

# FHIAP Snapshot of Program Activity - 08/24/2009

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## 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     | 2,462        | 3,826             | 6,288        | 6,288                       |
| Approved Lives - to be enrolled | 4            | 0                 | 4            | 3                           |
| <b>Total Lives:</b>             |              |                   | <b>6,292</b> | <b>6,291</b>                |

| <i>Reservation List (lives):</i>  | <u>Group</u> | <u>Individual</u> | <u>Total</u>  |
|-----------------------------------|--------------|-------------------|---------------|
| Initial Applications under review | 3            | 1                 | 4             |
| Initial Applications Outstanding  | 1,012        | 27                | 1,039         |
| Waiting list for Application*     | 16,572       | 48,435            | 65,007        |
| <b>Total Lives:</b>               |              |                   | <b>66,050</b> |

\*Individual includes 3,765 OHP transfer lives.

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### PROGRAM ENROLLMENTS

| <b>Group Enrollment:</b> |            |            |            |              |              |       |
|--------------------------|------------|------------|------------|--------------|--------------|-------|
| <i>Subsidy Levels:</i>   | <b>50%</b> | <b>70%</b> | <b>90%</b> | <b>95%</b>   | <b>Total</b> |       |
| Children 0-18            | 105        | 182        | 339        | 518          | <b>1,144</b> |       |
| Adults 19-UP             | 120        | 234        | 343        | 621          | <b>1,318</b> |       |
| <b>Totals</b>            | <b>225</b> | <b>416</b> | <b>682</b> | <b>1,139</b> | <b>2,462</b> | 39.2% |

| <b>Non-OMIP Individual Enrollment:</b> |            |            |            |              |              |       |
|--|------------|------------|------------|--------------|--------------|-------|
| <i>Subsidy Levels:</i>                 | <b>50%</b> | <b>70%</b> | <b>90%</b> | <b>95%</b>   | <b>Total</b> |       |
| Children 0-18                          | 20         | 103        | 172        | 626          | <b>921</b>   |       |
| Adults 19-UP                           | 39         | 140        | 317        | 1085         | <b>1,581</b> |       |
| <b>Totals</b>                          | <b>59</b>  | <b>243</b> | <b>489</b> | <b>1,711</b> | <b>2,502</b> | 39.8% |

| <b>OMIP Enrollment</b> |            |            |            |            |              |       |
|------------------------|------------|------------|------------|------------|--------------|-------|
| <i>Subsidy Levels:</i> | <b>50%</b> | <b>70%</b> | <b>90%</b> | <b>95%</b> | <b>Total</b> |       |
| Children 0-18          | 5          | 7          | 13         | 49         | <b>74</b>    |       |
| Adults 19-UP           | 37         | 129        | 250        | 834        | <b>1,250</b> |       |
| <b>Totals</b>          | <b>42</b>  | <b>136</b> | <b>263</b> | <b>883</b> | <b>1,324</b> | 21.1% |

| <b>Enrollment Summary for both Group and Individual Markets</b> |             |              |              |              |               |               |
|---|-------------|--------------|--------------|--------------|---------------|---------------|
| <i>Subsidy Levels:</i>  | <b>50%</b>  | <b>70%</b>   | <b>90%</b>   | <b>95%</b>   | <b>Total</b>  |               |
| Children 0-18   | 130         | 292          | 524          | 1,193        | <b>2,139</b>  |               |
| Adults 19-UP  | 196         | 503          | 910          | 2540         | <b>4,149</b>  |               |
| <b>Totals</b>   | <b>326</b>  | <b>795</b>   | <b>1,434</b> | <b>3,733</b> | <b>6,288</b>  | <b>100.0%</b> |
| <b>Percentages:</b>   | <b>5.2%</b> | <b>12.6%</b> | <b>22.8%</b> | <b>59.4%</b> | <b>100.0%</b> |               |

