

FHIAP Snapshot of Program Activity - 09/14/2009

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	2,408	3,807	6,215	6,215
Approved Lives - to be enrolled	4	0	4	3
Total Lives:			6,219	6,218

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	36	1	37
Initial Applications Outstanding	1,735	29	1,764
Waiting list for Application*	16,072	49,228	65,300
Total Lives:			67,101

*Individual includes 3,765 OHP transfer lives.

FHIAP Snapshot of Program Activity - 09/14/2009

PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	97	179	339	505	1,120	
Adults 19-UP	116	226	332	614	1,288	
Totals	213	405	671	1,119	2,408	38.7%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	22	99	166	609	896	
Adults 19-UP	47	134	302	1096	1,579	
Totals	69	233	468	1,705	2,475	39.8%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	2	6	16	50	74	
Adults 19-UP	32	117	256	853	1,258	
Totals	34	123	272	903	1,332	21.4%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	121	284	521	1,164	2,090	
Adults 19-UP	195	477	890	2563	4,125	
Totals	316	761	1,411	3,727	6,215	100.0%
Percentages:	5.1%	12.2%	22.7%	60.0%	100.0%	

FHIAP Snapshot of Program Activity - 09/14/2009

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	\$362.11	\$347.25	\$381.38	\$379.90	\$376.65
Subsidy Per Month	\$181.06	\$243.07	\$343.24	\$360.90	\$341.59
Member Contribution	\$181.06	\$104.17	\$38.14	\$18.99	\$35.07

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$472.68	\$519.50	\$523.81	\$509.77	\$512.59
Subsidy Per Month	\$236.34	\$363.65	\$471.43	\$484.28	\$464.19
Member Contribution	\$236.34	\$155.85	\$52.38	\$25.49	\$48.40

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$307.63	\$256.32	\$298.60	\$311.12	\$303.50
Subsidy Per Month	\$153.82	\$179.42	\$268.74	\$295.56	\$275.61
Member Contribution	\$153.82	\$76.90	\$29.86	\$15.56	\$27.89

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$61.57	\$47.36	\$14.31	\$9.29	\$21.71
Subsidy Per Month	\$61.57	\$110.51	\$128.76	\$176.46	\$141.92
Employee Share	\$123.15	\$157.87	\$143.07	\$185.75	\$163.63
Employer Contribution	\$166.25	\$145.74	\$132.40	\$95.50	\$120.49

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$58.21	\$45.36	\$13.10	\$8.29	\$21.47
Subsidy Per Month	\$58.21	\$105.84	\$117.89	\$157.55	\$126.42
Employee Share	\$116.41	\$151.20	\$130.99	\$165.84	\$147.88
Employer Contribution	\$179.75	\$160.40	\$149.06	\$127.52	\$145.14

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>	\$376.65	\$284.12	\$340.80
*Premium Per Month	\$376.65	\$163.63	\$294.12
Subsidy Per Month	\$341.59	\$141.92	\$264.22
Member Contribution	\$35.07	\$21.71	\$29.89

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

FHIAP Snapshot of Program Activity - 09/14/2009

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	287	5%	4%	5%
Metropolitan Portland	2,098	34%	45%	31%
Willamette Valley	1,909	31%	25%	27%
Southern/South Coast	1,090	18%	13%	18%
Mid-Columbia	218	4%	4%	5%
Central	256	4%	4%	6%
Southeast	160	3%	3%	4%
Northeast	197	3%	2%	4%
Other	-	0%	0%	0%
	6,215	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	26
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	11
Denied approval of application	16,414
Reservation list	65,300
Outstanding application within allowed return time	1,764
Outstanding application not received within allowed return time	224,941

FHIAP Snapshot of Program Activity - 09/14/2009

ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	206	5.4%
6-18	764	20.1%
19-29	396	10.4%
30-39	573	15.1%
40-49	736	19.3%
50-59	766	20.1%
60+	366	9.6%
Total	3,807	100%
Average Age =	35.9	
Median Age =	39.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	269	11.2%
6-18	851	35.3%
19-29	268	11.1%
30-39	461	19.1%
40-49	361	15.0%
50-59	159	6.6%
60+	39	1.6%
Total	2,408	100%
Average Age =	25.0	
Median Age =	21.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	475	7.6%
6-18	1,615	26.0%
19-29	664	10.7%
30-39	1,034	16.6%
40-49	1,097	17.7%
50-59	925	14.9%
60+	405	6.5%
Total	6,215	100%
Average Age =	31.7	
Median Age =	33.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	970	46.4%	2,837	68.8%	3,807	61.3%
Group	1,120	53.6%	1,288	31.2%	2,408	38.7%
Total	2,090	100.0%	4,125	100.0%	6,215	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	970	25.5%	1,120	46.5%	2,090	33.6%
Adults	2,837	74.5%	1,288	53.5%	4,125	66.4%
Total	3,807	100.0%	2,408	100.0%	6,215	100.0%

