

FHIAP Snapshot of Program Activity - 04/05/2010

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	2,382	4,177	6,559	6,559
Approved Lives - to be enrolled	149	1	150	98
		Total Lives:	6,709	6,657

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	1,151	4	1,155
Initial Applications Outstanding	1,249	7,061	8,310
Waiting list for Application	62	47,603	47,665
		Total Lives:	57,130

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PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	1,070	1,070
Adults 19-UP	126	226	317	643	0	1,312
Totals	126	226	317	643	1,070	2,382 36.3%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	840	840
Adults 19-UP	42	132	269	1360	0	1,803
Totals	42	132	269	1,360	840	2,643 40.3%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	64	64
Adults 19-UP	39	107	283	1041	0	1,470
Totals	39	107	283	1,041	64	1,534 23.4%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	1,974	1,974
Adults 19-UP	207	465	869	3044	0	4,585
Totals	207	465	869	3,044	1,974	6,559 100.0%
Percentages:	3.2%	7.1%	13.2%	46.4%	30.1%	69.9%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty/Subsidy Level	Individual Lives		Group Lives		Total Lives		Total
	Children <i>(100% Subsidy)</i>	Adults	Children <i>(100% Subsidy)</i>	Adults	Children <i>(100% Subsidy)</i>	Adults	
170-200% - 50% Subsidy	29	81	95	126	124	207	331
150-169% - 70% Subsidy	77	239	175	226	252	465	717
126-149% - 90% Subsidy	144	552	283	317	427	869	1,296
0-125% - 95% Subsidy	654	2,401	517	643	1,171	3,044	4,215
	904	3,273	1,070	1,312	1,974	4,585	6,559

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AVERAGE SUBSIDY & PREMIUM VALUES FOR INDIVIDUAL & GROUP

Average Premium and Subsidy for Individual Market						Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	
Premium Per Month	\$470.94	\$457.21	\$494.18	\$471.32	\$183.14	\$411.95
Subsidy Per Month	\$235.47	\$320.05	\$444.76	\$447.76	\$183.14	\$378.95
Member Contribution	\$235.47	\$137.16	\$49.42	\$23.57	\$0.00	\$33.00

Average Premium and Subsidy for Individual OMIP						Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	
Premium Per Month	\$591.31	\$593.51	\$591.21	\$581.36	\$338.60	\$574.15
Subsidy Per Month	\$295.65	\$415.46	\$532.09	\$552.29	\$338.60	\$523.58
Member Contribution	\$295.65	\$178.05	\$59.12	\$29.07	\$0.00	\$50.57

Average Premium and Subsidy for Individual NON-OMIP						Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	
Premium Per Month	\$359.17	\$345.88	\$386.06	\$380.41	\$170.61	\$311.67
Subsidy Per Month	\$179.58	\$242.12	\$347.46	\$361.39	\$170.61	\$289.53
Member Contribution	\$179.58	\$103.76	\$38.61	\$19.02	\$0.00	\$22.13

Average Premium and Subsidy for GROUP Market						Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	
Member Contribution	\$76.67	\$50.31	\$17.92	\$11.11	\$0.00	\$14.21
Subsidy Per Month	\$76.68	\$117.39	\$161.30	\$211.02	\$129.46	\$151.75
Employee Share	\$153.35	\$167.70	\$179.23	\$222.12	\$129.46	\$165.96
Employer Contribution	\$169.06	\$172.61	\$149.20	\$121.67	\$102.46	\$124.04

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability						Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	
Member Contribution	\$75.41	\$46.89	\$16.73	\$9.96	\$0.00	\$13.89
Subsidy Per Month	\$75.42	\$109.42	\$150.61	\$189.29	\$122.28	\$138.76
Employee Share	\$150.83	\$156.32	\$167.34	\$199.25	\$122.28	\$152.65
Employer Contribution	\$191.60	\$194.08	\$176.14	\$159.71	\$122.38	\$150.30

