

FHIAP Snapshot of Program Activity - 09/08/2009

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	2,432	3,789	6,221	6,221
Approved Lives - to be enrolled	4	0	4	3
		Total Lives:	6,225	6,224

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	23	1	24
Initial Applications Outstanding	1,466	29	1,495
Waiting list for Application*	16,291	48,951	65,242
		Total Lives:	66,761

*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	99	182	341	510	1,132	
Adults 19-UP	118	232	335	615	1,300	
Totals	217	414	676	1,125	2,432	39.1%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	22	100	166	612	900	
Adults 19-UP	47	133	301	1091	1,572	
Totals	69	233	467	1,703	2,472	39.7%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	2	6	15	50	73	
Adults 19-UP	32	117	251	844	1,244	
Totals	34	123	266	894	1,317	21.2%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	123	288	522	1,172	2,105	
Adults 19-UP	197	482	887	2,550	4,116	
Totals	320	770	1,409	3,722	6,221	100.0%
Percentages:	5.1%	12.4%	22.6%	59.8%	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	\$362.17	\$347.31	\$379.77	\$379.04	\$375.74
Subsidy Per Month	\$181.09	\$243.12	\$341.79	\$360.09	\$340.69
Member Contribution	\$181.09	\$104.19	\$37.98	\$18.95	\$35.05

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$472.68	\$519.50	\$522.94	\$509.23	\$512.01
Subsidy Per Month	\$236.34	\$363.65	\$470.65	\$483.77	\$463.51
Member Contribution	\$236.34	\$155.85	\$52.29	\$25.46	\$48.50

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$307.72	\$256.42	\$298.21	\$310.70	\$303.14
Subsidy Per Month	\$153.86	\$179.49	\$268.39	\$295.17	\$275.26
Member Contribution	\$153.86	\$76.93	\$29.82	\$15.54	\$27.88

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$61.23	\$47.44	\$14.36	\$9.29	\$21.83
Subsidy Per Month	\$61.23	\$110.68	\$129.28	\$176.48	\$141.88
Employee Share	\$122.46	\$158.12	\$143.65	\$185.76	\$163.70
Employer Contribution	\$161.32	\$145.66	\$132.45	\$95.70	\$120.28

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$57.90	\$45.29	\$13.18	\$8.31	\$21.63
Subsidy Per Month	\$57.90	\$105.67	\$118.62	\$157.87	\$126.45
Employee Share	\$115.81	\$150.96	\$131.80	\$166.18	\$148.08
Employer Contribution	\$174.16	\$159.54	\$149.23	\$128.47	\$145.02

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>	\$375.74	\$283.98	\$339.87
*Premium Per Month	\$375.74	\$163.70	\$292.85
Subsidy Per Month	\$340.69	\$141.88	\$262.97
Member Contribution	\$35.05	\$21.83	\$29.88

*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	285	5%	4%	5%
Metropolitan Portland	2,109	34%	45%	31%
Willamette Valley	1,908	31%	25%	27%
Southern/South Coast	1,091	18%	13%	18%
Mid-Columbia	219	4%	4%	5%
Central	255	4%	4%	6%
Southeast	158	3%	3%	4%
Northeast	196	3%	2%	4%
Other	-	0%	0%	0%
	6,221	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	23
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	1
Denied approval of application	43,613
Reservation list	65,242
Outstanding application within allowed return time	1,495
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	207	5.5%
6-18	766	20.2%
19-29	400	10.6%
30-39	566	14.9%
40-49	731	19.3%
50-59	758	20.0%
60+	361	9.5%
Total	3,789	100%
Average Age =	35.8	
Median Age =	39.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	273	11.2%
6-18	859	35.3%
19-29	270	11.1%
30-39	468	19.2%
40-49	360	14.8%
50-59	161	6.6%
60+	41	1.7%
Total	2,432	100%
Average Age =	25.0	
Median Age =	21.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	480	7.7%
6-18	1,625	26.1%
19-29	670	10.8%
30-39	1,034	16.6%
40-49	1,091	17.5%
50-59	919	14.8%
60+	402	6.5%
Total	6,221	100%
Average Age =	31.6	
Median Age =	33.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	973	46.2%	2,816	68.4%	3,789	60.9%
Group	1,132	53.8%	1,300	31.6%	2,432	39.1%
Total	2,105	100.0%	4,116	100.0%	6,221	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	973	25.7%	1,132	46.5%	2,105	33.8%
Adults	2,816	74.3%	1,300	53.5%	4,116	66.2%
Total	3,789	100.0%	2,432	100.0%	6,221	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,409	37.2%	1,107	45.5%	2,516	40.4%
Female	2,380	62.8%	1,325	54.5%	3,705	59.6%
Total	3,789	100%	2,432	100%	6,221	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	49.7	Individual Market - Non-OMIP only	19.6
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>	54	137	272	937	1,400	36.9%
<i>Health Net</i>	3	28	49	206	286	7.5%
<i>Kaiser</i>	3	25	65	248	341	9.0%
<i>Lifewise</i>	2	22	26	130	180	4.8%
<i>ODS Health Plans</i>	1	9	19	54	83	2.2%
<i>OMIP</i>	34	123	266	894	1,317	34.8%
<i>Pacificare</i>	2	2	12	42	58	1.5%
<i>PacificSource</i>	2	8	21	66	97	2.6%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	2	2	3	20	27	0.7%
	103	356	733	2,597	3,789	100%

