

FHIAP Snapshot of Program Activity - 07/20/2009

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	2,597	3,926	6,523	6,523
Approved Lives - to be enrolled	0	0	0	0
		Total Lives:	6,523	6,523

<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*	17,143	46,691	63,834
		Total Lives:	63,834

*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	186	346	550	1,190	
Adults 19-UP	130	258	356	663	1,407	
Totals	238	444	702	1,213	2,597	39.8%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	20	100	177	653	950	
Adults 19-UP	46	138	334	1093	1,611	
Totals	66	238	511	1,746	2,561	39.3%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	4	11	13	50	78	
Adults 19-UP	39	137	257	854	1,287	
Totals	43	148	270	904	1,365	20.9%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	132	297	536	1,253	2,218	
Adults 19-UP	215	533	947	2610	4,305	
Totals	347	830	1,483	3,863	6,523	100.0%
Percentages:	5.3%	12.7%	22.7%	59.2%	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	\$364.16	\$349.45	\$369.62	\$360.60	\$361.40
Subsidy Per Month	\$182.08	\$244.62	\$332.66	\$342.57	\$326.52
Member Contribution	\$182.08	\$104.84	\$36.96	\$18.03	\$34.89

Average Premium and Subsidy for Individual OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$469.02	\$512.24	\$531.71	\$507.91	\$511.86
Subsidy Per Month	\$234.51	\$358.57	\$478.54	\$482.51	\$460.48
Member Contribution	\$234.51	\$153.67	\$53.17	\$25.40	\$51.39

Average Premium and Subsidy for Individual NON-OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$295.84	\$248.22	\$283.98	\$284.34	\$281.21
Subsidy Per Month	\$147.92	\$173.76	\$255.58	\$270.12	\$255.12
Member Contribution	\$147.92	\$74.47	\$28.40	\$14.22	\$26.09

Average Premium and Subsidy for GROUP Market					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$64.54	\$46.60	\$14.42	\$9.25	\$22.10
Subsidy Per Month	\$64.54	\$108.72	\$129.78	\$175.77	\$141.68
Employee Share	\$129.09	\$155.32	\$144.20	\$185.02	\$163.78
Employer Contribution	\$157.12	\$149.11	\$134.89	\$99.16	\$122.67

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$62.52	\$47.52	\$14.52	\$9.30	\$21.75
Subsidy Per Month	\$62.52	\$110.89	\$130.69	\$176.73	\$143.03
Employee Share	\$125.04	\$158.41	\$145.21	\$186.03	\$164.78
Employer Contribution	\$153.60	\$146.76	\$134.67	\$97.66	\$120.87

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>	\$361.40	\$286.45		\$331.56
*Premium Per Month	\$361.40	\$163.78		\$282.72
Subsidy Per Month	\$326.52	\$141.68		\$252.93
Member Contribution	\$34.89	\$22.10		\$29.80

*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	295	5%	4%	5%
Metropolitan Portland	2,225	34%	45%	31%
Willamette Valley	1,991	31%	25%	27%
Southern/South Coast	1,152	18%	13%	18%
Mid-Columbia	226	3%	4%	5%
Central	247	4%	4%	6%
Southeast	177	3%	3%	4%
Northeast	210	3%	2%	4%
Other	-	0%	0%	0%
	6,523	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	63,834
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	226	5.8%
6-18	802	20.4%
19-29	441	11.2%
30-39	573	14.6%
40-49	726	18.5%
50-59	787	20.0%
60+	371	9.4%
Total	3,926	100%
Average Age =	35.4	
Median Age =	38.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	290	11.2%
6-18	900	34.7%
19-29	305	11.7%
30-39	504	19.4%
40-49	383	14.7%
50-59	170	6.5%
60+	45	1.7%
Total	2,597	100%
Average Age =	25.1	
Median Age =	21.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	516	7.9%
6-18	1,702	26.1%
19-29	746	11.4%
30-39	1,077	16.5%
40-49	1,109	17.0%
50-59	957	14.7%
60+	416	6.4%
Total	6,523	100%
Average Age =	31.3	
Median Age =	32.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,028	46.3%	2,898	67.3%	3,926	60.2%
Group	1,190	53.7%	1,407	32.7%	2,597	39.8%
Total	2,218	100.0%	4,305	100.0%	6,523	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,028	26.2%	1,190	45.8%	2,218	34.0%
Adults	2,898	73.8%	1,407	54.2%	4,305	66.0%
Total	3,926	100.0%	2,597	100.0%	6,523	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,454	37.0%	1,181	45.5%	2,635	40.4%
Female	2,472	63.0%	1,416	54.5%	3,888	59.6%
Total	3,926	100%	2,597	100%	6,523	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	41.3	Individual Market - OMIP only	15.9
Individual Market - Non-OMIP only	49.0	Individual Market - Non-OMIP only	19.4
Group Market	46.8	Group Market	20.4
FHIAP - ALL	46.4	FHIAP - ALL	18.8

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	47	147	310	970	1,474	37.5%
<i>Health Net</i>	4	27	49	208	288	7.3%
<i>Kaiser</i>	8	23	77	241	349	8.9%
<i>Lifewise</i>	3	23	26	142	194	4.9%
<i>ODS Health Plans</i>	0	7	10	61	78	2.0%
<i>OMIP</i>	43	148	270	904	1,365	34.8%
<i>Pacificare</i>	2	1	11	43	57	1.5%
<i>PacificSource</i>	2	6	24	63	95	2.4%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	0	4	4	18	26	0.7%
	109	386	781	2,650	3,926	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	29	23	55	109	7.4%
	Blue Selections Premier \$500 Deductible	44	109	265	845	1,263	85.7%
	Blue Selections Premier \$1000 Deductible	1	7	16	57	81	5.5%
	BlueCross PPO Portability	0	2	6	13	21	1.4%
		47	147	310	970	1,474	37.5%