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## AVERAGE SUBSIDY & PREMIUM VALUES FOR INDIVIDUAL & GROUP

| <b>Average Premium and Subsidy for Individual Market</b> |            |            |            |            |                             |
|--|------------|------------|------------|------------|-----------------------------|
| <i>Subsidy Levels:</i>                                   | <b>50%</b> | <b>70%</b> | <b>90%</b> | <b>95%</b> | <b>Weighted<br/>Average</b> |
| Premium Per Month  | \$361.04   | \$346.93   | \$369.29   | \$366.97   | <b>\$365.28</b>             |
| Subsidy Per Month  | \$180.52   | \$242.85   | \$332.36   | \$348.62   | <b>\$330.51</b>             |
| Member Contribution                                      | \$180.52   | \$104.08   | \$36.93    | \$18.35    | <b>\$34.77</b>              |

| <b>Average Premium and Subsidy for Individual OMIP</b> |            |            |            |            |                             |
|--|------------|------------|------------|------------|-----------------------------|
| <i>Subsidy Levels:</i>                                 | <b>50%</b> | <b>70%</b> | <b>90%</b> | <b>95%</b> | <b>Weighted<br/>Average</b> |
| Premium Per Month                                      | \$451.38   | \$524.87   | \$523.86   | \$510.15   | <b>\$512.52</b>             |
| Subsidy Per Month                                      | \$225.69   | \$367.41   | \$471.47   | \$484.64   | <b>\$461.77</b>             |
| Member Contribution                                    | \$225.69   | \$157.46   | \$52.39    | \$25.51    | <b>\$50.75</b>              |

| <b>Average Premium and Subsidy for Individual NON-OMIP</b> |            |            |            |            |                             |
|--|------------|------------|------------|------------|-----------------------------|
| <i>Subsidy Levels:</i>                                     | <b>50%</b> | <b>70%</b> | <b>90%</b> | <b>95%</b> | <b>Weighted<br/>Average</b> |
| Premium Per Month  | \$296.73   | \$247.35   | \$286.16   | \$293.08   | <b>\$287.37</b>             |
| Subsidy Per Month  | \$148.36   | \$173.14   | \$257.54   | \$278.42   | <b>\$261.05</b>             |
| Member Contribution  | \$148.36   | \$74.20    | \$28.62    | \$14.65    | <b>\$26.32</b>              |

| <b>Average Premium and Subsidy for GROUP Market</b> |            |            |            |            |                             |
|---|------------|------------|------------|------------|-----------------------------|
| <i>Subsidy Levels:</i>                              | <b>50%</b> | <b>70%</b> | <b>90%</b> | <b>95%</b> | <b>Weighted<br/>Average</b> |
| Member Contribution                                 | \$63.26    | \$46.70    | \$14.27    | \$9.19     | <b>\$21.88</b>              |
| Subsidy Per Month                                   | \$63.26    | \$108.97   | \$128.47   | \$174.56   | <b>\$140.54</b>             |
| Employee Share                                      | \$126.51   | \$155.67   | \$142.74   | \$183.75   | <b>\$162.41</b>             |
| Employer Contribution                               | \$155.46   | \$143.19   | \$132.30   | \$96.17    | <b>\$119.54</b>             |

| <b>Avg Premium and Subsidy for GROUP Market - excluding Self-Employed &amp; COBRA/Portability</b> |            |            |            |            |                             |
|---|------------|------------|------------|------------|-----------------------------|
| <i>Subsidy Levels:</i>  | <b>50%</b> | <b>70%</b> | <b>90%</b> | <b>95%</b> | <b>Weighted<br/>Average</b> |
| Member Contribution   | \$63.84    | \$45.91    | \$13.99    | \$8.80     | <b>\$21.34</b>              |
| Subsidy Per Month   | \$63.84    | \$107.12   | \$125.91   | \$167.12   | <b>\$136.55</b>             |
| Employee Share  | \$127.67   | \$153.03   | \$139.90   | \$175.92   | <b>\$157.89</b>             |
| Employer Contribution   | \$157.26   | \$149.28   | \$131.16   | \$94.28    | <b>\$119.22</b>             |