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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	801	1,187	84.8%
	Blue Selections Premier \$1000 Deductible	2	7	6	68	83	5.9%
	BlueCross PPO Portability	0	2	6	14	22	1.6%
		54	137	272	937	1,400	36.9%

Health Net	Diamond 15 PPO \$250 Deductible	2	22	35	176	235	82.2%
	Diamond 15 PPO \$500 Deductible	0	0	0	2	2	0.7%
	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	2.4%
		3	28	47	208	286	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	9.0%

Lifewise	WiseChoices \$500 Deductible	2	22	26	130	180	100.0%
	Other	0	0	0	0	0	0.0%
		2	22	26	130	180	4.8%

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

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	30	117	259	850	1,256	95.4%
	\$750 Deductible	4	6	7	44	61	4.6%
		34	123	266	894	1,317	34.8%

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	2.6%

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	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%

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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	2	0	2	22.2%	862	163	1,025	19.0%
90% Subsidy Level	0	0	0	0.0%	919	163	1,082	20.0%
95% Subsidy Level	6	1	7	77.8%	2,433	407	2,840	52.5%
	8	1	9	8.0%	4,562	843	5,405	14.1%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	3	12	15	16.0%	332	936	1,268	7.4%
70% Subsidy Level	4	3	7	7.4%	1,320	1,563	2,883	16.7%
90% Subsidy Level	9	13	22	23.4%	2,414	1,974	4,388	25.5%
95% Subsidy Level	36	14	50	53.2%	5,890	2,790	8,680	50.4%
	52	42	94	83.9%	9,956	7,263	17,219	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	3.7%
70% Subsidy Level	0	0	0	0.0%	20	6	26	16.0%
90% Subsidy Level	0	0	0	0.0%	22	1	23	14.2%
95% Subsidy Level	0	0	0	0.0%	104	3	107	66.0%
	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%	96	3	99	9.0%
90% Subsidy Level	1	0	1	14.3%	280	5	285	26.0%
95% Subsidy Level	3	0	3	42.9%	678	8	686	62.5%
	7	0	7	6.3%	1,081	17	1,098	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	0	0	0	0.0%	1,891	4	1,895	20.3%
95% Subsidy Level	0	0	0	0.0%	5,598	0	5,598	60.0%
	0	0	0	0.0%	9,320	5	9,325	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	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>	0	0	0	0.0%	119	55	174	15.7%
<i>95% Subsidy Level</i>	1	1	2	100.0%	654	160	814	73.4%
	1	1	2	1.8%	836	273	1,109	2.9%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	112	1.8%
Current Active Enrollment:	6,221	

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>	9	8.0%	5,405	14.1%
<i>Ineligible</i>	94	83.9%	17,219	44.8%
<i>Rescinded Coverage</i>	0	0.0%	177	0.5%
<i>Carrier Termination</i>	0	0.0%	162	0.4%
<i>Medicare Eligible</i>	7	6.3%	1,098	2.9%
<i>Failed to pay premium</i>	0	0.0%	9,325	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>	2	1.8%	1,109	2.9%
Total	112	100%	38,396	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>	50	1.3%	48	2.0%	98	1.6%
<i>Asian/Pacific Islander</i>	262	6.9%	61	2.5%	323	5.2%
<i>Hispanic</i>	139	3.7%	153	6.3%	292	4.7%
<i>Native American</i>	41	1.1%	31	1.3%	72	1.2%
<i>Not Given</i>	183	4.8%	118	4.9%	301	4.8%
<i>Other</i>	111	2.9%	131	5.4%	242	3.9%
<i>White</i>	3,003	79.3%	1,890	77.7%	4,893	78.7%
TOTAL	3,789	100%	2,432	100%	6,221	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	217	320
<i>150-169%</i>	70%	356	414	770
<i>126-149%</i>	90%	733	676	1,409
<i>0-125%</i>	95%	2,597	1,125	3,722
Totals		3,789	2,432	6,221