

FHIAP Snapshot of Program Activity - 09/30/2009

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	2,399	3,844	6,243	6,243
Approved Lives - to be enrolled	2	1	3	2
Total Lives:			6,246	6,245

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	45	2	47
Initial Applications Outstanding	2,137	21	2,158
Waiting list for Application*	15,560	49,697	65,257
Total Lives:			67,462

*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	97	173	338	512	1,120	
Adults 19-UP	120	222	322	615	1,279	
Totals	217	395	660	1,127	2,399	38.4%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	20	96	159	603	878	
Adults 19-UP	41	132	314	1131	1,618	
Totals	61	228	473	1,734	2,496	40.0%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	0	3	17	51	71	
Adults 19-UP	29	111	266	871	1,277	
Totals	29	114	283	922	1,348	21.6%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	117	272	514	1,166	2,069	
Adults 19-UP	190	465	902	2,617	4,174	
Totals	307	737	1,416	3,783	6,243	100.0%
Percentages:	4.9%	11.8%	22.7%	60.6%	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	\$368.22	\$349.45	\$388.61	\$382.42	\$380.37
Subsidy Per Month	\$184.11	\$244.62	\$349.74	\$363.30	\$345.88
Member Contribution	\$184.11	\$104.84	\$38.86	\$19.12	\$34.49

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$485.66	\$529.94	\$526.31	\$509.58	\$514.30
Subsidy Per Month	\$242.83	\$370.96	\$473.68	\$484.10	\$467.15
Member Contribution	\$242.83	\$158.98	\$52.63	\$25.48	\$47.15

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$312.39	\$259.21	\$306.21	\$314.81	\$308.05
Subsidy Per Month	\$156.20	\$181.45	\$275.59	\$299.07	\$280.39
Member Contribution	\$156.20	\$77.76	\$30.62	\$15.74	\$27.66

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$61.10	\$48.07	\$14.16	\$9.30	\$21.70
Subsidy Per Month	\$61.10	\$112.17	\$127.41	\$176.63	\$142.03
Employee Share	\$122.20	\$160.24	\$141.56	\$185.93	\$163.73
Employer Contribution	\$171.96	\$141.35	\$134.02	\$97.14	\$121.33

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$60.71	\$47.38	\$13.95	\$9.46	\$21.94
Subsidy Per Month	\$60.71	\$110.56	\$125.51	\$179.74	\$142.06
Employee Share	\$121.43	\$157.94	\$139.45	\$189.21	\$164.00
Employer Contribution	\$177.20	\$141.39	\$136.82	\$96.52	\$122.68

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>	\$380.37	\$285.06	\$343.75
*Premium Per Month	\$380.37	\$163.73	\$297.12
Subsidy Per Month	\$345.88	\$142.03	\$267.55
Member Contribution	\$34.49	\$21.70	\$29.58

*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	286	5%	4%	5%
Metropolitan Portland	2,126	34%	45%	31%
Willamette Valley	1,907	31%	25%	27%
Southern/South Coast	1,101	18%	13%	18%
Mid-Columbia	218	3%	4%	5%
Central	255	4%	4%	6%
Southeast	159	3%	3%	4%
Northeast	191	3%	2%	4%
Other	-	0%	0%	0%
	6,243	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	9
Approved applications not yet enrolled; still within the allowed time period	3
Approved applications not enrolled in insurance within 120 days	4,576
Pended applications	38
Denied approval of application	16,426
Reservation list	65,257
Outstanding application within allowed return time	2,158
Outstanding application not received within allowed return time	145,183

