

FHIAP Snapshot of Program Activity - 07/29/2009

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	2,601	3,902	6,503	6,503
Approved Lives - to be enrolled	0	0	0	0
Total Lives:			6,503	6,503

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	0	0	0
Initial Applications Outstanding	204	4	208
Waiting list for Application*	17,109	47,097	64,206
Total Lives:			64,414

*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	185	346	552	1,192	
Adults 19-UP	127	256	361	665	1,409	
Totals	236	441	707	1,217	2,601	40.0%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	20	103	177	643	943	
Adults 19-UP	40	143	323	1099	1,605	
Totals	60	246	500	1,742	2,548	39.2%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	5	13	11	49	78	
Adults 19-UP	40	140	255	841	1,276	
Totals	45	153	266	890	1,354	20.8%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	134	301	534	1,244	2,213	
Adults 19-UP	207	539	939	2,605	4,290	
Totals	341	840	1,473	3,849	6,503	100.0%
Percentages:	5.2%	12.9%	22.7%	59.2%	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	\$370.31	\$350.50	\$370.02	\$365.61	\$365.06
Subsidy Per Month	\$185.16	\$245.35	\$333.02	\$347.33	\$329.73
Member Contribution	\$185.16	\$105.15	\$37.00	\$18.28	\$35.33

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$461.76	\$510.00	\$529.48	\$509.83	\$512.11
Subsidy Per Month	\$230.88	\$357.00	\$476.54	\$484.33	\$459.99
Member Contribution	\$230.88	\$153.00	\$52.95	\$25.49	\$52.12

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$301.73	\$251.31	\$285.19	\$291.93	\$286.91
Subsidy Per Month	\$150.87	\$175.91	\$256.67	\$277.33	\$260.51
Member Contribution	\$150.87	\$75.39	\$28.52	\$14.60	\$26.41

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$65.16	\$46.61	\$14.42	\$9.23	\$22.05
Subsidy Per Month	\$65.16	\$108.76	\$129.80	\$175.29	\$141.65
Employee Share	\$130.32	\$155.37	\$144.22	\$184.52	\$163.70
Employer Contribution	\$156.27	\$149.07	\$134.50	\$99.22	\$122.44

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$65.10	\$44.76	\$14.32	\$9.34	\$21.57
Subsidy Per Month	\$65.10	\$104.45	\$128.89	\$177.52	\$141.86
Employee Share	\$130.19	\$149.21	\$143.21	\$186.86	\$163.44
Employer Contribution	\$155.41	\$140.11	\$137.70	\$96.94	\$120.64

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>	\$365.06	\$286.14	\$333.49
*Premium Per Month	\$365.06	\$163.70	\$284.52
Subsidy Per Month	\$329.73	\$141.65	\$254.50
Member Contribution	\$35.33	\$22.05	\$30.02

*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	5%	4%	5%
Metropolitan Portland	2,219	34%	45%	31%
Willamette Valley	1,989	31%	25%	27%
Southern/South Coast	1,140	18%	13%	18%
Mid-Columbia	224	3%	4%	5%
Central	248	4%	4%	6%
Southeast	176	3%	3%	4%
Northeast	210	3%	2%	4%
Other	-	0%	0%	0%
	6,503	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	64,206
Outstanding application within allowed return time	208
Outstanding application not received within allowed return time	224,941

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	226	5.8%
6-18	795	20.4%
19-29	435	11.1%
30-39	569	14.6%
40-49	724	18.6%
50-59	782	20.0%
60+	371	9.5%
Total	3,902	100%
Average Age =	35.5	
Median Age =	38.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	287	11.0%
6-18	905	34.8%
19-29	304	11.7%
30-39	505	19.4%
40-49	384	14.8%
50-59	171	6.6%
60+	45	1.7%
Total	2,601	100%
Average Age =	25.1	
Median Age =	21.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	513	7.9%
6-18	1,700	26.1%
19-29	739	11.4%
30-39	1,074	16.5%
40-49	1,108	17.0%
50-59	953	14.7%
60+	416	6.4%
Total	6,503	100%
Average Age =	31.3	
Median Age =	32.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,021	46.1%	2,881	67.2%	3,902	60.0%
Group	1,192	53.9%	1,409	32.8%	2,601	40.0%
Total	2,213	100.0%	4,290	100.0%	6,503	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,021	26.2%	1,192	45.8%	2,213	34.0%
Adults	2,881	73.8%	1,409	54.2%	4,290	66.0%
Total	3,902	100.0%	2,601	100.0%	6,503	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,447	37.1%	1,184	45.5%	2,631	40.5%
Female	2,455	62.9%	1,417	54.5%	3,872	59.5%
Total	3,902	100%	2,601	100%	6,503	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	19.5
Group Market	46.8	Group Market	20.4
FHIAP - ALL	46.5	FHIAP - ALL	18.8

