

FHIAP Snapshot of Program Activity - 03/08/2010

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	2,356	4,215	6,571	6,571
Approved Lives - to be enrolled	143	0	143	93
		Total Lives:	6,714	6,664

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	1,195	11	1,206
Initial Applications Outstanding	5,334	22	5,356
Waiting list for Application	681	53,549	54,230
		Total Lives:	60,792

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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	1,072	1,072
Adults 19-UP	117	228	314	625	0	1,284
Totals	117	228	314	625	1,072	2,356 35.9%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	856	856
Adults 19-UP	43	132	266	1370	0	1,811
Totals	43	132	266	1,370	856	2,667 40.6%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	66	66
Adults 19-UP	30	108	273	1071	0	1,482
Totals	30	108	273	1,071	66	1,548 23.6%

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	1,994	1,994
Adults 19-UP	190	468	853	3066	0	4,577
Totals	190	468	853	3,066	1,994	6,571 100.0%
Percentages:	2.9%	7.1%	13.0%	46.7%	30.3%	69.7%

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	25	73	94	117	119	190	309
150-169% - 70% Subsidy	78	240	184	228	262	468	730
126-149% - 90% Subsidy	148	539	271	314	419	853	1,272
0-125% - 95% Subsidy	671	2,441	523	625	1,194	3,066	4,260
	922	3,293	1,072	1,284	1,994	4,577	6,571

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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	\$447.20	\$458.54	\$494.53	\$473.44	\$183.79	\$412.53
Subsidy Per Month	\$223.60	\$320.98	\$445.08	\$449.76	\$183.79	\$380.26
Member Contribution	\$223.60	\$137.56	\$49.45	\$23.67	\$0.00	\$32.27

Average Premium and Subsidy for Individual OMIP						Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	
Premium Per Month	\$546.60	\$597.50	\$600.54	\$582.68	\$337.14	\$575.70
Subsidy Per Month	\$273.30	\$418.25	\$540.49	\$553.55	\$337.14	\$527.15
Member Contribution	\$273.30	\$179.25	\$60.05	\$29.13	\$0.00	\$48.55

Average Premium and Subsidy for Individual NON-OMIP						Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	
Premium Per Month	\$377.86	\$343.99	\$379.23	\$380.94	\$171.19	\$311.21
Subsidy Per Month	\$188.93	\$240.79	\$341.31	\$361.90	\$171.19	\$289.05
Member Contribution	\$188.93	\$103.20	\$37.92	\$19.05	\$0.00	\$22.16

Average Premium and Subsidy for GROUP Market						Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	
Member Contribution	\$70.48	\$51.10	\$17.66	\$11.24	\$0.00	\$13.78
Subsidy Per Month	\$70.48	\$119.23	\$158.94	\$213.65	\$128.42	\$151.30
Employee Share	\$140.96	\$170.32	\$176.60	\$224.89	\$128.42	\$165.09
Employer Contribution	\$176.24	\$165.91	\$152.33	\$117.97	\$102.08	\$122.86

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	\$70.66	\$47.51	\$16.57	\$10.09	\$0.00	\$13.58
Subsidy Per Month	\$70.66	\$110.86	\$149.12	\$191.79	\$120.85	\$138.17
Employee Share	\$141.32	\$158.38	\$165.69	\$201.89	\$120.85	\$151.75
Employer Contribution	\$192.40	\$188.20	\$178.74	\$155.18	\$122.10	\$148.68

Average Premium and Subsidy			Overall Weighted Average
<i>Subsidy Levels:</i>	Individual	Group	
<i>Premium Per Month (includes employer contribution for Group)</i>	\$412.53	\$287.94	\$367.86
*Premium Per Month	\$412.53	\$165.09	\$323.81
Subsidy Per Month	\$380.26	\$151.30	\$298.17
Member Contribution	\$32.27	\$13.78	\$25.64