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	198	5.2%
6-18	751	19.5%
19-29	411	10.7%
30-39	588	15.3%
40-49	739	19.2%
50-59	784	20.4%
60+	373	9.7%
Total	3,844	100%
Average Age =	36.1	
Median Age =	39.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	266	11.1%
6-18	854	35.6%
19-29	264	11.0%
30-39	461	19.2%
40-49	360	15.0%
50-59	156	6.5%
60+	38	1.6%
Total	2,399	100%
Average Age =	25.0	
Median Age =	21.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	464	7.4%
6-18	1,605	25.7%
19-29	675	10.8%
30-39	1,049	16.8%
40-49	1,099	17.6%
50-59	940	15.1%
60+	411	6.6%
Total	6,243	100%
Average Age =	31.8	
Median Age =	33.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	949	45.9%	2,895	69.4%	3,844	61.6%
Group	1,120	54.1%	1,279	30.6%	2,399	38.4%
Total	2,069	100.0%	4,174	100.0%	6,243	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	949	24.7%	1,120	46.7%	2,069	33.1%
Adults	2,895	75.3%	1,279	53.3%	4,174	66.9%
Total	3,844	100.0%	2,399	100.0%	6,243	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
	Count	Percentage	Count	Percentage	Count	Percentage
Male	1,432	37.3%	1,090	45.4%	2,522	40.4%
Female	2,412	62.7%	1,309	54.6%	3,721	59.6%
Total	3,844	100%	2,399	100%	6,243	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	43.2	Individual Market - OMIP only	16.9
Individual Market - Non-OMIP only	50.2	Individual Market - Non-OMIP only	20.3
Group Market	48.6	Group Market	20.8
FHIAP - ALL	48.1	FHIAP - ALL	19.6

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	47	135	279	934	1,395	36.3%
<i>Health Net</i>	3	27	49	219	298	7.8%
<i>Kaiser</i>	3	25	61	271	360	9.4%
<i>Lifewise</i>	2	21	27	127	177	4.6%
<i>ODS Health Plans</i>	0	9	19	54	82	2.1%
<i>OMIP</i>	29	114	283	922	1,348	35.1%
<i>Pacificare</i>	2	2	12	42	58	1.5%
<i>PacificSource</i>	2	6	22	69	99	2.6%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	2	3	4	18	27	0.7%
	90	342	756	2,656	3,844	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	5	19	31	51	106	7.6%
	Blue Selections Premier \$500 Deductible	41	107	229	785	1,162	83.3%
	Blue Selections Premier \$1000 Deductible	1	7	13	84	105	7.5%
	BlueCross PPO Portability	0	2	6	14	22	1.6%
		47	135	279	934	1,395	36.3%

Health Net	Diamond 15 PPO \$250 Deductible	3	21	36	183	243	81.5%
	Diamond 15 PPO \$500 Deductible	0	0	1	2	3	1.0%
	Pearl 25 HMO (no deductible)	0	6	6	33	45	15.1%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0.0%
	Other	0	0	6	1	7	2.3%
		3	27	49	219	298	7.8%

Kaiser	Gold Rx \$500 Deductible	2	0	9	32	43	11.9%
	Platinum Rx Plan (no deductible)	1	25	52	239	317	88.1%
		3	25	61	271	360	9.4%

Lifewise	WiseChoices \$500 Deductible	2	21	27	127	177	100.0%
	Other	0	0	0	0	0	0.0%
		2	21	27	127	177	4.6%

ODS	Beneficial Rx Plan \$1000 Deductible	0	9	19	54	82	100.0%
		0	9	19	54	82	2.1%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	26	108	274	873	1,281	95.0%
	\$750 Deductible	3	6	9	49	67	5.0%
		29	114	283	922	1,348	35.1%

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	2	4	29	37	37.4%
	Elect Premiere \$500 Deductible	0	2	12	36	50	50.5%
	Elect Premiere \$750 Deductible	0	2	6	4	12	12.1%
		2	6	22	69	99	2.6%

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	3	4	17	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	3	4	18	27	0.7%

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TERMINATION TRENDS

Termination Reason	Current Month				Overall Terminations			
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
Member Request								
50% Subsidy Level	6	0	6	25.0%	329	109	438	8.5%
70% Subsidy Level	3	4	7	29.2%	819	161	980	19.1%
90% Subsidy Level	2	2	4	16.7%	867	166	1,033	20.1%
95% Subsidy Level	6	1	7	29.2%	2,280	403	2,683	52.3%
	17	7	24	17.4%	4,295	839	5,134	13.9%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	3	14	17	17.0%	325	942	1,267	7.4%
70% Subsidy Level	4	3	7	7.0%	1,309	1,552	2,861	16.8%
90% Subsidy Level	9	12	21	21.0%	2,364	1,969	4,333	25.5%
95% Subsidy Level	35	20	55	55.0%	5,783	2,767	8,550	50.3%
	51	49	100	72.5%	9,781	7,230	17,011	46.0%