FHIAP Snapshot of Program Activity - 09/14/2009

ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,413	37.1%	1,094	45.4%	2,507	40.3%
Female	2,394	62.9%	1,314	54.6%	3,708	59.7%
Total	3,807	100%	2,408	100%	6,215	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	42.4	Individual Market - OMIP only	16.9
Individual Market - Non-OMIP only	49.4	Individual Market - Non-OMIP only	20.2
Group Market	47.9	Group Market	20.7
FHIAP - ALL	47.3	FHIAP - ALL	19.5

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	54	137	272	936	1,399	36.7%
<i>Health Net</i>	3	29	51	212	295	7.7%
<i>Kaiser</i>	3	25	65	246	339	8.9%
<i>Lifewise</i>	2	21	25	129	177	4.6%
<i>ODS Health Plans</i>	1	9	19	54	83	2.2%
<i>OMIP</i>	34	123	272	903	1,332	35.0%
<i>Pacificare</i>	2	2	12	42	58	1.5%
<i>PacificSource</i>	2	8	21	66	97	2.5%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	2	2	3	20	27	0.7%
	103	356	740	2,608	3,807	100%

FHIAP Snapshot of Program Activity - 09/14/2009

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	6	25	23	54	108	7.7%
	Blue Selections Premier \$500 Deductible	46	103	237	799	1,185	84.7%
	Blue Selections Premier \$1000 Deductible	2	7	6	69	84	6.0%
	BlueCross PPO Portability	0	2	6	14	22	1.6%
		54	137	272	936	1,399	36.7%

Health Net	Diamond 15 PPO \$250 Deductible	2	23	37	179	241	81.7%
	Diamond 15 PPO \$500 Deductible	0	0	1	2	3	1.0%
	Pearl 25 HMO (no deductible)	1	6	6	31	44	14.9%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0.0%
	Other	0	0	6	1	7	2.4%
		3	29	50	213	295	7.7%

Kaiser	Gold Rx \$500 Deductible	2	0	9	29	40	11.8%
	Platinum Rx Plan (no deductible)	1	25	56	217	299	88.2%
		3	25	65	246	339	8.9%

Lifewise	WiseChoices \$500 Deductible	2	21	25	129	177	100.0%
	Other	0	0	0	0	0	0.0%
		2	21	25	129	177	4.6%

ODS	Beneficial Rx Plan \$1000 Deductible	1	9	19	54	83	100.0%
		1	9	19	54	83	2.2%

continued next page...

FHIAP Snapshot of Program Activity - 09/14/2009

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	30	117	265	858	1,270	95.3%
	\$750 Deductible	4	6	7	45	62	4.7%
		34	123	272	903	1,332	35.0%

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	38.1%
	Elect Premiere \$500 Deductible	0	3	12	35	50	51.5%
	Elect Premiere \$750 Deductible	0	2	6	2	10	10.3%
		2	8	21	66	97	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 - 09/14/2009

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%	319	110	429	8.4%
70% Subsidy Level	3	4	7	43.8%	818	161	979	19.1%
90% Subsidy Level	0	1	1	6.3%	865	164	1,029	20.1%
95% Subsidy Level	7	1	8	50.0%	2,280	403	2,683	52.4%
	10	6	16	13.6%	4,282	838	5,120	13.9%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	3	12	15	16.7%	320	928	1,248	7.4%
70% Subsidy Level	4	2	6	6.7%	1,309	1,549	2,858	16.9%
90% Subsidy Level	9	12	21	23.3%	2,360	1,955	4,315	25.5%
95% Subsidy Level	34	14	48	53.3%	5,775	2,755	8,530	50.3%
	50	40	90	76.3%	9,764	7,187	16,951	45.9%

