

FHIAP Snapshot of Program Activity - 08/17/2009

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	2,474	3,845	6,319	6,319
Approved Lives - to be enrolled	4	0	4	3
		Total Lives:	6,323	6,322

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	0	0	0
Initial Applications Outstanding	812	28	840
Waiting list for Application*	16,659	48,059	64,718
		Total Lives:	65,558

*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	105	182	341	521	1,149	
Adults 19-UP	122	235	346	622	1,325	
Totals	227	417	687	1,143	2,474	39.2%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	20	103	174	625	922	
Adults 19-UP	39	140	320	1083	1,582	
Totals	59	243	494	1,708	2,504	39.6%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	5	10	14	49	78	
Adults 19-UP	39	133	252	839	1,263	
Totals	44	143	266	888	1,341	21.2%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	130	295	529	1,195	2,149	
Adults 19-UP	200	508	918	2,544	4,170	
Totals	330	803	1,447	3,739	6,319	100.0%
Percentages:	5.2%	12.7%	22.9%	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	\$366.84	\$346.88	\$368.22	\$367.29	\$365.41
Subsidy Per Month	\$183.42	\$242.82	\$331.40	\$348.92	\$330.37
Member Contribution	\$183.42	\$104.06	\$36.82	\$18.36	\$35.04

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$460.86	\$516.02	\$523.04	\$509.24	\$511.11
Subsidy Per Month	\$230.43	\$361.21	\$470.74	\$483.78	\$459.81
Member Contribution	\$230.43	\$154.81	\$52.30	\$25.46	\$51.30

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$296.73	\$247.35	\$284.86	\$293.48	\$287.38
Subsidy Per Month	\$148.36	\$173.14	\$256.37	\$278.81	\$261.06
Member Contribution	\$148.36	\$74.20	\$28.49	\$14.67	\$26.33

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$64.53	\$46.58	\$14.28	\$9.30	\$22.03
Subsidy Per Month	\$64.53	\$108.68	\$128.55	\$176.63	\$141.54
Employee Share	\$129.05	\$155.26	\$142.83	\$185.93	\$163.57
Employer Contribution	\$154.09	\$144.49	\$132.03	\$97.27	\$120.10

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$62.79	\$46.82	\$14.50	\$9.26	\$21.89
Subsidy Per Month	\$62.79	\$109.25	\$130.47	\$175.96	\$141.68
Employee Share	\$125.59	\$156.08	\$144.97	\$185.22	\$163.57
Employer Contribution	\$154.87	\$142.28	\$131.81	\$95.74	\$118.96

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>	\$365.41	\$283.67	\$333.41
*Premium Per Month	\$365.41	\$163.57	\$286.39
Subsidy Per Month	\$330.37	\$141.54	\$256.44
Member Contribution	\$35.04	\$22.03	\$29.95

*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	289	5%	4%	5%
Metropolitan Portland	2,149	34%	45%	31%
Willamette Valley	1,936	31%	25%	27%
Southern/South Coast	1,103	17%	13%	18%
Mid-Columbia	222	4%	4%	5%
Central	253	4%	4%	6%
Southeast	163	3%	3%	4%
Northeast	204	3%	2%	4%
Other	-	0%	0%	0%
	6,319	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	4
Approved applications not enrolled in insurance within 120 days	11,174
Pended applications	0
Denied approval of application	43,612
Reservation list	64,718
Outstanding application within allowed return time	840
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	218	5.7%
6-18	782	20.3%
19-29	421	10.9%
30-39	572	14.9%
40-49	724	18.8%
50-59	763	19.8%
60+	365	9.5%
Total	3,845	100%
Average Age =	35.6	
Median Age =	39.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	277	11.2%
6-18	872	35.2%
19-29	280	11.3%
30-39	474	19.2%
40-49	366	14.8%
50-59	162	6.5%
60+	43	1.7%
Total	2,474	100%
Average Age =	25.0	
Median Age =	21.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	495	7.8%
6-18	1,654	26.2%
19-29	701	11.1%
30-39	1,046	16.6%
40-49	1,090	17.2%
50-59	925	14.6%
60+	408	6.5%
Total	6,319	100%
Average Age =	31.4	
Median Age =	33.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,000	46.5%	2,845	68.2%	3,845	60.8%
Group	1,149	53.5%	1,325	31.8%	2,474	39.2%
Total	2,149	100.0%	4,170	100.0%	6,319	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,000	26.0%	1,149	46.4%	2,149	34.0%
Adults	2,845	74.0%	1,325	53.6%	4,170	66.0%
Total	3,845	100.0%	2,474	100.0%	6,319	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
	Count	Percentage	Count	Percentage	Count	Percentage
Male	1,433	37.3%	1,127	45.6%	2,560	40.5%
Female	2,412	62.7%	1,347	54.4%	3,759	59.5%
Total	3,845	100%	2,474	100%	6,319	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	42.1	Individual Market - OMIP only	16.0
Individual Market - Non-OMIP only	49.6	Individual Market - Non-OMIP only	19.5
Group Market	47.8	Group Market	20.5
FHIAP - ALL	47.3	FHIAP - ALL	18.9