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	3	7	4.3%
70% Subsidy Level	0	0	0	0.0%	21	6	27	16.6%
90% Subsidy Level	0	0	0	0.0%	21	0	21	12.9%
95% Subsidy Level	0	0	0	0.0%	105	3	108	66.3%
	0	0	0	0.0%	151	12	163	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	4	98	9.2%
90% Subsidy Level	1	0	1	14.3%	271	3	274	25.6%
95% Subsidy Level	3	0	3	42.9%	662	8	670	62.6%
	7	0	7	5.1%	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%	410	1	411	4.8%
70% Subsidy Level	0	0	0	0.0%	1,313	0	1,313	15.5%
90% Subsidy Level	0	0	0	0.0%	1,785	4	1,789	21.1%
95% Subsidy Level	0	0	0	0.0%	4,980	0	4,980	58.6%
	0	0	0	0.0%	8,488	5	8,493	22.9%

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TERMINATION TRENDS - continued

Failed to submit employer verification							
	Individual	Group	Total	Percent	Individual	Group	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	1	335	9.0%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	727	21.9%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	743	23.7%
<i>95% Subsidy Level</i>	0	0	0	0.0%	183	1,511	45.4%
	0	0	0	0.0%	419	3,316	10.1%

Deceased							
	Individual	Group	Total	Percent	Individual	Group	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	0	1	0.7%
<i>70% Subsidy Level</i>	0	0	0	0.0%	15	0	10.3%
<i>90% Subsidy Level</i>	0	0	0	0.0%	32	1	22.6%
<i>95% Subsidy Level</i>	0	0	0	0.0%	93	4	66.4%
	0	0	0	0.0%	140	6	0.4%

Covered in OHP							
	Individual	Group	Total	Percent	Individual	Group	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	20	13	3.0%
<i>70% Subsidy Level</i>	0	0	0	0.0%	43	43	7.9%
<i>90% Subsidy Level</i>	0	0	0	0.0%	118	52	15.6%
<i>95% Subsidy Level</i>	5	2	7	100.0%	641	163	73.6%
	5	2	7	5.1%	822	271	3.0%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	138	2.2%
Current Active Enrollment:	6,243	

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>	24	17.4%	5,134	13.9%
<i>Ineligible</i>	100	72.5%	17,011	46.0%
<i>Rescinded Coverage</i>	0	0.0%	171	0.5%
<i>Carrier Termination</i>	0	0.0%	163	0.4%
<i>Medicare Eligible</i>	7	5.1%	1,070	2.9%
<i>Failed to pay premium</i>	0	0.0%	8,493	22.9%
<i>Failed to submit employer verification</i>	0	0.0%	3,735	10.1%
<i>Deceased</i>	0	0.0%	146	0.4%
<i>Covered in OHP</i>	7	5.1%	1,093	3.0%
Total	138	100%	37,016	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>	47	1.2%	47	2.0%	94	1.5%
<i>Asian/Pacific Islander</i>	268	7.0%	63	2.6%	331	5.3%
<i>Hispanic</i>	139	3.6%	148	6.2%	287	4.6%
<i>Native American</i>	40	1.0%	31	1.3%	71	1.1%
<i>Not Given</i>	188	4.9%	121	5.0%	309	4.9%
<i>Other</i>	104	2.7%	130	5.4%	234	3.7%
<i>White</i>	3,058	79.6%	1,859	77.5%	4,917	78.8%
TOTAL	3,844	100%	2,399	100%	6,243	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	90	217	307
<i>150-169%</i>	70%	342	395	737
<i>126-149%</i>	90%	756	660	1,416
<i>0-125%</i>	95%	2,656	1,127	3,783
Totals		3,844	2,399	6,243