| <b>Average Premium and Subsidy</b>                                  |                          |                     |   |
|---|--------------------------|---------------------|---|
| <i>Subsidy Levels:</i>  | <b>Weighted Average</b>  |                     | <b>Overall<br/>Weighted<br/>Average</b> |
|   | <b><u>Individual</u></b> | <b><u>Group</u></b> |   |
| <i>Premium Per Month (includes employer contribution for Group)</i> | \$365.28                 | \$281.96            | <b>\$332.66</b>                         |
| *Premium Per Month  | \$365.28                 | \$162.41            | <b>\$285.85</b>                         |
| Subsidy Per Month   | \$330.51                 | \$140.54            | <b>\$256.13</b>                         |
| Member Contribution   | \$34.77                  | \$21.88             | <b>\$29.72</b>                          |

\*Group is the subsidizable portion of the employee's payroll deduction

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## GEOGRAPHIC TRENDS

| <b>Number enrolled in the program by region</b> |              |                   |                              |                             |
|---|--------------|-------------------|------------------------------|-----------------------------|
|   | <u>Lives</u> | <u>Percentage</u> | <u>Population Percentage</u> | <u>Percent of Uninsured</u> |
| NW/ North Coast                                 | 289          | 5%                | 4%                           | 5%                          |
| Metropolitan Portland                           | 2,140        | 34%               | 45%                          | 31%                         |
| Willamette Valley                               | 1,926        | 31%               | 25%                          | 27%                         |
| Southern/South Coast                            | 1,096        | 17%               | 13%                          | 18%                         |
| Mid-Columbia                                    | 221          | 4%                | 4%                           | 5%                          |
| Central   | 253          | 4%                | 4%                           | 6%                          |
| Southeast                                       | 163          | 3%                | 3%                           | 4%                          |
| Northeast                                       | 200          | 3%                | 2%                           | 4%                          |
| Other   | -            | 0%                | 0%                           | 0%                          |
|   | <b>6,288</b> | <b>100%</b>       | <b>100%</b>                  | <b>100%</b>                 |

*Total percent may not equal 100% due to rounding differences*

| <b>Number of Oregonians requesting information and/or application materials:</b> |                        |
|--|------------------------|
| <u>Type of information</u>   | <u>Number of lives</u> |
| Received applications waiting to be processed/determined                         | 4                      |
| 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   | 65,007                 |
| Outstanding application within allowed return time                               | 1,039                  |
| 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                  | 215          | 5.6%        |
| 6-18                 | 780          | 20.4%       |
| 19-29                | 416          | 10.9%       |
| 30-39                | 564          | 14.7%       |
| 40-49                | 725          | 18.9%       |
| 50-59                | 762          | 19.9%       |
| 60+                  | 364          | 9.5%        |
| <b>Total</b>         | <b>3,826</b> | <b>100%</b> |
| <b>Average Age =</b> | <b>35.6</b>  |             |
| <b>Median Age =</b>  | <b>39.0</b>  |             |

#### Group Market Only

| AGE GROUP            | LIVES        | PERCENT     |
|----------------------|--------------|-------------|
| 0-5                  | 276          | 11.2%       |
| 6-18                 | 868          | 35.3%       |
| 19-29                | 278          | 11.3%       |
| 30-39                | 474          | 19.3%       |
| 40-49                | 361          | 14.7%       |
| 50-59                | 162          | 6.6%        |
| 60+                  | 43           | 1.7%        |
| <b>Total</b>         | <b>2,462</b> | <b>100%</b> |
| <b>Average Age =</b> | <b>25.0</b>  |             |
| <b>Median Age =</b>  | <b>21.0</b>  |             |