Average Premium and Subsidy				Overall Weighted Average
<i>Subsidy Levels:</i>	Weighted Average			
	<u>Individual</u>	<u>Group</u>		
<i>Premium Per Month (includes employer contribution for Group)</i>	\$411.95	\$290.01		\$367.66
*Premium Per Month	\$411.95	\$165.96		\$322.62
Subsidy Per Month	\$378.95	\$151.75		\$296.44
Member Contribution	\$33.00	\$14.21		\$26.17

*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	306	5%	4%	5%
Metropolitan Portland	2,331	36%	45%	31%
Willamette Valley	1,969	30%	25%	27%
Southern/South Coast	1,133	17%	13%	18%
Mid-Columbia	222	3%	4%	5%
Central	254	4%	4%	6%
Southeast	149	2%	3%	4%
Northeast	195	3%	2%	4%
Other	-	0%	0%	0%
	6,559	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	767
Approved applications not yet enrolled; still within the allowed time period	150
Approved applications not enrolled in insurance within 120 days	4,576
Pended applications	388
Denied approval of application	17,105
Reservation list	47,665
Outstanding application within allowed return time	8,310
Outstanding application not received within allowed return time	171,222

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	193	4.6%
6-18	711	17.0%
19-29	481	11.5%
30-39	694	16.6%
40-49	834	20.0%
50-59	884	21.2%
60+	380	9.1%
Total	4,177	100%
Average Age =	37.0	
Median Age =	40.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	225	9.4%
6-18	845	35.5%
19-29	264	11.1%
30-39	447	18.8%
40-49	379	15.9%
50-59	173	7.3%
60+	49	2.1%
Total	2,382	100%
Average Age =	25.8	
Median Age =	22.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	418	6.4%
6-18	1,556	23.7%
19-29	745	11.4%
30-39	1,141	17.4%
40-49	1,213	18.5%
50-59	1,057	16.1%
60+	429	6.5%
Total	6,559	100%
Average Age =	32.9	
Median Age =	35.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	904	45.8%	3,273	71.4%	4,177	63.7%
Group	1,070	54.2%	1,312	28.6%	2,382	36.3%
Total	1,974	100.0%	4,585	100.0%	6,559	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	904	21.6%	1,070	44.9%	1,974	30.1%
Adults	3,273	78.4%	1,312	55.1%	4,585	69.9%
Total	4,177	100.0%	2,382	100.0%	6,559	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,579	37.8%	1,080	45.3%	2,659	40.5%
Female	2,598	62.2%	1,302	54.7%	3,900	59.5%
Total	4,177	100%	2,382	100%	6,559	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	49.1	Individual Market - OMIP only	17.3
Individual Market - Non-OMIP only	56.4	Individual Market - Non-OMIP only	20.8
Group Market	55.3	Group Market	21.4
FHIAP - ALL	54.3	FHIAP - ALL	20.1

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	100%	Plan Total	Percent
<i>Regence BCBSO</i>	27	84	141	687	479	1,418	33.9%
<i>Health Net</i>	2	13	33	219	120	387	9.3%
<i>Kaiser</i>	5	19	43	255	105	427	10.2%
<i>Lifewise</i>	0	0	0	0	0	0	0.0%
<i>ODS Health Plans</i>	3	8	21	55	52	139	3.3%
<i>OMIP</i>	39	107	283	1,041	64	1,534	36.7%
<i>Pacificare</i>	2	1	7	31	13	54	1.3%
<i>PacificSource</i>	2	5	13	66	44	130	3.1%
<i>Preferred Health Plan</i>	0	0	0	0	0	0	0.0%
<i>Providence</i>	1	2	11	47	27	88	2.1%
	81	239	552	2,401	904	4,177	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	3	5	21	37	29	95	6.7%
	Blue Selections Premier \$500 Deductible	23	61	97	455	369	1,005	70.9%
	Blue Selections Premier \$1000 Deductible	1	16	21	181	74	293	20.7%
	BlueCross PPO Portability	0	2	2	14	7	25	1.8%
		27	84	141	687	479	1,418	33.9%

