

FHIAP Snapshot of Program Activity - 06/08/2009

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	2,740	4,032	6,772	6,772
Approved Lives - to be enrolled	0	0	0	0
Total Lives:			6,772	6,772

<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*	16,591	45,203	61,794
Total Lives:			61,794

*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	115	201	375	567	1,258	
Adults 19-UP	134	283	391	674	1,482	
Totals	249	484	766	1,241	2,740	40.5%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	21	102	179	689	991	
Adults 19-UP	48	144	354	1092	1,638	
Totals	69	246	533	1,781	2,629	38.8%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	2	14	13	48	77	
Adults 19-UP	39	149	274	864	1,326	
Totals	41	163	287	912	1,403	20.7%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	138	317	567	1,304	2,326	
Adults 19-UP	221	576	1019	2630	4,446	
Totals	359	893	1,586	3,934	6,772	100.0%
Percentages:	5.3%	13.2%	23.4%	58.1%	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	\$369.12	\$351.04	\$371.65	\$357.12	\$359.79
Subsidy Per Month	\$184.56	\$245.73	\$334.48	\$339.27	\$324.58
Member Contribution	\$184.56	\$105.31	\$37.16	\$17.86	\$35.20

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$491.95	\$509.28	\$532.28	\$510.96	\$514.57
Subsidy Per Month	\$245.98	\$356.50	\$479.05	\$485.41	\$462.14
Member Contribution	\$245.98	\$152.78	\$53.23	\$25.55	\$52.43

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$296.14	\$246.18	\$285.15	\$278.34	\$277.18
Subsidy Per Month	\$148.07	\$172.33	\$256.64	\$264.43	\$251.18
Member Contribution	\$148.07	\$73.85	\$28.52	\$13.92	\$26.01

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$61.69	\$46.39	\$14.24	\$9.42	\$22.05
Subsidy Per Month	\$61.69	\$108.24	\$128.18	\$178.89	\$141.58
Employee Share	\$123.38	\$154.63	\$142.42	\$188.30	\$163.63
Employer Contribution	\$154.54	\$145.12	\$135.41	\$100.39	\$123.00

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$60.99	\$48.60	\$13.96	\$9.53	\$22.23
Subsidy Per Month	\$60.99	\$113.41	\$125.66	\$181.05	\$143.34
Employee Share	\$121.98	\$162.01	\$139.62	\$190.58	\$165.57
Employer Contribution	\$154.95	\$148.27	\$134.34	\$95.83	\$120.84

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>	\$359.79	\$286.63	\$330.19
*Premium Per Month	\$359.79	\$163.63	\$280.42
Subsidy Per Month	\$324.58	\$141.58	\$250.54
Member Contribution	\$35.20	\$22.05	\$29.88

*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	298	4%	4%	5%
Metropolitan Portland	2,282	34%	45%	31%
Willamette Valley	2,100	31%	25%	27%
Southern/South Coast	1,180	17%	13%	18%
Mid-Columbia	245	4%	4%	5%
Central	264	4%	4%	6%
Southeast	183	3%	3%	4%
Northeast	220	3%	2%	4%
Other	-	0%	0%	0%
	6,772	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	61,794
Outstanding application within allowed return time	0
Outstanding application not received within allowed return time	224,939

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	238	5.9%
6-18	830	20.6%
19-29	431	10.7%
30-39	592	14.7%
40-49	755	18.7%
50-59	802	19.9%
60+	384	9.5%
Total	4,032	100%
Average Age =	35.4	
Median Age =	38.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	314	11.5%
6-18	944	34.5%
19-29	325	11.9%
30-39	543	19.8%
40-49	394	14.4%
50-59	175	6.4%
60+	45	1.6%
Total	2,740	100%
Average Age =	24.9	
Median Age =	21.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	552	8.2%
6-18	1,774	26.2%
19-29	756	11.2%
30-39	1,135	16.8%
40-49	1,149	17.0%
50-59	977	14.4%
60+	429	6.3%
Total	6,772	100%
Average Age =	31.2	
Median Age =	32.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,068	45.9%	2,964	66.7%	4,032	59.5%
Group	1,258	54.1%	1,482	33.3%	2,740	40.5%
Total	2,326	100.0%	4,446	100.0%	6,772	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,068	26.5%	1,258	45.9%	2,326	34.3%
Adults	2,964	73.5%	1,482	54.1%	4,446	65.7%
Total	4,032	100.0%	2,740	100.0%	6,772	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
	Count	Percentage	Count	Percentage	Count	Percentage
Male	1,495	37.1%	1,240	45.3%	2,735	40.4%
Female	2,537	62.9%	1,500	54.7%	4,037	59.6%
Total	4,032	100%	2,740	100%	6,772	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	38.9	Individual Market - OMIP only	15.8
Individual Market - Non-OMIP only	47.1	Individual Market - Non-OMIP only	19.4
Group Market	44.8	Group Market	20.1
FHIAP - ALL	44.4	FHIAP - ALL	18.6

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	46	161	323	990	1,520	37.7%
<i>Health Net</i>	4	19	49	216	288	7.1%
<i>Kaiser</i>	8	26	91	241	366	9.1%
<i>Lifewise</i>	7	21	27	140	195	4.8%
<i>ODS Health Plans</i>	0	7	9	63	79	2.0%
<i>OMIP</i>	41	163	287	912	1,403	34.8%
<i>Pacificare</i>	2	1	9	45	57	1.4%
<i>PacificSource</i>	2	6	21	68	97	2.4%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	0	5	4	18	27	0.7%
	110	409	820	2,693	4,032	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	58	114	7.5%
	Blue Selections Premier \$500 Deductible	43	120	282	864	1,309	86.1%
	Blue Selections Premier \$1000 Deductible	1	11	16	52	80	5.3%
	BlueCross PPO Portability	0	0	1	16	17	1.1%
		46	161	323	990	1,520	37.7%

