

FHIAP Snapshot of Program Activity - 06/30/2009

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	2,681	4,011	6,692	6,692
Approved Lives - to be enrolled	0	0	0	0
Total Lives:			6,692	6,692

<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*	16,954	45,996	62,950
Total Lives:			62,950

*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	114	190	356	574	1,234	
Adults 19-UP	138	270	366	673	1,447	
Totals	252	460	722	1,247	2,681	40.1%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	23	105	176	681	985	
Adults 19-UP	48	145	347	1097	1,637	
Totals	71	250	523	1,778	2,622	39.2%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	4	11	13	48	76	
Adults 19-UP	41	143	267	862	1,313	
Totals	45	154	280	910	1,389	20.8%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	141	306	545	1,303	2,295	
Adults 19-UP	227	558	980	2,632	4,397	
Totals	368	864	1,525	3,935	6,692	100.0%
Percentages:	5.5%	12.9%	22.8%	58.8%	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	\$359.97	\$348.66	\$373.39	\$359.23	\$361.02
Subsidy Per Month	\$179.98	\$244.06	\$336.05	\$341.27	\$325.77
Member Contribution	\$179.98	\$104.60	\$37.34	\$17.96	\$35.25

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$478.11	\$513.12	\$532.83	\$510.38	\$514.17
Subsidy Per Month	\$239.06	\$359.19	\$479.55	\$484.86	\$461.89
Member Contribution	\$239.06	\$153.94	\$53.28	\$25.52	\$52.27

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$285.09	\$247.34	\$288.03	\$281.87	\$279.89
Subsidy Per Month	\$142.54	\$173.14	\$259.23	\$267.77	\$253.65
Member Contribution	\$142.54	\$74.20	\$28.80	\$14.09	\$26.24

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$63.19	\$46.54	\$14.50	\$9.29	\$22.15
Subsidy Per Month	\$63.19	\$108.59	\$130.49	\$176.53	\$141.82
Employee Share	\$126.38	\$155.12	\$144.98	\$185.82	\$163.97
Employer Contribution	\$157.78	\$150.34	\$133.68	\$97.25	\$121.86

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$67.11	\$46.17	\$14.54	\$9.31	\$22.59
Subsidy Per Month	\$67.11	\$107.73	\$130.89	\$176.94	\$142.18
Employee Share	\$134.22	\$153.90	\$145.43	\$186.25	\$164.77
Employer Contribution	\$162.72	\$155.09	\$131.09	\$98.59	\$123.19

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>	\$361.02	\$285.83	\$330.90
*Premium Per Month	\$361.02	\$163.97	\$282.08
Subsidy Per Month	\$325.77	\$141.82	\$252.07
Member Contribution	\$35.25	\$22.15	\$30.00

*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	297	4%	4%	5%
Metropolitan Portland	2,270	34%	45%	31%
Willamette Valley	2,061	31%	25%	27%
Southern/South Coast	1,185	18%	13%	18%
Mid-Columbia	231	3%	4%	5%
Central	253	4%	4%	6%
Southeast	175	3%	3%	4%
Northeast	220	3%	2%	4%
Other	-	0%	0%	0%
	6,692	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	62,950
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	237	5.9%
6-18	824	20.5%
19-29	439	10.9%
30-39	582	14.5%
40-49	751	18.7%
50-59	792	19.7%
60+	386	9.6%
Total	4,011	100%
Average Age =	35.4	
Median Age =	38.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	302	11.3%
6-18	932	34.8%
19-29	311	11.6%
30-39	527	19.7%
40-49	390	14.5%
50-59	174	6.5%
60+	45	1.7%
Total	2,681	100%
Average Age =	25.0	
Median Age =	21.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	539	8.1%
6-18	1,756	26.2%
19-29	750	11.2%
30-39	1,109	16.6%
40-49	1,141	17.1%
50-59	966	14.4%
60+	431	6.4%
Total	6,692	100%
Average Age =	31.2	
Median Age =	32.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,061	46.2%	2,950	67.1%	4,011	59.9%
Group	1,234	53.8%	1,447	32.9%	2,681	40.1%
Total	2,295	100.0%	4,397	100.0%	6,692	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,061	26.5%	1,234	46.0%	2,295	34.3%
Adults	2,950	73.5%	1,447	54.0%	4,397	65.7%
Total	4,011	100.0%	2,681	100.0%	6,692	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,483	37.0%	1,217	45.4%	2,700	40.3%
Female	2,528	63.0%	1,464	54.6%	3,992	59.7%
Total	4,011	100%	2,681	100%	6,692	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	40.0	Individual Market - OMIP only	15.9
Individual Market - Non-OMIP only	47.9	Individual Market - Non-OMIP only	19.4
Group Market	45.8	Group Market	20.4
FHIAP - ALL	45.4	FHIAP - ALL	18.8