*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	307	5%	4%	5%
Metropolitan Portland	2,320	35%	45%	31%
Willamette Valley	1,960	30%	25%	27%
Southern/South Coast	1,149	17%	13%	18%
Mid-Columbia	222	3%	4%	5%
Central	261	4%	4%	6%
Southeast	148	2%	3%	4%
Northeast	204	3%	2%	4%
Other	-	0%	0%	0%
	6,571	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	1,040
Approved applications not yet enrolled; still within the allowed time period	143
Approved applications not enrolled in insurance within 120 days	4,576
Pended applications	166
Denied approval of application	16,942
Reservation list	54,230
Outstanding application within allowed return time	5,356
Outstanding application not received within allowed return time	166,159

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	199	4.7%
6-18	723	17.2%
19-29	484	11.5%
30-39	699	16.6%
40-49	835	19.8%
50-59	891	21.1%
60+	384	9.1%
Total	4,215	100%
Average Age =	36.9	
Median Age =	40.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	228	9.7%
6-18	844	35.8%
19-29	253	10.7%
30-39	447	19.0%
40-49	370	15.7%
50-59	168	7.1%
60+	46	2.0%
Total	2,356	100%
Average Age =	25.6	
Median Age =	21.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	427	6.5%
6-18	1,567	23.8%
19-29	737	11.2%
30-39	1,146	17.4%
40-49	1,205	18.3%
50-59	1,059	16.1%
60+	430	6.5%
Total	6,571	100%
Average Age =	32.8	
Median Age =	35.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	922	46.2%	3,293	71.9%	4,215	64.1%
Group	1,072	53.8%	1,284	28.1%	2,356	35.9%
Total	1,994	100.0%	4,577	100.0%	6,571	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	922	21.9%	1,072	45.5%	1,994	30.3%
Adults	3,293	78.1%	1,284	54.5%	4,577	69.7%
Total	4,215	100.0%	2,356	100.0%	6,571	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
	Count	Percentage	Count	Percentage	Count	Percentage
Male	1,587	37.7%	1,064	45.2%	2,651	40.3%
Female	2,628	62.3%	1,292	54.8%	3,920	59.7%
Total	4,215	100%	2,356	100%	6,571	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	48.1	Individual Market - OMIP only	17.2
Individual Market - Non-OMIP only	55.4	Individual Market - Non-OMIP only	20.7
Group Market	54.0	Group Market	21.3
FHIAP - ALL	53.2	FHIAP - ALL	20.0

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	100%	Plan Total	Percent
<i>Regence BCBSO</i>	28	82	142	691	498	1,441	34.2%
<i>Health Net</i>	1	15	31	218	122	387	9.2%
<i>Kaiser</i>	6	19	44	260	108	437	10.4%
<i>Lifewise</i>	0	0	0	0	0	0	0.0%
<i>ODS Health Plans</i>	3	8	19	58	52	140	3.3%
<i>OMIP</i>	30	108	273	1,071	66	1,548	36.7%
<i>Pacificare</i>	2	1	8	30	13	54	1.3%
<i>PacificSource</i>	2	5	12	68	41	128	3.0%
<i>Preferred Health Plan</i>	0	0	0	0	0	0	0.0%
<i>Providence</i>	1	2	10	45	22	80	1.9%
	73	240	539	2,441	922	4,215	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	2	5	22	37	29	95	6.6%
	Blue Selections Premier \$500 Deductible	25	61	98	463	386	1,033	71.7%
	Blue Selections Premier \$1000 Deductible	1	14	21	179	81	296	20.5%
	BlueCross PPO Portability	0	2	1	12	2	17	1.2%
		28	82	142	691	498	1,441	34.2%

Health Net	Diamond 15 PPO \$250 Deductible	1	13	26	184	97	321	82.9%
	Diamond 15 PPO \$500 Deductible	0	0	2	2	2	6	1.6%
	Pearl 25 HMO (no deductible)	0	1	2	28	22	53	13.7%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0	0.0%
	Other	0	1	1	4	1	7	1.8%
		1	15	31	218	122	387	9.2%

Kaiser	Gold Rx \$500 Deductible	3	0	10	35	5	53	12.1%
	Platinum Rx Plan (no deductible)	3	19	34	225	103	384	87.9%
		6	19	44	260	108	437	10.4%

