

FHIAP Snapshot of Program Activity - 08/11/2008

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	4,248	5,441	9,689	9,689
Approved Lives - to be enrolled	0	0	0	0
Total Lives:			9,689	9,689

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	0	1	1
Initial Applications Outstanding	0	0	0
Waiting list for Application	11,844	29,156	41,000
Total Lives:			41,001

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PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	175	304	522	903	1,904	
Adults 19-UP	215	382	624	1123	2,344	
Totals	390	686	1,146	2,026	4,248	43.8%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	69	131	239	1,002	1,441	
Adults 19-UP	96	223	544	1191	2,054	
Totals	165	354	783	2,193	3,495	36.1%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	3	13	17	89	122	
Adults 19-UP	62	212	472	1078	1,824	
Totals	65	225	489	1,167	1,946	20.1%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	247	448	778	1,994	3,467	
Adults 19-UP	373	817	1640	3392	6,222	
Totals	620	1,265	2,418	5,386	9,689	100.0%
Percentages:	6.4%	13.1%	25.0%	55.6%	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	\$279.54	\$314.25	\$342.79	\$308.60	\$315.97
Subsidy Per Month	\$139.77	\$219.98	\$308.52	\$293.17	\$282.49
Member Contribution	\$139.77	\$94.28	\$34.28	\$15.43	\$33.48

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$413.71	\$437.27	\$461.23	\$436.06	\$441.78
Subsidy Per Month	\$206.85	\$306.09	\$415.11	\$414.26	\$395.04
Member Contribution	\$206.85	\$131.18	\$46.12	\$21.80	\$46.74

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$226.68	\$236.06	\$268.83	\$240.78	\$245.92
Subsidy Per Month	\$113.34	\$165.25	\$241.95	\$228.74	\$219.82
Member Contribution	\$113.34	\$70.82	\$26.88	\$12.04	\$26.10

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$69.45	\$42.68	\$15.06	\$8.74	\$21.50
Subsidy Per Month	\$69.45	\$99.58	\$135.55	\$166.04	\$138.22
Employee Share	\$138.90	\$142.26	\$150.61	\$174.78	\$159.72
Employer Contribution	\$115.76	\$133.41	\$118.74	\$106.02	\$114.77

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$66.66	\$42.01	\$15.00	\$8.93	\$21.17
Subsidy Per Month	\$66.66	\$98.03	\$135.04	\$169.63	\$139.36
Employee Share	\$133.33	\$140.04	\$150.05	\$178.56	\$160.53
Employer Contribution	\$115.65	\$126.05	\$120.05	\$104.91	\$113.38

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>	\$315.97	\$274.49	\$297.78
*Premium Per Month	\$315.97	\$159.72	\$247.46
Subsidy Per Month	\$282.49	\$138.22	\$219.23
Member Contribution	\$33.48	\$21.50	\$28.23

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

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GEOGRAPHIC TRENDS

Number accessing the program by region				
	<u>Lives</u>	<u>Percentage</u>	<u>Population Percentage</u>	<u>Percent of Uninsured</u>
NW/ North Coast	14,867	4%	4%	5%
Metropolitan Portland	90,563	22%	45%	31%
Willamette Valley	81,177	20%	25%	27%
Southern/ South Coast	59,393	15%	13%	18%
Mid-Columbia	13,764	3%	4%	5%
Central	16,141	4%	4%	6%
Southeast	8,424	2%	3%	4%
Northeast	9,659	2%	2%	4%
Other	109,589	27%	0%	0%
	403,577	100%	100%	100%

Total percent may not equal 100% due to rounding differences

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	466	5%	4%	5%
Metropolitan Portland	3,236	33%	45%	31%
Willamette Valley	2,936	30%	25%	27%
Southern/ South Coast	1,682	17%	13%	18%
Mid-Columbia	328	3%	4%	5%
Central	456	5%	4%	6%
Southeast	281	3%	3%	4%
Northeast	304	3%	2%	4%
Other	-	0%	0%	0%
	9,689	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	1
Approved applications not yet enrolled; still within the allowed time period	0
Approved applications not enrolled in insurance within 120 days	11,174
Pended applications	0
Denied approval of application	43,612
Reservation list	41,000
Outstanding application within allowed return time	0
Outstanding application not received within allowed return time	224,935