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	50	157	316	981	1,504	37.5%
<i>Health Net</i>	4	28	49	214	295	7.4%
<i>Kaiser</i>	8	23	82	253	366	9.1%
<i>Lifewise</i>	5	23	27	140	195	4.9%
<i>ODS Health Plans</i>	0	7	10	62	79	2.0%
<i>OMIP</i>	45	154	280	910	1,389	34.6%
<i>Pacificare</i>	2	1	11	43	57	1.4%
<i>PacificSource</i>	2	6	24	67	99	2.5%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	0	5	4	18	27	0.7%
	116	404	803	2,688	4,011	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	30	24	54	110	7.3%
	Blue Selections Premier \$500 Deductible	47	118	270	862	1,297	86.2%
	Blue Selections Premier \$1000 Deductible	1	7	16	54	78	5.2%
	BlueCross PPO Portability	0	2	6	11	19	1.3%
		50	157	316	981	1,504	37.5%

Health Net	Diamond 15 PPO \$250 Deductible	3	22	37	179	241	81.7%
	Diamond 15 PPO \$500 Deductible	0	0	0	4	4	1.4%
	Pearl 25 HMO (no deductible)	1	6	6	30	43	14.6%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0.0%
	Other	0	0	6	1	7	2.4%
		4	28	49	214	295	7.4%

Kaiser	Gold Rx \$500 Deductible	2	2	13	27	44	12.0%
	Platinum Rx Plan (no deductible)	6	21	69	226	322	88.0%
		8	23	82	253	366	9.1%

Lifewise	WiseChoices \$500 Deductible	5	23	27	140	195	100.0%
	Other	0	0	0	0	0	0.0%
		5	23	27	140	195	4.9%

ODS	Beneficial Rx Plan \$1000 Deductible	0	7	10	62	79	100.0%
		0	7	10	62	79	2.0%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	35	144	274	872	1,325	95.4%
	\$750 Deductible	10	10	6	38	64	4.6%
		45	154	280	910	1,389	34.6%

Pacificare	HMO Individual (no deductible)	2	1	11	43	57	100.0%
		2	1	11	43	57	1.4%

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	5	27	37	37.4%
	Elect Premiere \$500 Deductible	0	3	13	37	53	53.5%
	Elect Premiere \$750 Deductible	0	0	6	3	9	9.1%
		2	6	24	67	99	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	4	18	25	92.6%
	Optimum \$1000 Deductible	0	2	0	0	2	7.4%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		0	5	4	18	27	0.7%

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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%	348	109	457	8.5%
70% Subsidy Level	9	3	12	63.2%	851	158	1,009	18.8%
90% Subsidy Level	2	2	4	21.1%	919	163	1,082	20.2%
95% Subsidy Level	3	0	3	15.8%	2,421	399	2,820	52.5%
	14	5	19	10.6%	4,539	829	5,368	14.1%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	3	17	20	14.5%	327	920	1,247	7.3%
70% Subsidy Level	6	20	26	18.8%	1,312	1,550	2,862	16.8%
90% Subsidy Level	15	17	32	23.2%	2,388	1,953	4,341	25.5%
95% Subsidy Level	32	28	60	43.5%	5,829	2,767	8,596	50.4%
	56	82	138	76.7%	9,856	7,190	17,046	44.8%