Health Net	Diamond 15 PPO \$250 Deductible	3	21	37	174	235	81.6%
	Diamond 15 PPO \$500 Deductible	0	0	0	4	4	1.4%
	Pearl 25 HMO (no deductible)	1	6	6	29	42	14.6%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0.0%
	Other	0	0	6	1	7	2.4%
		4	27	49	208	288	7.3%

Kaiser	Gold Rx \$500 Deductible	2	2	13	24	41	11.7%
	Platinum Rx Plan (no deductible)	6	21	64	217	308	88.3%
		8	23	77	241	349	8.9%

Lifewise	WiseChoices \$500 Deductible	3	23	26	142	194	100.0%
	Other	0	0	0	0	0	0.0%
		3	23	26	142	194	4.9%

ODS	Beneficial Rx Plan \$1000 Deductible	0	7	10	61	78	100.0%
		0	7	10	61	78	2.0%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	34	139	264	861	1,298	95.1%
	\$750 Deductible	9	9	6	43	67	4.9%
		43	148	270	904	1,365	34.8%

Pacificare	HMO Individual (no deductible)	2	1	11	43	57	100.0%
		2	1	11	43	57	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	5	27	37	38.9%
	Elect Premiere \$500 Deductible	0	3	13	33	49	51.6%
	Elect Premiere \$750 Deductible	0	0	6	3	9	9.5%
		2	6	24	63	95	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	2	4	18	24	92.3%
	Optimum \$1000 Deductible	0	2	0	0	2	7.7%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		0	4	4	18	26	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	1	1	2	8.0%	350	110	460	8.5%
70% Subsidy Level	2	4	6	24.0%	852	162	1,014	18.8%
90% Subsidy Level	2	0	2	8.0%	920	163	1,083	20.1%
95% Subsidy Level	15	0	15	60.0%	2,425	400	2,825	52.5%
	20	5	25	15.2%	4,547	835	5,382	14.1%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	4	6	10	7.9%	328	918	1,246	7.3%
70% Subsidy Level	8	19	27	21.4%	1,315	1,554	2,869	16.8%
90% Subsidy Level	10	19	29	23.0%	2,397	1,955	4,352	25.5%
95% Subsidy Level	36	24	60	47.6%	5,836	2,775	8,611	50.4%
	58	68	126	76.4%	9,876	7,202	17,078	44.9%

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	2	6	3.8%
70% Subsidy Level	0	0	0	0.0%	21	6	27	16.9%
90% Subsidy Level	0	0	0	0.0%	22	1	23	14.4%
95% Subsidy Level	0	0	0	0.0%	101	3	104	65.0%
	0	0	0	0.0%	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	2	0	2	22.2%	92	3	95	8.8%
90% Subsidy Level	3	0	3	33.3%	279	5	284	26.3%
95% Subsidy Level	4	0	4	44.4%	666	8	674	62.4%
	9	0	9	5.5%	1,063	17	1,080	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%	1,876	4	1,880	20.3%
95% Subsidy Level	1	0	1	100.0%	5,561	0	5,561	60.1%
	1	0	1	0.6%	9,254	5	9,259	24.3%

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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	23.9%
<i>95% Subsidy Level</i>	0	0	0	0.0%	183	1,487	1,670	45.2%
	0	0	0	0.0%	419	3,277	3,696	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	15	34	3.1%
<i>70% Subsidy Level</i>	0	0	0	0.0%	42	44	86	7.9%
<i>90% Subsidy Level</i>	0	0	0	0.0%	115	55	170	15.6%
<i>95% Subsidy Level</i>	2	2	4	100.0%	645	153	798	73.3%
	2	2	4	2.4%	821	267	1,088	2.9%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	165	2.5%
Current Active Enrollment:	6,523	

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>	25	15.2%	5,382	14.1%
<i>Ineligible</i>	126	76.4%	17,078	44.9%
<i>Rescinded Coverage</i>	0	0.0%	177	0.5%
<i>Carrier Termination</i>	0	0.0%	160	0.4%
<i>Medicare Eligible</i>	9	5.5%	1,080	2.8%
<i>Failed to pay premium</i>	1	0.6%	9,259	24.3%
<i>Failed to submit employer verification</i>	0	0.0%	3,696	9.7%
<i>Deceased</i>	0	0.0%	153	0.4%
<i>Covered in OHP</i>	4	2.4%	1,088	2.9%
Total	165	100%	38,073	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>	53	1.3%	57	2.2%	110	1.7%
<i>Asian/Pacific Islander</i>	271	6.9%	65	2.5%	336	5.2%
<i>Hispanic</i>	143	3.6%	166	6.4%	309	4.7%
<i>Native American</i>	43	1.1%	32	1.2%	75	1.1%
<i>Not Given</i>	186	4.7%	113	4.4%	299	4.6%
<i>Other</i>	113	2.9%	140	5.4%	253	3.9%
<i>White</i>	3,117	79.4%	2,024	77.9%	5,141	78.8%
TOTAL	3,926	100%	2,597	100%	6,523	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	109	238	347
<i>150-169%</i>	70%	386	444	830
<i>126-149%</i>	90%	781	702	1,483
<i>0-125%</i>	95%	2,650	1,213	3,863
Totals		3,926	2,597	6,523