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	401	7.4%
6-18	1,162	21.4%
19-29	576	10.6%
30-39	841	15.5%
40-49	950	17.5%
50-59	997	18.3%
60+	514	9.4%
Total	5,441	100%
Average Age =	34.3	
Median Age =	37.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	535	12.6%
6-18	1,369	32.2%
19-29	625	14.7%
30-39	805	19.0%
40-49	597	14.1%
50-59	253	6.0%
60+	64	1.5%
Total	4,248	100%
Average Age =	24.6	
Median Age =	23.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	936	9.7%
6-18	2,531	26.1%
19-29	1,201	12.4%
30-39	1,646	17.0%
40-49	1,547	16.0%
50-59	1,250	12.9%
60+	578	6.0%
Total	9,689	100%
Average Age =	30.0	
Median Age =	31.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,563	45.1%	3,878	62.3%	5,441	56.2%
Group	1,904	54.9%	2,344	37.7%	4,248	43.8%
Total	3,467	100.0%	6,222	100.0%	9,689	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,563	28.7%	1,904	44.8%	3,467	35.8%
Adults	3,878	71.3%	2,344	55.2%	6,222	64.2%
Total	5,441	100.0%	4,248	100.0%	9,689	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	2,071	38.1%	1,887	44.4%	3,958	40.9%
Female	3,370	61.9%	2,361	55.6%	5,731	59.1%
Total	5,441	100%	4,248	100%	9,689	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	27.7	Individual Market - OMIP only	17.1
Individual Market - Non-OMIP only	37.5	Individual Market - Non-OMIP only	20.2
Group Market	34.3	Group Market	20.7
FHIAP - ALL	34.1	FHIAP - ALL	19.5

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	119	236	466	1,159	1,980	36.6%
<i>Health Net</i>	10	19	71	276	376	6.9%
<i>Kaiser</i>	13	34	117	270	434	8.0%
<i>Lifewise</i>	13	32	71	226	342	6.3%
<i>ODS Health Plans</i>	2	10	16	65	93	1.7%
<i>OMIP</i>	65	225	489	1,167	1,946	36.0%
<i>Pacificare</i>	2	2	17	65	86	1.6%
<i>PacificSource</i>	4	9	23	98	134	2.5%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	0	8	1	11	20	0.4%
	228	575	1,271	3,337	5,411	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	17	21	37	55	130	6.6%
	Blue Selections Premier \$500 Deductible	95	188	411	1,058	1,752	88.5%
	Blue Selections Premier \$1000 Deductible	7	27	15	43	92	4.6%
	BlueCross PPO Portability	0	0	3	3	6	0.3%
			119	236	466	1,159	1,980

Health Net	Diamond 15 PPO \$250 Deductible	7	16	64	214	301	80.1%
	Diamond 15 PPO \$500 Deductible	1	2	0	5	8	2.1%
	Pearl 25 HMO (no deductible)	2	1	4	52	59	15.7%
	Topaz First Dollar \$250 Deductible	0	0	0	1	1	0.3%
	Other	0	0	3	4	7	1.9%
			10	19	71	276	376

Kaiser	Gold Rx \$500 Deductible	4	4	18	25	51	11.8%
	Platinum Rx Plan (no deductible)	9	30	99	245	383	88.2%
		13	34	117	270	434	8.0%

Lifewise	WiseChoices \$500 Deductible	13	32	71	226	342	100.0%
	Other	0	0	0	0	0	0.0%
		13	32	71	226	342	6.3%

ODS	Beneficial Rx Plan \$1000 Deductible	2	10	16	65	93	100.0%
		2	10	16	65	93	1.7%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	52	205	475	1,133	1,865	95.8%
	\$750 Deductible	13	20	14	34	81	4.2%
		65	225	489	1,167	1,946	36.0%

Pacificare	HMO Individual (no deductible)	2	2	17	65	86	100.0%
		2	2	17	65	86	1.6%

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	4	7	59	72	53.7%
	Elect Premiere \$500 Deductible	1	4	13	36	54	40.3%
	Elect Premiere \$750 Deductible	1	1	3	3	8	6.0%
		4	9	23	98	134	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	4	1	9	14	70.0%
	Optimum \$1000 Deductible	0	4	0	2	6	30.0%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		0	8	1	11	20	0.4%