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	14.1%
90% Subsidy Level	0	0	0	0.0%	19	1	20	11.3%
95% Subsidy Level	0	0	0	0.0%	115	5	120	67.8%
	0	0	0	0.0%	169	8	177	0.5%

Carrier Termination								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	4	3	7	4.4%
70% Subsidy Level	0	0	0	0.0%	21	5	26	16.3%
90% Subsidy Level	0	1	1	100.0%	22	1	23	14.4%
95% Subsidy Level	0	0	0	0.0%	101	3	104	65.0%
	0	1	1	0.6%	148	12	160	0.4%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	26	1	27	2.5%
70% Subsidy Level	0	0	0	0.0%	91	3	94	8.7%
90% Subsidy Level	3	0	3	30.0%	278	5	283	26.3%
95% Subsidy Level	6	1	7	70.0%	664	8	672	62.5%
	9	1	10	5.6%	1,059	17	1,076	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%	423	1	424	4.6%
70% Subsidy Level	0	0	0	0.0%	1,394	0	1,394	15.1%
90% Subsidy Level	0	0	0	0.0%	1,877	4	1,881	20.3%
95% Subsidy Level	5	0	5	100.0%	5,560	0	5,560	60.0%
	5	0	5	2.8%	9,254	5	9,259	24.4%

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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	330	331	9.0%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	718	810	21.9%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	742	885	24.0%
<i>95% Subsidy Level</i>	0	0	0	0.0%	179	1,489	1,668	45.2%
	0	0	0	0.0%	415	3,279	3,694	9.7%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	1	2	3	2.0%
<i>70% Subsidy Level</i>	0	0	0	0.0%	16	0	16	10.5%
<i>90% Subsidy Level</i>	0	0	0	0.0%	32	0	32	20.9%
<i>95% Subsidy Level</i>	0	0	0	0.0%	98	4	102	66.7%
	0	0	0	0.0%	147	6	153	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	19	16	35	3.2%
<i>70% Subsidy Level</i>	0	0	0	0.0%	42	45	87	8.0%
<i>90% Subsidy Level</i>	0	0	0	0.0%	115	54	169	15.6%
<i>95% Subsidy Level</i>	3	4	7	100.0%	642	151	793	73.2%
	3	4	7	3.9%	818	266	1,084	2.9%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	180	2.7%
Current Active Enrollment:	6,692	

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>	19	10.6%	5,368	14.1%
<i>Ineligible</i>	138	76.7%	17,046	44.8%
<i>Rescinded Coverage</i>	0	0.0%	177	0.5%
<i>Carrier Termination</i>	1	0.6%	160	0.4%
<i>Medicare Eligible</i>	10	5.6%	1,076	2.8%
<i>Failed to pay premium</i>	5	2.8%	9,259	24.4%
<i>Failed to submit employer verification</i>	0	0.0%	3,694	9.7%
<i>Deceased</i>	0	0.0%	153	0.4%
<i>Covered in OHP</i>	7	3.9%	1,084	2.9%
Total	180	100%	38,017	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%	63	2.3%	121	1.8%
<i>Asian/Pacific Islander</i>	271	6.8%	68	2.5%	339	5.1%
<i>Hispanic</i>	149	3.7%	163	6.1%	312	4.7%
<i>Native American</i>	44	1.1%	32	1.2%	76	1.1%
<i>Not Given</i>	187	4.7%	125	4.7%	312	4.7%
<i>Other</i>	116	2.9%	146	5.4%	262	3.9%
<i>White</i>	3,186	79.4%	2,084	77.7%	5,270	78.8%
TOTAL	4,011	100%	2,681	100%	6,692	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	116	252	368
<i>150-169%</i>	70%	404	460	864
<i>126-149%</i>	90%	803	722	1,525
<i>0-125%</i>	95%	2,688	1,247	3,935
Totals		4,011	2,681	6,692