#### Both Group and Individual Markets

| AGE GROUP            | LIVES        | PERCENT     |
|----------------------|--------------|-------------|
| 0-5                  | 491          | 7.8%        |
| 6-18                 | 1,648        | 26.2%       |
| 19-29                | 694          | 11.0%       |
| 30-39                | 1,038        | 16.5%       |
| 40-49                | 1,086        | 17.3%       |
| 50-59                | 924          | 14.7%       |
| 60+                  | 407          | 6.5%        |
| <b>Total</b>         | <b>6,288</b> | <b>100%</b> |
| <b>Average Age =</b> | <b>31.5</b>  |             |
| <b>Median Age =</b>  | <b>33.0</b>  |             |

#### Adult and child enrollment across markets

|                   | Under 19     |               | Adults       |               | Total        |               |
|-------------------|--------------|---------------|--------------|---------------|--------------|---------------|
| <b>Individual</b> | 995          | 46.5%         | 2,831        | 68.2%         | 3,826        | 60.8%         |
| <b>Group</b>      | 1,144        | 53.5%         | 1,318        | 31.8%         | 2,462        | 39.2%         |
| <b>Total</b>      | <b>2,139</b> | <b>100.0%</b> | <b>4,149</b> | <b>100.0%</b> | <b>6,288</b> | <b>100.0%</b> |

#### Adult and child enrollment within markets

|                 | Individual   |               | Group        |               | Total        |               |
|-----------------|--------------|---------------|--------------|---------------|--------------|---------------|
| <b>Under 19</b> | 995          | 26.0%         | 1,144        | 46.5%         | 2,139        | 34.0%         |
| <b>Adults</b>   | 2,831        | 74.0%         | 1,318        | 53.5%         | 4,149        | 66.0%         |
| <b>Total</b>    | <b>3,826</b> | <b>100.0%</b> | <b>2,462</b> | <b>100.0%</b> | <b>6,288</b> | <b>100.0%</b> |

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### ENROLLMENT BY GENDER AND MARKET TYPE

| Gender       | Individual   |             | Group        |             | Total        |             |
|--------------|--------------|-------------|--------------|-------------|--------------|-------------|
| Male         | 1,426        | 37.3%       | 1,121        | 45.5%       | 2,547        | 40.5%       |
| Female       | 2,400        | 62.7%       | 1,341        | 54.5%       | 3,741        | 59.5%       |
| <b>Total</b> | <b>3,826</b> | <b>100%</b> | <b>2,462</b> | <b>100%</b> | <b>6,288</b> | <b>100%</b> |

### 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             | 42.2                | 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                |
| <b>FHIAP - ALL</b>                        | <b>47.3</b>         | <b>FHIAP - ALL</b>                            | <b>18.9</b>         |

### CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

| Individual Market Carrier    | 50%        | 70%        | 90%        | 95%          | Plan Total   | Percent     |
|------------------------------|------------|------------|------------|--------------|--------------|-------------|
| <i>Regence BCBSO</i>         | 46         | 146        | 299        | 938          | 1,429        | 37.3%       |
| <i>Health Net</i>            | 4          | 27         | 47         | 207          | 285          | 7.4%        |
| <i>Kaiser</i>                | 4          | 26         | 68         | 245          | 343          | 9.0%        |
| <i>Lifewise</i>              | 2          | 22         | 26         | 135          | 185          | 4.8%        |
| <i>ODS Health Plans</i>      | 0          | 8          | 13         | 61           | 82           | 2.1%        |
| <i>OMIP</i>                  | 42         | 136        | 263        | 883          | 1,324        | 34.6%       |
| <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%        |
|                              | <b>101</b> | <b>379</b> | <b>752</b> | <b>2,594</b> | <b>3,826</b> | <b>100%</b> |