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	46	146	300	933	1,425	37.1%
<i>Health Net</i>	4	27	47	207	285	7.4%
<i>Kaiser</i>	4	26	68	247	345	9.0%
<i>Lifewise</i>	2	22	30	135	189	4.9%
<i>ODS Health Plans</i>	0	8	13	61	82	2.1%
<i>OMIP</i>	44	143	266	888	1,341	34.9%
<i>Pacificare</i>	1	2	11	43	57	1.5%
<i>PacificSource</i>	2	8	22	63	95	2.5%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	0	4	3	19	26	0.7%
	103	386	760	2,596	3,845	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	7.6%
	Blue Selections Premier \$500 Deductible	43	108	257	804	1,212	85.1%
	Blue Selections Premier \$1000 Deductible	1	7	13	62	83	5.8%
	BlueCross PPO Portability	0	2	6	13	21	1.5%
		46	146	300	933	1,425	37.1%

Health Net	Diamond 15 PPO \$250 Deductible	3	21	35	174	233	81.8%
	Diamond 15 PPO \$500 Deductible	0	0	0	3	3	1.1%
	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	47	207	285	7.4%

Kaiser	Gold Rx \$500 Deductible	2	0	9	29	40	11.6%
	Platinum Rx Plan (no deductible)	2	26	59	218	305	88.4%
		4	26	68	247	345	9.0%

Lifewise	WiseChoices \$500 Deductible	2	22	30	135	189	100.0%
	Other	0	0	0	0	0	0.0%
		2	22	30	135	189	4.9%

ODS	Beneficial Rx Plan \$1000 Deductible	0	8	13	61	82	100.0%
		0	8	13	61	82	2.1%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	35	134	260	846	1,275	95.1%
	\$750 Deductible	9	9	6	42	66	4.9%
		44	143	266	888	1,341	34.9%

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	3	29	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	22	63	95	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	2	3	18	23	88.5%
	Optimum \$1000 Deductible	0	2	0	1	3	11.5%
	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	0	0	0	0.0%	348	110	458	8.5%
70% Subsidy Level	3	1	4	33.3%	859	164	1,023	19.0%
90% Subsidy Level	1	0	1	8.3%	919	162	1,081	20.0%
95% Subsidy Level	2	5	7	58.3%	2,426	406	2,832	52.5%
	6	6	12	9.5%	4,552	842	5,394	14.1%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	1	9	10	9.9%	331	919	1,250	7.3%
70% Subsidy Level	2	7	9	8.9%	1,318	1,558	2,876	16.8%
90% Subsidy Level	10	8	18	17.8%	2,413	1,957	4,370	25.5%
95% Subsidy Level	40	24	64	63.4%	5,872	2,768	8,640	50.4%
	53	48	101	80.2%	9,934	7,202	17,136	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	2	6	3.8%
70% Subsidy Level	0	0	0	0.0%	20	6	26	16.5%
90% Subsidy Level	0	0	0	0.0%	22	1	23	14.6%
95% Subsidy Level	0	0	0	0.0%	100	3	103	65.2%
	0	0	0	0.0%	146	12	158	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	2.6%
70% Subsidy Level	1	0	1	12.5%	96	3	99	9.0%
90% Subsidy Level	1	0	1	12.5%	280	5	285	26.0%
95% Subsidy Level	6	0	6	75.0%	675	8	683	62.4%
	8	0	8	6.3%	1,078	17	1,095	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%	424	1	425	4.6%
70% Subsidy Level	0	0	0	0.0%	1,397	0	1,397	15.0%
90% Subsidy Level	0	0	0	0.0%	1,878	4	1,882	20.2%
95% Subsidy Level	0	0	0	0.0%	5,590	0	5,590	60.1%
	0	0	0	0.0%	9,289	5	9,294	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	332	333	8.9%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	729	821	21.9%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	750	893	23.8%
<i>95% Subsidy Level</i>	0	0	0	0.0%	183	1,518	1,701	45.4%
	0	0	0	0.0%	419	3,329	3,748	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	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	17	36	3.3%
<i>70% Subsidy Level</i>	0	0	0	0.0%	43	42	85	7.7%
<i>90% Subsidy Level</i>	4	0	4	80.0%	121	56	177	16.0%
<i>95% Subsidy Level</i>	1	0	1	20.0%	650	159	809	73.1%
	5	0	5	4.0%	833	274	1,107	2.9%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	126	2.0%
Current Active Enrollment:	6,319	

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>	12	9.5%	5,394	14.1%
<i>Ineligible</i>	101	80.2%	17,136	44.8%
<i>Rescinded Coverage</i>	0	0.0%	177	0.5%
<i>Carrier Termination</i>	0	0.0%	158	0.4%
<i>Medicare Eligible</i>	8	6.3%	1,095	2.9%
<i>Failed to pay premium</i>	0	0.0%	9,294	24.3%
<i>Failed to submit employer verification</i>	0	0.0%	3,748	9.8%
<i>Deceased</i>	0	0.0%	153	0.4%
<i>Covered in OHP</i>	5	4.0%	1,107	2.9%
Total	126	100%	38,262	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>	54	1.4%	48	1.9%	102	1.6%
<i>Asian/Pacific Islander</i>	264	6.9%	63	2.5%	327	5.2%
<i>Hispanic</i>	145	3.8%	154	6.2%	299	4.7%
<i>Native American</i>	39	1.0%	31	1.3%	70	1.1%
<i>Not Given</i>	186	4.8%	111	4.5%	297	4.7%
<i>Other</i>	109	2.8%	133	5.4%	242	3.8%
<i>White</i>	3,048	79.3%	1,934	78.2%	4,982	78.8%
TOTAL	3,845	100%	2,474	100%	6,319	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	103	227	330
<i>150-169%</i>	70%	386	417	803
<i>126-149%</i>	90%	760	687	1,447
<i>0-125%</i>	95%	2,596	1,143	3,739
Totals		3,845	2,474	6,319