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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	4	0	4	11.4%	191	45	236	6.8%
70% Subsidy Level	5	1	6	17.1%	592	96	688	19.9%
90% Subsidy Level	8	2	10	28.6%	665	101	766	22.2%
95% Subsidy Level	15	0	15	42.9%	1,531	230	1,761	51.0%
	32	3	35	10.6%	2,979	472	3,451	14.0%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	14	6	20	7.2%	219	612	831	7.3%
70% Subsidy Level	32	18	50	18.1%	991	918	1,909	16.7%
90% Subsidy Level	40	22	62	22.4%	1,904	1,201	3,105	27.1%
95% Subsidy Level	111	34	145	52.3%	4,003	1,593	5,596	48.9%
	197	80	277	84.2%	7,117	4,324	11,441	46.5%

Rescission of coverage by insurance carrier - Never Effective								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	6	0	6	4.9%
70% Subsidy Level	0	0	0	0.0%	20	2	22	18.0%
90% Subsidy Level	0	0	0	0.0%	16	1	17	13.9%
95% Subsidy Level	0	0	0	0.0%	73	4	77	63.1%
	0	0	0	0.0%	115	7	122	0.5%

Carrier Termination								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	2	1	3	5.7%
70% Subsidy Level	0	0	0	0.0%	9	2	11	20.8%
90% Subsidy Level	0	0	0	0.0%	13	0	13	24.5%
95% Subsidy Level	0	0	0	0.0%	26	0	26	49.1%
	0	0	0	0.0%	50	3	53	0.2%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	13	1	14	2.1%
70% Subsidy Level	2	0	2	16.7%	60	1	61	9.2%
90% Subsidy Level	2	0	2	16.7%	180	2	182	27.3%
95% Subsidy Level	8	0	8	66.7%	407	2	409	61.4%
	12	0	12	3.6%	660	6	666	2.7%

Failed to make premium payments to FHIAP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	228	0	228	3.6%
70% Subsidy Level	0	0	0	0.0%	1,044	0	1,044	16.6%
90% Subsidy Level	0	0	0	0.0%	1,451	0	1,451	23.1%
95% Subsidy Level	0	0	0	0.0%	3,555	0	3,555	56.6%
	0	0	0	0.0%	6,278	0	6,278	25.5%

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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	142	143	7.6%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	348	440	23.3%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	368	511	27.1%
<i>95% Subsidy Level</i>	0	0	0	0.0%	176	618	794	42.1%
	0	0	0	0.0%	412	1,476	1,888	7.7%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	1	1	2	2.0%
<i>70% Subsidy Level</i>	0	0	0	0.0%	9	0	9	9.1%
<i>90% Subsidy Level</i>	0	0	0	0.0%	23	0	23	23.2%
<i>95% Subsidy Level</i>	0	0	0	0.0%	64	1	65	65.7%
	0	0	0	0.0%	97	2	99	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	9	8	17	2.9%
<i>70% Subsidy Level</i>	0	0	0	0.0%	17	12	29	5.0%
<i>90% Subsidy Level</i>	0	0	0	0.0%	78	44	122	21.0%
<i>95% Subsidy Level</i>	1	1	2	100.0%	340	74	414	71.1%
	1	1	2	0.6%	444	138	582	2.4%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	329	3.4%
Current Active Enrollment:	9,689	

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>	35	10.6%	3,451	14.0%
<i>Ineligible</i>	277	84.2%	11,441	46.5%
<i>Rescinded Coverage</i>	0	0.0%	122	0.5%
<i>Carrier Termination</i>	0	0.0%	53	0.2%
<i>Medicare Eligible</i>	12	3.6%	666	2.7%
<i>Failed to pay premium</i>	0	0.0%	6,278	25.5%
<i>Failed to submit employer verification</i>	0	0.0%	1,888	7.7%
<i>Deceased</i>	0	0.0%	99	0.4%
<i>Covered in OHP</i>	5	1.5%	582	2.4%
Total	329	100%	24,580	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>	94	1.7%	110	2.6%	204	2.1%
<i>Asian/Pacific Islander</i>	343	6.3%	102	2.4%	445	4.6%
<i>Hispanic</i>	199	3.7%	291	6.9%	490	5.1%
<i>Native American</i>	55	1.0%	65	1.5%	120	1.2%
<i>Not Given</i>	245	4.5%	164	3.9%	409	4.2%
<i>Other</i>	161	3.0%	217	5.1%	378	3.9%
<i>White</i>	4,344	79.8%	3,299	77.7%	7,643	78.9%
TOTAL	5,441	100%	4,248	100%	9,689	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	230	390	620
<i>150-169%</i>	70%	579	686	1,265
<i>126-149%</i>	90%	1,272	1,146	2,418
<i>0-125%</i>	95%	3,360	2,026	5,386
Totals		5,441	4,248	9,689