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### CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

| Carrier       | Plan                                      | 50%       | 70%        | 90%        | 95%        | Total        | Percent      |
|---------------|---|-----------|------------|------------|------------|--------------|--------------|
| <b>RBCBSO</b> | Blue Selections Plus \$500 Deductible     | 2         | 29         | 24         | 54         | <b>109</b>   | 7.6%         |
|               | Blue Selections Premier \$500 Deductible  | 43        | 108        | 256        | 806        | <b>1,213</b> | 84.9%        |
|               | Blue Selections Premier \$1000 Deductible | 1         | 7          | 13         | 65         | <b>86</b>    | 6.0%         |
|               | BlueCross PPO Portability                 | 0         | 2          | 6          | 13         | <b>21</b>    | 1.5%         |
|               |   | <b>46</b> | <b>146</b> | <b>299</b> | <b>938</b> | <b>1,429</b> | <b>37.3%</b> |

|                   |                                     |           |           |            |            |             |       |
|-------------------|-------------------------------------|-----------|-----------|------------|------------|-------------|-------|
| <b>Health Net</b> | Diamond 15 PPO \$250 Deductible     | 3         | 21        | 35         | 174        | <b>233</b>  | 81.8% |
|                   | Diamond 15 PPO \$500 Deductible     | 0         | 0         | 0          | 3          | <b>3</b>    | 1.1%  |
|                   | Pearl 25 HMO (no deductible)        | 1         | 6         | 6          | 29         | <b>42</b>   | 14.7% |
|                   | Topaz First Dollar \$250 Deductible | 0         | 0         | 0          | 0          | <b>0</b>    | 0.0%  |
|                   | Other                               | 0         | 0         | 6          | 1          | <b>7</b>    | 2.5%  |
|                   | <b>4</b>                            | <b>27</b> | <b>47</b> | <b>207</b> | <b>285</b> | <b>7.4%</b> |       |

|               |                                  |           |           |            |            |             |       |
|---------------|----------------------------------|-----------|-----------|------------|------------|-------------|-------|
| <b>Kaiser</b> | Gold Rx \$500 Deductible         | 2         | 0         | 9          | 29         | <b>40</b>   | 11.7% |
|               | Platinum Rx Plan (no deductible) | 2         | 26        | 59         | 216        | <b>303</b>  | 88.3% |
|               | <b>4</b>                         | <b>26</b> | <b>68</b> | <b>245</b> | <b>343</b> | <b>9.0%</b> |       |

|                 |                              |           |           |            |            |             |        |
|-----------------|------------------------------|-----------|-----------|------------|------------|-------------|--------|
| <b>Lifewise</b> | WiseChoices \$500 Deductible | 2         | 22        | 26         | 135        | <b>185</b>  | 100.0% |
|                 | Other                        | 0         | 0         | 0          | 0          | <b>0</b>    | 0.0%   |
|                 | <b>2</b>                     | <b>22</b> | <b>26</b> | <b>135</b> | <b>185</b> | <b>4.8%</b> |        |

|            |                                      |          |          |           |           |           |             |
|------------|--------------------------------------|----------|----------|-----------|-----------|-----------|-------------|
| <b>ODS</b> | Beneficial Rx Plan \$1000 Deductible | 0        | 8        | 13        | 61        | <b>82</b> | 100.0%      |
|            |                                      | <b>0</b> | <b>8</b> | <b>13</b> | <b>61</b> | <b>82</b> | <b>2.1%</b> |