Health Net	Diamond 15 PPO \$250 Deductible	2	12	26	187	93	320	82.7%
	Diamond 15 PPO \$500 Deductible	0	0	2	1	2	5	1.3%
	Pearl 25 HMO (no deductible)	0	0	4	27	24	55	14.2%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0	0.0%
	Other	0	1	1	4	1	7	1.8%
		2	13	33	219	120	387	9.3%

Kaiser	Gold Rx \$500 Deductible	3	0	8	36	5	52	12.2%
	Platinum Rx Plan (no deductible)	2	19	35	219	100	375	87.8%
		5	19	43	255	105	427	10.2%

Lifewise	WiseChoices \$500 Deductible	0	0	0	0	0	0	#DIV/0!
	Other	0	0	0	0	0	0	#DIV/0!
		0	0	0	0	0	0	0.0%

ODS	Beneficial Rx Plan \$1000 Deductible	3	8	21	55	52	139	100.0%
		3	8	21	55	52	139	3.3%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
OMIP	\$500 Deductible	38	95	273	987	62	1,455	94.9%
	\$750 Deductible	1	12	10	54	2	79	5.1%
		39	107	283	1,041	64	1,534	36.7%

Pacificare	HMO Individual (no deductible)	2	1	7	31	13	54	100.0%
		2	1	7	31	13	54	1.3%

PacificSource	Elect Plus \$500 Deductible	0	0	0	0	0	0	0.0%
	Elect Plus \$750 Deductible	0	0	0	0	0	0	0.0%
	Elect Plus \$1000 Deductible	0	0	0	0	0	0	0.0%
	Elect Preferred \$500 Deductible	2	4	2	26	15	49	37.7%
	Elect Premiere \$500 Deductible	0	1	7	32	22	62	47.7%
	Elect Premiere \$750 Deductible	0	0	4	8	7	19	14.6%
		2	5	13	66	44	130	3.1%

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

Providence	Optimum \$500 Deductible	1	2	11	45	23	82	93.2%
	Optimum \$1000 Deductible	0	0	0	2	4	6	6.8%
	Value Plan \$500 Deductible	0	0	0	0	0	0	0.0%
		1	2	11	47	27	88	2.1%

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TERMINATION TRENDS

Termination Reason	Current Month				Overall Terminations			
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
Member Request								
170.1%-200% FPL	3	0	3	21.4%	350	115	465	8.8%
150.1%-170% FPL	1	1	2	14.3%	843	161	1,004	19.0%
125.1%-150% FPL	2	1	3	21.4%	885	168	1,053	19.9%
0-125% FPL	4	2	6	42.9%	2,351	423	2,774	52.4%
	10	4	14	21.5%	4,429	867	5,296	14.0%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	1	0	1	2.2%	328	972	1,300	7.5%
150.1%-170% FPL	2	0	2	4.4%	1,329	1,601	2,930	16.9%
125.1%-150% FPL	9	0	9	20.0%	2,398	2,018	4,416	25.4%
0-125% FPL	30	3	33	73.3%	5,900	2,836	8,736	50.3%
	42	3	45	69.2%	9,955	7,427	17,382	45.9%

Rescission of coverage by insurance carrier - Never Effective								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	11	0	11	6.4%
150.1%-170% FPL	0	0	0	0.0%	23	2	25	14.6%
125.1%-150% FPL	0	0	0	0.0%	19	1	20	11.7%
0-125% FPL	0	0	0	0.0%	109	6	115	67.3%
	0	0	0	0.0%	162	9	171	0.5%

