

FHIAP Snapshot of Program Activity - 08/31/2009

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	2,467	3,842	6,309	6,309
Approved Lives - to be enrolled	4	0	4	3
Total Lives:			6,313	6,312

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	11	1	12
Initial Applications Outstanding	1,001	27	1,028
Waiting list for Application*	16,683	48,642	65,325
Total Lives:			66,365

*Individual includes 3,765 OHP transfer lives.

FHIAP Snapshot of Program Activity - 08/31/2009

PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	108	179	346	514	1,147	
Adults 19-UP	122	235	343	620	1,320	
Totals	230	414	689	1,134	2,467	39.1%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	21	100	173	625	919	
Adults 19-UP	46	134	308	1104	1,592	
Totals	67	234	481	1,729	2,511	39.8%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	3	6	15	51	75	
Adults 19-UP	34	125	252	845	1,256	
Totals	37	131	267	896	1,331	21.1%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	132	285	534	1,190	2,141	
Adults 19-UP	202	494	903	2569	4,168	
Totals	334	779	1,437	3,759	6,309	100.0%
Percentages:	5.3%	12.3%	22.8%	59.6%	100.0%	

FHIAP Snapshot of Program Activity - 08/31/2009

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	\$361.13	\$346.52	\$368.78	\$367.10	\$365.31
Subsidy Per Month	\$180.56	\$242.56	\$331.91	\$348.75	\$330.83
Member Contribution	\$180.56	\$103.95	\$36.88	\$18.36	\$34.48

Average Premium and Subsidy for Individual OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$469.70	\$524.82	\$522.56	\$509.45	\$512.49
Subsidy Per Month	\$234.85	\$367.38	\$470.30	\$483.98	\$462.83
Member Contribution	\$234.85	\$157.45	\$52.26	\$25.47	\$49.65

Average Premium and Subsidy for Individual NON-OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$301.17	\$246.69	\$283.43	\$293.34	\$287.30
Subsidy Per Month	\$150.58	\$172.69	\$255.08	\$278.67	\$260.86
Member Contribution	\$150.58	\$74.01	\$28.34	\$14.67	\$26.44

Average Premium and Subsidy for GROUP Market					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$60.25	\$47.59	\$14.34	\$9.22	\$21.85
Subsidy Per Month	\$60.25	\$111.04	\$129.05	\$175.17	\$140.81
Employee Share	\$120.50	\$158.63	\$143.39	\$184.39	\$162.66
Employer Contribution	\$153.72	\$146.81	\$130.64	\$95.82	\$119.50

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$60.91	\$49.67	\$14.40	\$9.30	\$22.03
Subsidy Per Month	\$60.91	\$115.90	\$129.62	\$176.69	\$142.68
Employee Share	\$121.81	\$165.57	\$144.02	\$185.99	\$164.71
Employer Contribution	\$160.24	\$160.38	\$130.45	\$93.88	\$121.28

Average Premium and Subsidy			Overall Weighted Average
<i>Subsidy Levels:</i>	Individual	Group	
<i>Premium Per Month (includes employer contribution for Group)</i>	\$365.31	\$282.16	\$332.80
*Premium Per Month	\$365.31	\$162.66	\$286.07
Subsidy Per Month	\$330.83	\$140.81	\$256.53
Member Contribution	\$34.48	\$21.85	\$29.54

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

FHIAP Snapshot of Program Activity - 08/31/2009

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	2,143	34%	45%	31%
Willamette Valley	1,935	31%	25%	27%
Southern/South Coast	1,103	17%	13%	18%
Mid-Columbia	223	4%	4%	5%
Central	253	4%	4%	6%
Southeast	163	3%	3%	4%
Northeast	200	3%	2%	4%
Other	-	0%	0%	0%
	6,309	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	12
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	65,325
Outstanding application within allowed return time	1,028
Outstanding application not received within allowed return time	224,941

FHIAP Snapshot of Program Activity - 08/31/2009

ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	213	5.5%
6-18	781	20.3%
19-29	414	10.8%
30-39	572	14.9%
40-49	731	19.0%
50-59	766	19.9%
60+	365	9.5%
Total	3,842	100%
Average Age =	35.7	
Median Age =	39.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	277	11.2%
6-18	870	35.3%
19-29	277	11.2%
30-39	476	19.3%
40-49	362	14.7%
50-59	162	6.6%
60+	43	1.7%
Total	2,467	100%
Average Age =	25.0	
Median Age =	21.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	490	7.8%
6-18	1,651	26.2%
19-29	691	11.0%
30-39	1,048	16.6%
40-49	1,093	17.3%
50-59	928	14.7%
60+	408	6.5%
Total	6,309	100%
Average Age =	31.5	
Median Age =	33.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	994	46.4%	2,848	68.3%	3,842	60.9%
Group	1,147	53.6%	1,320	31.7%	2,467	39.1%
Total	2,141	100.0%	4,168	100.0%	6,309	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	994	25.9%	1,147	46.5%	2,141	33.9%
Adults	2,848	74.1%	1,320	53.5%	4,168	66.1%
Total	3,842	100.0%	2,467	100.0%	6,309	100.0%