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### CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

| Carrier     | Plan             | 50%       | 70%        | 90%        | 95%        | Total        | Percent      |
|-------------|------------------|-----------|------------|------------|------------|--------------|--------------|
| <b>OMIP</b> | \$500 Deductible | 33        | 127        | 257        | 842        | <b>1,259</b> | 95.1%        |
|             | \$750 Deductible | 9         | 9          | 6          | 41         | <b>65</b>    | 4.9%         |
|             |                  | <b>42</b> | <b>136</b> | <b>263</b> | <b>883</b> | <b>1,324</b> | <b>34.6%</b> |

|                   |                                |          |          |           |           |           |             |
|-------------------|--------------------------------|----------|----------|-----------|-----------|-----------|-------------|
| <b>Pacificare</b> | HMO Individual (no deductible) | 1        | 2        | 11        | 43        | <b>57</b> | 100.0%      |
|                   |                                | <b>1</b> | <b>2</b> | <b>11</b> | <b>43</b> | <b>57</b> | <b>1.5%</b> |

|                      |                                  |          |          |           |           |           |             |
|----------------------|----------------------------------|----------|----------|-----------|-----------|-----------|-------------|
| <b>PacificSource</b> | Elect Plus \$500 Deductible      | 0        | 0        | 0         | 0         | <b>0</b>  | 0.0%        |
|                      | Elect Plus \$750 Deductible      | 0        | 0        | 0         | 0         | <b>0</b>  | 0.0%        |
|                      | Elect Plus \$1000 Deductible     | 0        | 0        | 0         | 0         | <b>0</b>  | 0.0%        |
|                      | Elect Preferred \$500 Deductible | 2        | 3        | 3         | 29        | <b>37</b> | 38.9%       |
|                      | Elect Premiere \$500 Deductible  | 0        | 3        | 13        | 33        | <b>49</b> | 51.6%       |
|                      | Elect Premiere \$750 Deductible  | 0        | 2        | 6         | 1         | <b>9</b>  | 9.5%        |
|                      |                                  | <b>2</b> | <b>8</b> | <b>22</b> | <b>63</b> | <b>95</b> | <b>2.5%</b> |

|                              |                           |          |          |          |          |          |             |
|------------------------------|---------------------------|----------|----------|----------|----------|----------|-------------|
| <b>Preferred Health Plan</b> | Plan A - \$500 Deductible | 0        | 0        | 0        | 0        | <b>0</b> | #DIV/0!     |
|                              |                           | <b>0</b> | <b>0</b> | <b>0</b> | <b>0</b> | <b>0</b> | <b>0.0%</b> |

|                   |                             |          |          |          |           |           |             |
|-------------------|-----------------------------|----------|----------|----------|-----------|-----------|-------------|
| <b>Providence</b> | Optimum \$500 Deductible    | 0        | 2        | 3        | 18        | <b>23</b> | 88.5%       |
|                   | Optimum \$1000 Deductible   | 0        | 2        | 0        | 1         | <b>3</b>  | 11.5%       |
|                   | Value Plan \$500 Deductible | 0        | 0        | 0        | 0         | <b>0</b>  | 0.0%        |
|                   |                             | <b>0</b> | <b>4</b> | <b>3</b> | <b>19</b> | <b>26</b> | <b>0.7%</b> |

## FHIAP Snapshot of Program Activity - 08/24/2009

### TERMINATION TRENDS

| Termination Reason    | Current Month |          |           |             | Overall Terminations |            |              |              |
|-----------------------|---------------|----------|-----------|-------------|----------------------|------------|--------------|--------------|
| <b>Member Request</b> |               |          |           |             |                      |            |              |              |
|                       | 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%       | 860                  | 164        | 1,024        | 19.0%        |
| 90% Subsidy Level     | 1             | 0        | 1         | 8.3%        | 919                  | 162        | 1,081        | 20.0%        |
| 95% Subsidy Level     | 2             | 5        | 7         | 58.3%       | 2,428                | 406        | 2,834        | 52.5%        |
|                       | <b>6</b>      | <b>6</b> | <b>12</b> | <b>9.0%</b> | <b>4,555</b>         | <b>842</b> | <b>5,397</b> | <b>14.1%</b> |

