average Premium and Subsidy			Overall Weighted Average
<i>Subsidy Levels:</i>	Individual	Group	
<i>Premium Per Month (includes employer contribution for Group)</i>	\$349.26	\$290.20	\$325.04
*Premium Per Month	\$349.26	\$164.50	\$273.49
Subsidy Per Month	\$314.32	\$142.31	\$243.77
Member Contribution	\$34.95	\$22.20	\$29.72

*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	311	4%	4%	5%
Metropolitan Portland	2,361	34%	45%	31%
Willamette Valley	2,189	31%	25%	27%
Southern/South Coast	1,223	17%	13%	18%
Mid-Columbia	257	4%	4%	5%
Central	278	4%	4%	6%
Southeast	197	3%	3%	4%
Northeast	226	3%	2%	4%
Other	-	0%	0%	0%
	7,042	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	60,174
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	870	20.9%
19-29	443	10.7%
30-39	613	14.8%
40-49	762	18.3%
50-59	813	19.6%
60+	396	9.5%
Total	4,154	100%
Average Age =	35.2	
Median Age =	38.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	343	11.9%
6-18	976	33.8%
19-29	358	12.4%
30-39	573	19.8%
40-49	415	14.4%
50-59	177	6.1%
60+	46	1.6%
Total	2,888	100%
Average Age =	24.8	
Median Age =	21.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	600	8.5%
6-18	1,846	26.2%
19-29	801	11.4%
30-39	1,186	16.8%
40-49	1,177	16.7%
50-59	990	14.1%
60+	442	6.3%
Total	7,042	100%
Average Age =	30.9	
Median Age =	32.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,127	46.1%	3,027	65.9%	4,154	59.0%
Group	1,319	53.9%	1,569	34.1%	2,888	41.0%
Total	2,446	100.0%	4,596	100.0%	7,042	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,127	27.1%	1,319	45.7%	2,446	34.7%
Adults	3,027	72.9%	1,569	54.3%	4,596	65.3%
Total	4,154	100.0%	2,888	100.0%	7,042	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,544	37.2%	1,304	45.2%	2,848	40.4%
Female	2,610	62.8%	1,584	54.8%	4,194	59.6%
Total	4,154	100%	2,888	100%	7,042	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	43.4	FHIAP - ALL	18.5

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	54	177	330	1,002	1,563	37.6%
<i>Health Net</i>	8	17	50	219	294	7.1%
<i>Kaiser</i>	8	29	95	233	365	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	169	301	933	1,450	34.9%
<i>Pacificare</i>	2	1	13	47	63	1.5%
<i>PacificSource</i>	1	5	27	77	110	2.6%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	0	5	4	16	25	0.6%
	127	432	854	2,741	4,154	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	7.5%
	Blue Selections Premier \$500 Deductible	50	126	288	894	1,358	86.9%
	Blue Selections Premier \$1000 Deductible	1	14	16	43	74	4.7%
	BlueCross PPO Portability	0	0	1	12	13	0.8%
		54	177	330	1,002	1,563	37.6%

Health Net	Diamond 15 PPO \$250 Deductible	5	16	43	181	245	83.3%
	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	50	219	294	7.1%

Kaiser	Gold Rx \$500 Deductible	1	2	13	29	45	12.3%
	Platinum Rx Plan (no deductible)	7	27	82	204	320	87.7%
		8	29	95	233	365	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	896	1,383	95.4%
	\$750 Deductible	12	12	6	37	67	4.6%
		47	169	301	933	1,450	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	1	3	8	34	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%
		1	5	27	77	110	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	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	1	6	66.7%	841	149	990	18.7%
90% Subsidy Level	0	0	0	0.0%	915	159	1,074	20.2%
95% Subsidy Level	3	0	3	33.3%	2,396	390	2,786	52.5%
	8	1	9	8.6%	4,495	809	5,304	14.2%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	1	2	3	3.8%	324	882	1,206	7.2%
70% Subsidy Level	14	0	14	17.7%	1,303	1,498	2,801	16.8%
90% Subsidy Level	11	16	27	34.2%	2,374	1,905	4,279	25.6%
95% Subsidy Level	29	6	35	44.3%	5,753	2,669	8,422	50.4%
	55	24	79	75.2%	9,754	6,954	16,708	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	16.1%
90% Subsidy Level	0	0	0	0.0%	22	0	22	14.2%
95% Subsidy Level	1	0	1	50.0%	98	3	101	65.2%
	1	1	2	1.9%	144	11	155	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	6	657	62.4%
	7	0	7	6.7%	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	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	1.0%	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
50% Subsidy Level	0	0	0	0.0%	1	324	325	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	3,218	3,633	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	1	0	1	14.3%	45	41	86	8.2%
90% Subsidy Level	0	1	1	14.3%	114	54	168	16.1%
95% Subsidy Level	5	0	5	71.4%	616	140	756	72.5%
	6	1	7	6.7%	792	251	1,043	2.8%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	105	1.5%
Current Active Enrollment:	7,042	

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	8.6%	5,304	14.2%
<i>Ineligible</i>	79	75.2%	16,708	44.7%
<i>Rescinded Coverage</i>	0	0.0%	175	0.5%
<i>Carrier Termination</i>	2	1.9%	155	0.4%
<i>Medicare Eligible</i>	7	6.7%	1,053	2.8%
<i>Failed to pay premium</i>	1	1.0%	9,184	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>	7	6.7%	1,043	2.8%
Total	105	100%	37,404	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	6.5%	75	2.6%	347	4.9%
<i>Hispanic</i>	151	3.6%	178	6.2%	329	4.7%
<i>Native American</i>	47	1.1%	36	1.2%	83	1.2%
<i>Not Given</i>	191	4.6%	134	4.6%	325	4.6%
<i>Other</i>	119	2.9%	157	5.4%	276	3.9%
<i>White</i>	3,316	79.8%	2,241	77.6%	5,557	78.9%
TOTAL	4,154	100%	2,888	100%	7,042	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	127	255	382
<i>150-169%</i>	70%	432	508	940
<i>126-149%</i>	90%	854	826	1,680
<i>0-125%</i>	95%	2,741	1,299	4,040
Totals		4,154	2,888	7,042