Carrier Termination								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	5	2	7	4.2%
150.1%-170% FPL	0	0	0	0.0%	20	6	26	15.8%
125.1%-150% FPL	0	0	0	0.0%	24	0	24	14.5%
0-125% FPL	0	0	0	0.0%	105	3	108	65.5%
	0	0	0	0.0%	154	11	165	0.4%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	29	1	30	2.7%
150.1%-170% FPL	0	0	0	0.0%	98	4	102	9.2%
125.1%-150% FPL	1	0	1	20.0%	280	4	284	25.6%
0-125% FPL	4	0	4	80.0%	685	10	695	62.6%
	5	0	5	7.7%	1,092	19	1,111	2.9%

Failed to make premium payments to FHIAP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	422	1	423	4.9%
150.1%-170% FPL	0	0	0	0.0%	1,340	0	1,340	15.5%
125.1%-150% FPL	0	0	0	0.0%	1,809	4	1,813	21.0%
0-125% FPL	1	0	1	100.0%	5,046	0	5,046	58.5%
	1	0	1	1.5%	8,617	5	8,622	22.8%

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TERMINATION TRENDS - continued

Failed to submit employer verification								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>170.1%-200% FPL</i>	0	0	0	0.0%	1	347	348	9.1%
<i>150.1%-170% FPL</i>	0	0	0	0.0%	92	744	836	21.9%
<i>125.1%-150% FPL</i>	0	0	0	0.0%	143	768	911	23.9%
<i>0-125% FPL</i>	0	0	0	0.0%	183	1,539	1,722	45.1%
	0	0	0	0.0%	419	3,398	3,817	10.1%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>170.1%-200% FPL</i>	0	0	0	0.0%	0	1	1	0.7%
<i>150.1%-170% FPL</i>	0	0	0	0.0%	15	0	15	10.0%
<i>125.1%-150% FPL</i>	0	0	0	0.0%	33	1	34	22.7%
<i>0-125% FPL</i>	0	0	0	0.0%	96	4	100	66.7%
	0	0	0	0.0%	144	6	150	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>170.1%-200% FPL</i>	0	0	0	0.0%	20	14	34	2.9%
<i>150.1%-170% FPL</i>	0	0	0	0.0%	50	43	93	8.0%
<i>125.1%-150% FPL</i>	0	0	0	0.0%	119	49	168	14.4%
<i>0-125% FPL</i>	0	0	0	0.0%	685	188	873	74.7%
	0	0	0	0.0%	874	294	1,168	3.1%

FPL = Federal Poverty Level (at time of termination)

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	65	1.0%
Current Active Enrollment:	6,559	

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>	14	21.5%	5,296	14.0%
<i>Ineligible</i>	45	69.2%	17,382	45.9%
<i>Rescinded Coverage</i>	0	0.0%	171	0.5%
<i>Carrier Termination</i>	0	0.0%	165	0.4%
<i>Medicare Eligible</i>	5	7.7%	1,111	2.9%
<i>Failed to pay premium</i>	1	1.5%	8,622	22.8%
<i>Failed to submit employer verification</i>	0	0.0%	3,817	10.1%
<i>Deceased</i>	0	0.0%	150	0.4%
<i>Covered in OHP</i>	0	0.0%	1,168	3.1%
Total	65	100%	37,882	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>	56	1.3%	46	1.9%	102	1.6%
<i>Asian/Pacific Islander</i>	291	7.0%	69	2.9%	360	5.5%
<i>Hispanic</i>	138	3.3%	156	6.5%	294	4.5%
<i>Native American</i>	36	0.9%	26	1.1%	62	0.9%
<i>Not Given</i>	214	5.1%	135	5.7%	349	5.3%
<i>Other</i>	108	2.6%	131	5.5%	239	3.6%
<i>White</i>	3,334	79.8%	1,819	76.4%	5,153	78.6%
TOTAL	4,177	100%	2,382	100%	6,559	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE*

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-200%</i>	50%	110	221	331
<i>150-169%</i>	70%	316	401	717
<i>126-149%</i>	90%	696	600	1,296
<i>0-125%</i>	95%	3,055	1,160	4,215
Totals		4,177	2,382	6,559

*Please note that the numbers for each subsidy level are different from those on page 2 because children are not separated out.