| <b>Ineligible based on review of application</b> |            |           |            |              |              |              |               |              |
|--|------------|-----------|------------|--------------|--------------|--------------|---------------|--------------|
|  | Individual | Group     | Total      | Percent      | Individual   | Group        | Total         | Percent      |
| 50% Subsidy Level                                | 1          | 11        | 12         | 11.4%        | 329          | 937          | 1,266         | 7.4%         |
| 70% Subsidy Level                                | 2          | 7         | 9          | 8.6%         | 1,318        | 1,563        | 2,881         | 16.8%        |
| 90% Subsidy Level                                | 11         | 11        | 22         | 21.0%        | 2,409        | 1,969        | 4,378         | 25.5%        |
| 95% Subsidy Level                                | 37         | 25        | 62         | 59.0%        | 5,864        | 2,793        | 8,657         | 50.4%        |
|  | <b>51</b>  | <b>54</b> | <b>105</b> | <b>78.4%</b> | <b>9,920</b> | <b>7,262</b> | <b>17,182</b> | <b>44.8%</b> |

| <b>Rescission of coverage by insurance carrier - Never Effective</b> |            |          |          |             |            |          |            |             |
|--|------------|----------|----------|-------------|------------|----------|------------|-------------|
|  | 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%       |
|  | <b>0</b>   | <b>0</b> | <b>0</b> | <b>0.0%</b> | <b>169</b> | <b>8</b> | <b>177</b> | <b>0.5%</b> |

| <b>Carrier Termination</b> |            |          |          |             |            |           |            |             |
|----------------------------|------------|----------|----------|-------------|------------|-----------|------------|-------------|
|                            | 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%       |
|                            | <b>0</b>   | <b>0</b> | <b>0</b> | <b>0.0%</b> | <b>146</b> | <b>12</b> | <b>158</b> | <b>0.4%</b> |

| <b>Eligible for Medicare Coverage</b> |            |          |          |             |              |           |              |             |
|---------------------------------------|------------|----------|----------|-------------|--------------|-----------|--------------|-------------|
|                                       | 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%       | 677          | 8         | 685          | 62.4%       |
|                                       | <b>8</b>   | <b>0</b> | <b>8</b> | <b>6.0%</b> | <b>1,080</b> | <b>17</b> | <b>1,097</b> | <b>2.9%</b> |

| <b>Failed to make premium payments to FHIAP</b> |            |          |          |             |              |          |              |              |
|---|------------|----------|----------|-------------|--------------|----------|--------------|--------------|
|   | Individual | Group    | Total    | Percent     | Individual   | Group    | Total        | Percent      |
| 50% Subsidy Level                               | 0          | 0        | 0        | 0.0%        | 426          | 1        | 427          | 4.6%         |
| 70% Subsidy Level                               | 0          | 0        | 0        | 0.0%        | 1,404        | 0        | 1,404        | 15.1%        |
| 90% Subsidy Level                               | 4          | 0        | 4        | 100.0%      | 1,885        | 4        | 1,889        | 20.3%        |
| 95% Subsidy Level                               | 0          | 0        | 0        | 0.0%        | 5,601        | 0        | 5,601        | 60.1%        |
|   | <b>4</b>   | <b>0</b> | <b>4</b> | <b>3.0%</b> | <b>9,316</b> | <b>5</b> | <b>9,321</b> | <b>24.3%</b> |

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## FHIAP Snapshot of Program Activity - 08/24/2009