Rescission of coverage by insurance carrier - Never Effective								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	11	0	11	6.4%
70% Subsidy Level	0	0	0	0.0%	23	2	25	14.6%
90% Subsidy Level	0	0	0	0.0%	19	1	20	11.7%
95% Subsidy Level	0	0	0	0.0%	110	5	115	67.3%
	0	0	0	0.0%	163	8	171	0.5%

Carrier Termination								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	4	2	6	3.7%
70% Subsidy Level	0	0	0	0.0%	20	6	26	16.0%
90% Subsidy Level	0	0	0	0.0%	21	1	22	13.6%
95% Subsidy Level	0	0	0	0.0%	105	3	108	66.7%
	0	0	0	0.0%	150	12	162	0.4%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	1	0	1	14.3%	27	1	28	2.6%
70% Subsidy Level	2	0	2	28.6%	94	3	97	9.1%
90% Subsidy Level	1	0	1	14.3%	271	4	275	25.7%
95% Subsidy Level	3	0	3	42.9%	662	8	670	62.6%
	7	0	7	5.9%	1,054	16	1,070	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%	409	1	410	4.8%
70% Subsidy Level	0	0	0	0.0%	1,307	0	1,307	15.4%
90% Subsidy Level	0	0	0	0.0%	1,783	4	1,787	21.1%
95% Subsidy Level	0	0	0	0.0%	4,966	0	4,966	58.6%
	0	0	0	0.0%	8,465	5	8,470	22.9%

continued on next page...

FHIAP Snapshot of Program Activity - 09/14/2009

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	335	336	9.0%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	727	819	21.9%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	743	886	23.7%
<i>95% Subsidy Level</i>	0	0	0	0.0%	183	1,510	1,693	45.3%
	0	0	0	0.0%	419	3,315	3,734	10.1%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	0	1	1	0.7%
<i>70% Subsidy Level</i>	0	0	0	0.0%	15	0	15	10.3%
<i>90% Subsidy Level</i>	0	0	0	0.0%	32	1	33	22.6%
<i>95% Subsidy Level</i>	0	0	0	0.0%	93	4	97	66.4%
	0	0	0	0.0%	140	6	146	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	7.9%
<i>90% Subsidy Level</i>	0	0	0	0.0%	115	51	166	15.3%
<i>95% Subsidy Level</i>	3	2	5	100.0%	635	161	796	73.5%
	3	2	5	4.2%	813	270	1,083	2.9%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	118	1.9%
Current Active Enrollment:	6,215	

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>	16	13.6%	5,120	13.9%
<i>Ineligible</i>	90	76.3%	16,951	45.9%
<i>Rescinded Coverage</i>	0	0.0%	171	0.5%
<i>Carrier Termination</i>	0	0.0%	162	0.4%
<i>Medicare Eligible</i>	7	5.9%	1,070	2.9%
<i>Failed to pay premium</i>	0	0.0%	8,470	22.9%
<i>Failed to submit employer verification</i>	0	0.0%	3,734	10.1%
<i>Deceased</i>	0	0.0%	146	0.4%
<i>Covered in OHP</i>	5	4.2%	1,083	2.9%
Total	118	100%	36,907	100%

FHIAP Snapshot of Program Activity - 09/14/2009

ENROLLMENT BY ETHNIC/RACIAL HERITAGE AND MARKET TYPE

Heritage	Individual		Group		Total	
	Lives	Percent	Lives	Percent	Lives	Percent
<i>African-American</i>	50	1.3%	47	2.0%	97	1.6%
<i>Asian/Pacific Islander</i>	263	6.9%	60	2.5%	323	5.2%
<i>Hispanic</i>	139	3.7%	148	6.1%	287	4.6%
<i>Native American</i>	41	1.1%	31	1.3%	72	1.2%
<i>Not Given</i>	185	4.9%	120	5.0%	305	4.9%
<i>Other</i>	111	2.9%	130	5.4%	241	3.9%
<i>White</i>	3,018	79.3%	1,872	77.7%	4,890	78.7%
TOTAL	3,807	100%	2,408	100%	6,215	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	213	316
<i>150-169%</i>	70%	356	405	761
<i>126-149%</i>	90%	740	671	1,411
<i>0-125%</i>	95%	2,608	1,119	3,727
Totals		3,807	2,408	6,215