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	46	149	303	962	1,460	37.4%
<i>Health Net</i>	4	27	48	206	285	7.3%
<i>Kaiser</i>	4	26	69	248	347	8.9%
<i>Lifewise</i>	3	23	30	141	197	5.0%
<i>ODS Health Plans</i>	0	7	13	61	81	2.1%
<i>OMIP</i>	45	153	266	890	1,354	34.7%
<i>Pacificare</i>	1	2	11	43	57	1.5%
<i>PacificSource</i>	2	8	23	62	95	2.4%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	0	4	3	19	26	0.7%
	105	399	766	2,632	3,902	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	24	54	109	7.5%
	Blue Selections Premier \$500 Deductible	43	111	260	836	1,250	85.6%
	Blue Selections Premier \$1000 Deductible	1	7	13	59	80	5.5%
	BlueCross PPO Portability	0	2	6	13	21	1.4%
		46	149	303	962	1,460	37.4%

Health Net	Diamond 15 PPO \$250 Deductible	3	21	36	172	232	81.4%
	Diamond 15 PPO \$500 Deductible	0	0	0	4	4	1.4%
	Pearl 25 HMO (no deductible)	1	6	6	29	42	14.7%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0.0%
	Other	0	0	6	1	7	2.5%
		4	27	48	206	285	7.3%

Kaiser	Gold Rx \$500 Deductible	2	0	10	29	41	11.8%
	Platinum Rx Plan (no deductible)	2	26	59	219	306	88.2%
		4	26	69	248	347	8.9%

Lifewise	WiseChoices \$500 Deductible	3	23	30	141	197	100.0%
	Other	0	0	0	0	0	0.0%
		3	23	30	141	197	5.0%

ODS	Beneficial Rx Plan \$1000 Deductible	0	7	13	61	81	100.0%
		0	7	13	61	81	2.1%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	36	144	260	847	1,287	95.1%
	\$750 Deductible	9	9	6	43	67	4.9%
		45	153	266	890	1,354	34.7%

Pacificare	HMO Individual (no deductible)	1	2	11	43	57	100.0%
		1	2	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	4	28	37	38.9%
	Elect Premiere \$500 Deductible	0	3	13	33	49	51.6%
	Elect Premiere \$750 Deductible	0	2	6	1	9	9.5%
		2	8	23	62	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	3	19	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	3	19	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	7.4%	348	110	458	8.5%
70% Subsidy Level	3	4	7	25.9%	855	163	1,018	18.9%
90% Subsidy Level	2	0	2	7.4%	918	162	1,080	20.1%
95% Subsidy Level	16	0	16	59.3%	2,426	400	2,826	52.5%
	22	5	27	16.1%	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	8.3%	331	920	1,251	7.3%
70% Subsidy Level	7	19	26	21.5%	1,317	1,551	2,868	16.7%
90% Subsidy Level	10	19	29	24.0%	2,416	1,959	4,375	25.5%
95% Subsidy Level	33	23	56	46.3%	5,856	2,775	8,631	50.4%
	54	67	121	72.0%	9,920	7,205	17,125	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	17.0%
90% Subsidy Level	0	0	0	0.0%	22	1	23	14.5%
95% Subsidy Level	0	0	0	0.0%	100	3	103	64.8%
	0	0	0	0.0%	147	12	159	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	20.0%	95	3	98	9.0%
90% Subsidy Level	3	0	3	30.0%	280	5	285	26.1%
95% Subsidy Level	5	0	5	50.0%	673	8	681	62.4%
	10	0	10	6.0%	1,074	17	1,091	2.9%

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%	1,395	0	1,395	15.0%
90% Subsidy Level	2	0	2	50.0%	1,879	4	1,883	20.3%
95% Subsidy Level	2	0	2	50.0%	5,589	0	5,589	60.2%
	4	0	4	2.4%	9,286	5	9,291	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	1	1	16.7%	19	17	36	3.3%
<i>70% Subsidy Level</i>	1	0	1	16.7%	44	42	86	7.9%
<i>90% Subsidy Level</i>	0	0	0	0.0%	115	55	170	15.5%
<i>95% Subsidy Level</i>	2	2	4	66.7%	648	155	803	73.3%
	3	3	6	3.6%	826	269	1,095	2.9%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	168	2.6%
Current Active Enrollment:	6,503	

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>	27	16.1%	5,382	14.1%
<i>Ineligible</i>	121	72.0%	17,125	44.9%
<i>Rescinded Coverage</i>	0	0.0%	177	0.5%
<i>Carrier Termination</i>	0	0.0%	159	0.4%
<i>Medicare Eligible</i>	10	6.0%	1,091	2.9%
<i>Failed to pay premium</i>	4	2.4%	9,291	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>	6	3.6%	1,095	2.9%
Total	168	100%	38,169	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	1.4%	57	2.2%	110	1.7%
<i>Asian/Pacific Islander</i>	271	6.9%	65	2.5%	336	5.2%
<i>Hispanic</i>	145	3.7%	166	6.4%	311	4.8%
<i>Native American</i>	41	1.1%	32	1.2%	73	1.1%
<i>Not Given</i>	186	4.8%	114	4.4%	300	4.6%
<i>Other</i>	112	2.9%	140	5.4%	252	3.9%
<i>White</i>	3,094	79.3%	2,027	77.9%	5,121	78.7%
TOTAL	3,902	100%	2,601	100%	6,503	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	105	236	341
<i>150-169%</i>	70%	399	441	840
<i>126-149%</i>	90%	766	707	1,473
<i>0-125%</i>	95%	2,632	1,217	3,849
Totals		3,902	2,601	6,503