### TERMINATION TRENDS - *continued*

| Failed to submit employer verification |            |       |       |         |            |       |       |         |
|--|------------|-------|-------|---------|------------|-------|-------|---------|
|  | Individual | Group | Total | Percent | Individual | Group | Total | Percent |
| 50% Subsidy Level                      | 0          | 0     | 0     | 0.0%    | 1          | 332   | 333   | 8.9%    |
| 70% Subsidy Level                      | 0          | 0     | 0     | 0.0%    | 92         | 729   | 821   | 21.9%   |
| 90% Subsidy Level                      | 0          | 0     | 0     | 0.0%    | 143        | 750   | 893   | 23.8%   |
| 95% Subsidy Level                      | 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 |
| 50% Subsidy Level | 0          | 0     | 0     | 0.0%    | 1          | 2     | 3     | 2.0%    |
| 70% Subsidy Level | 0          | 0     | 0     | 0.0%    | 16         | 0     | 16    | 10.5%   |
| 90% Subsidy Level | 0          | 0     | 0     | 0.0%    | 32         | 0     | 32    | 20.9%   |
| 95% Subsidy Level | 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 |
| 50% Subsidy Level | 0          | 0     | 0     | 0.0%    | 19         | 17    | 36    | 3.2%    |
| 70% Subsidy Level | 0          | 0     | 0     | 0.0%    | 43         | 42    | 85    | 7.7%    |
| 90% Subsidy Level | 4          | 0     | 4     | 80.0%   | 122        | 56    | 178   | 16.0%   |
| 95% Subsidy Level | 1          | 0     | 1     | 20.0%   | 652        | 159   | 811   | 73.1%   |
|                   | 5          | 0     | 5     | 3.7%    | 836        | 274   | 1,110 | 2.9%    |

### Current Terminations as % of Current Enrollment

|                             | <u>Lives</u> | <u>Percent of Enrollment</u> |
|-----------------------------|--------------|------------------------------|
| Current Month Terminations: | 134          | 2.1%                         |
| Current Active Enrollment:  | 6,288        |                              |

### 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             | 9.0%           | 5,397          | 14.1%          |
| <i>Ineligible</i>                             | 105            | 78.4%          | 17,182         | 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              | 6.0%           | 1,097          | 2.9%           |
| <i>Failed to pay premium</i>                  | 4              | 3.0%           | 9,321          | 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              | 3.7%           | 1,110          | 2.9%           |
| <b>Total</b>                                  | <b>134</b>     | <b>100%</b>    | <b>38,343</b>  | <b>100%</b>    |

## FHIAP Snapshot of Program Activity - 08/24/2009

### 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%        | 48           | 1.9%        | <b>101</b>   | <b>1.6%</b>  |
| <i>Asian/Pacific Islander</i> | 264          | 6.9%        | 63           | 2.6%        | <b>327</b>   | <b>5.2%</b>  |
| <i>Hispanic</i>               | 142          | 3.7%        | 151          | 6.1%        | <b>293</b>   | <b>4.7%</b>  |
| <i>Native American</i>        | 39           | 1.0%        | 31           | 1.3%        | <b>70</b>    | <b>1.1%</b>  |
| <i>Not Given</i>              | 186          | 4.9%        | 112          | 4.5%        | <b>298</b>   | <b>4.7%</b>  |
| <i>Other</i>                  | 110          | 2.9%        | 132          | 5.4%        | <b>242</b>   | <b>3.8%</b>  |
| <i>White</i>                  | 3,032        | 79.2%       | 1,925        | 78.2%       | <b>4,957</b> | <b>78.8%</b> |
| <b>TOTAL</b>                  | <b>3,826</b> | <b>100%</b> | <b>2,462</b> | <b>100%</b> | <b>6,288</b> | <b>100%</b>  |

### ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

| Poverty Level   | Subsidy Level | Individual Lives | Group Lives  | Total Lives  |
|-----------------|---------------|------------------|--------------|--------------|
| <i>170-185%</i> | <b>50%</b>    | 101              | 225          | 326          |
| <i>150-169%</i> | <b>70%</b>    | 379              | 416          | 795          |
| <i>126-149%</i> | <b>90%</b>    | 752              | 682          | 1,434        |
| <i>0-125%</i>   | <b>95%</b>    | 2,594            | 1,139        | 3,733        |
| <b>Totals</b>   |               | <b>3,826</b>     | <b>2,462</b> | <b>6,288</b> |