FHIAP Snapshot of Program Activity - 08/31/2009

ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,433	37.3%	1,122	45.5%	2,555	40.5%
Female	2,409	62.7%	1,345	54.5%	3,754	59.5%
Total	3,842	100%	2,467	100%	6,309	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	42.2	Individual Market - OMIP only	16.0
Individual Market - Non-OMIP only	49.7	Individual Market - Non-OMIP only	19.6
Group Market	47.8	Group Market	20.6
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>	53	138	286	955	1,432	37.3%
<i>Health Net</i>	3	28	49	210	290	7.5%
<i>Kaiser</i>	3	25	65	248	341	8.9%
<i>Lifewise</i>	2	22	26	135	185	4.8%
<i>ODS Health Plans</i>	0	9	19	55	83	2.2%
<i>OMIP</i>	37	131	267	896	1,331	34.6%
<i>Pacificare</i>	2	2	12	42	58	1.5%
<i>PacificSource</i>	2	8	21	64	95	2.5%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	2	2	3	20	27	0.7%
	104	365	748	2,625	3,842	100%

FHIAP Snapshot of Program Activity - 08/31/2009

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	6	25	23	55	109	7.6%
	Blue Selections Premier \$500 Deductible	45	104	246	818	1,213	84.7%
	Blue Selections Premier \$1000 Deductible	2	7	11	68	88	6.1%
	BlueCross PPO Portability	0	2	6	14	22	1.5%
		53	138	286	955	1,432	37.3%

Health Net	Diamond 15 PPO \$250 Deductible	2	22	37	177	238	82.1%
	Diamond 15 PPO \$500 Deductible	0	0	0	3	3	1.0%
	Pearl 25 HMO (no deductible)	1	6	6	29	42	14.5%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0.0%
	Other	0	0	6	1	7	2.4%
		3	28	49	210	290	7.5%

Kaiser	Gold Rx \$500 Deductible	2	0	9	29	40	11.7%
	Platinum Rx Plan (no deductible)	1	25	56	219	301	88.3%
		3	25	65	248	341	8.9%

Lifewise	WiseChoices \$500 Deductible	2	22	26	135	185	100.0%
	Other	0	0	0	0	0	0.0%
		2	22	26	135	185	4.8%

ODS	Beneficial Rx Plan \$1000 Deductible	0	9	19	55	83	100.0%
		0	9	19	55	83	2.2%

continued next page...

FHIAP Snapshot of Program Activity - 08/31/2009

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	33	123	260	850	1,266	95.1%
	\$750 Deductible	4	8	7	46	65	4.9%
		37	131	267	896	1,331	34.6%

Pacificare	HMO Individual (no deductible)	2	2	12	42	58	100.0%
		2	2	12	42	58	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	12	34	49	51.6%
	Elect Premiere \$750 Deductible	0	2	6	1	9	9.5%
		2	8	21	64	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	19	24	88.9%
	Optimum \$1000 Deductible	2	0	0	1	3	11.1%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		2	2	3	20	27	0.7%

FHIAP Snapshot of Program Activity - 08/31/2009

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	4	1	5	33.3%	861	163	1,024	19.0%
90% Subsidy Level	1	0	1	6.7%	919	163	1,082	20.0%
95% Subsidy Level	4	5	9	60.0%	2,432	407	2,839	52.5%
	9	6	15	10.9%	4,560	843	5,403	14.1%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	1	11	12	11.3%	332	936	1,268	7.4%
70% Subsidy Level	2	7	9	8.5%	1,319	1,563	2,882	16.7%
90% Subsidy Level	11	11	22	20.8%	2,420	1,973	4,393	25.5%
95% Subsidy Level	37	26	63	59.4%	5,894	2,794	8,688	50.4%
	51	55	106	76.8%	9,965	7,266	17,231	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%	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%	677	8	685	62.4%
	8	0	8	5.8%	1,080	17	1,097	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%	426	1	427	4.6%
70% Subsidy Level	0	0	0	0.0%	1,405	0	1,405	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%
	4	0	4	2.9%	9,317	5	9,322	24.3%

continued on next page...

FHIAP Snapshot of Program Activity - 08/31/2009

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	1	2	1.3%
<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	1	33	21.6%
<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%	20	15	35	3.2%
<i>70% Subsidy Level</i>	0	0	0	0.0%	43	43	86	7.8%
<i>90% Subsidy Level</i>	1	0	1	20.0%	119	55	174	15.7%
<i>95% Subsidy Level</i>	4	0	4	80.0%	653	161	814	73.4%
	5	0	5	3.6%	835	274	1,109	2.9%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	138	2.2%
Current Active Enrollment:	6,309	

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>	15	10.9%	5,403	14.1%
<i>Ineligible</i>	106	76.8%	17,231	44.9%
<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	5.8%	1,097	2.9%
<i>Failed to pay premium</i>	4	2.9%	9,322	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	3.6%	1,109	2.9%
Total	138	100%	38,398	100%

FHIAP Snapshot of Program Activity - 08/31/2009

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%	101	1.6%
<i>Asian/Pacific Islander</i>	264	6.9%	63	2.6%	327	5.2%
<i>Hispanic</i>	144	3.7%	152	6.2%	296	4.7%
<i>Native American</i>	41	1.1%	31	1.3%	72	1.1%
<i>Not Given</i>	188	4.9%	115	4.7%	303	4.8%
<i>Other</i>	110	2.9%	132	5.4%	242	3.8%
<i>White</i>	3,042	79.2%	1,926	78.1%	4,968	78.7%
TOTAL	3,842	100%	2,467	100%	6,309	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	104	230	334
<i>150-169%</i>	70%	365	414	779
<i>126-149%</i>	90%	748	689	1,437
<i>0-125%</i>	95%	2,625	1,134	3,759
Totals		3,842	2,467	6,309