Health Net	Diamond 15 PPO \$250 Deductible	3	18	41	178	240	83.3%
	Diamond 15 PPO \$500 Deductible	0	0	0	4	4	1.4%
	Pearl 25 HMO (no deductible)	1	1	2	33	37	12.8%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0.0%
	Other	0	0	6	1	7	2.4%
		4	19	49	216	288	7.1%

Kaiser	Gold Rx \$500 Deductible	2	2	13	27	44	12.0%
	Platinum Rx Plan (no deductible)	6	24	78	214	322	88.0%
		8	26	91	241	366	9.1%

Lifewise	WiseChoices \$500 Deductible	7	21	27	140	195	100.0%
	Other	0	0	0	0	0	0.0%
		7	21	27	140	195	4.8%

ODS	Beneficial Rx Plan \$1000 Deductible	0	7	9	63	79	100.0%
		0	7	9	63	79	2.0%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	31	153	280	875	1,339	95.4%
	\$750 Deductible	10	10	7	37	64	4.6%
		41	163	287	912	1,403	34.8%

Pacificare	HMO Individual (no deductible)	2	1	9	45	57	100.0%
		2	1	9	45	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	2	30	37	38.1%
	Elect Premiere \$500 Deductible	0	3	13	35	51	52.6%
	Elect Premiere \$750 Deductible	0	0	6	3	9	9.3%
		2	6	21	68	97	2.4%

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%	346	109	455	8.6%
70% Subsidy Level	5	0	5	55.6%	845	150	995	18.7%
90% Subsidy Level	2	2	4	44.4%	916	161	1,077	20.2%
95% Subsidy Level	0	0	0	0.0%	2,401	391	2,792	52.5%
	7	2	9	6.0%	4,508	811	5,319	14.1%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	3	8	11	8.7%	327	892	1,219	7.2%
70% Subsidy Level	6	13	19	15.1%	1,316	1,513	2,829	16.8%
90% Subsidy Level	15	17	32	25.4%	2,384	1,924	4,308	25.6%
95% Subsidy Level	39	25	64	50.8%	5,788	2,702	8,490	50.4%
	63	63	126	84.0%	9,815	7,031	16,846	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	1	20	11.4%
95% Subsidy Level	0	0	0	0.0%	113	5	118	67.4%
	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	16.0%
90% Subsidy Level	0	0	0	0.0%	22	0	22	14.1%
95% Subsidy Level	0	0	0	0.0%	99	3	102	65.4%
	0	0	0	0.0%	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%	26	1	27	2.5%
70% Subsidy Level	0	0	0	0.0%	89	3	92	8.6%
90% Subsidy Level	2	0	2	25.0%	277	5	282	26.4%
95% Subsidy Level	5	1	6	75.0%	658	8	666	62.4%
	7	1	8	5.3%	1,050	17	1,067	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%	1,380	0	1,380	15.0%
90% Subsidy Level	0	0	0	0.0%	1,873	4	1,877	20.4%
95% Subsidy Level	0	0	0	0.0%	5,534	0	5,534	60.1%
	0	0	0	0.0%	9,210	5	9,215	24.5%

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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	329	330	9.0%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	712	804	21.9%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	732	875	23.8%
<i>95% Subsidy Level</i>	0	0	0	0.0%	179	1,487	1,666	45.3%
	0	0	0	0.0%	415	3,260	3,675	9.8%

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	21.1%
<i>95% Subsidy Level</i>	0	0	0	0.0%	97	4	101	66.4%
	0	0	0	0.0%	146	6	152	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	3.3%
<i>70% Subsidy Level</i>	0	0	0	0.0%	43	41	84	7.9%
<i>90% Subsidy Level</i>	0	0	0	0.0%	114	54	168	15.8%
<i>95% Subsidy Level</i>	3	4	7	100.0%	630	145	775	73.0%
	3	4	7	4.7%	806	256	1,062	2.8%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	150	2.2%
Current Active Enrollment:	6,772	

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	6.0%	5,319	14.1%
<i>Ineligible</i>	126	84.0%	16,846	44.7%
<i>Rescinded Coverage</i>	0	0.0%	175	0.5%
<i>Carrier Termination</i>	0	0.0%	156	0.4%
<i>Medicare Eligible</i>	8	5.3%	1,067	2.8%
<i>Failed to pay premium</i>	0	0.0%	9,215	24.5%
<i>Failed to submit employer verification</i>	0	0.0%	3,675	9.8%
<i>Deceased</i>	0	0.0%	152	0.4%
<i>Covered in OHP</i>	7	4.7%	1,062	2.8%
Total	150	100%	37,667	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>	57	1.4%	67	2.4%	124	1.8%
<i>Asian/Pacific Islander</i>	275	6.8%	68	2.5%	343	5.1%
<i>Hispanic</i>	149	3.7%	162	5.9%	311	4.6%
<i>Native American</i>	45	1.1%	32	1.2%	77	1.1%
<i>Not Given</i>	186	4.6%	123	4.5%	309	4.6%
<i>Other</i>	114	2.8%	155	5.7%	269	4.0%
<i>White</i>	3,206	79.5%	2,133	77.8%	5,339	78.8%
TOTAL	4,032	100%	2,740	100%	6,772	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	110	249	359
<i>150-169%</i>	70%	409	484	893
<i>126-149%</i>	90%	820	766	1,586
<i>0-125%</i>	95%	2,693	1,241	3,934
Totals		4,032	2,740	6,772