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	19	58	52	140	100.0%
		3	8	19	58	52	140	3.3%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
OMIP	\$500 Deductible	29	96	262	1,020	63	1,470	95.0%
	\$750 Deductible	1	12	11	51	3	78	5.0%
		30	108	273	1,071	66	1,548	36.7%

Pacificare	HMO Individual (no deductible)	2	1	8	30	13	54	100.0%
		2	1	8	30	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	12	46	35.9%
	Elect Premiere \$500 Deductible	0	1	6	34	22	63	49.2%
	Elect Premiere \$750 Deductible	0	0	4	8	7	19	14.8%
		2	5	12	68	41	128	3.0%

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	10	43	18	74	92.5%
	Optimum \$1000 Deductible	0	0	0	2	4	6	7.5%
	Value Plan \$500 Deductible	0	0	0	0	0	0	0.0%
		1	2	10	45	22	80	1.9%

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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	2	0	2	11.8%	347	114	461	8.8%
150.1%-170% FPL	1	0	1	5.9%	839	160	999	19.0%
125.1%-150% FPL	1	0	1	5.9%	883	167	1,050	20.0%
0-125% FPL	13	0	13	76.5%	2,335	417	2,752	52.3%
	17	0	17	28.8%	4,404	858	5,262	13.9%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	1	5	6	18.8%	326	965	1,291	7.4%
150.1%-170% FPL	1	0	1	3.1%	1,327	1,603	2,930	16.9%
125.1%-150% FPL	5	5	10	31.3%	2,390	2,019	4,409	25.4%
0-125% FPL	11	4	15	46.9%	5,890	2,831	8,721	50.3%
	18	14	32	54.2%	9,933	7,418	17,351	46.0%

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	1	0	1	20.0%	29	1	30	2.7%
150.1%-170% FPL	1	0	1	20.0%	98	4	102	9.2%
125.1%-150% FPL	2	0	2	40.0%	278	4	282	25.6%
0-125% FPL	1	0	1	20.0%	680	9	689	62.5%
	5	0	5	8.5%	1,085	18	1,103	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%	421	1	422	4.9%
150.1%-170% FPL	0	0	0	0.0%	1,339	0	1,339	15.6%
125.1%-150% FPL	0	0	0	0.0%	1,808	4	1,812	21.1%
0-125% FPL	0	0	0	0.0%	5,032	0	5,032	58.5%
	0	0	0	0.0%	8,600	5	8,605	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	340	341	9.0%
<i>150.1%-170% FPL</i>	0	0	0	0.0%	92	738	830	21.9%
<i>125.1%-150% FPL</i>	0	0	0	0.0%	143	758	901	23.8%
<i>0-125% FPL</i>	0	0	0	0.0%	183	1,531	1,714	45.3%
	0	0	0	0.0%	419	3,367	3,786	10.0%

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	10.1%
<i>125.1%-150% FPL</i>	0	0	0	0.0%	33	1	34	22.8%
<i>0-125% FPL</i>	0	0	0	0.0%	95	4	99	66.4%
	0	0	0	0.0%	143	6	149	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	13	33	2.9%
<i>150.1%-170% FPL</i>	0	0	0	0.0%	50	43	93	8.1%
<i>125.1%-150% FPL</i>	0	0	0	0.0%	119	51	170	14.7%
<i>0-125% FPL</i>	0	5	5	100.0%	677	180	857	74.3%
	0	5	5	8.5%	866	287	1,153	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:	59	0.9%
Current Active Enrollment:	6,571	

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>	17	28.8%	5,262	13.9%
<i>Ineligible</i>	32	54.2%	17,351	46.0%
<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	8.5%	1,103	2.9%
<i>Failed to pay premium</i>	0	0.0%	8,605	22.8%
<i>Failed to submit employer verification</i>	0	0.0%	3,786	10.0%
<i>Deceased</i>	0	0.0%	149	0.4%
<i>Covered in OHP</i>	5	8.5%	1,153	3.1%
Total	59	100%	37,745	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%	45	1.9%	101	1.5%
<i>Asian/Pacific Islander</i>	297	7.0%	65	2.8%	362	5.5%
<i>Hispanic</i>	146	3.5%	153	6.5%	299	4.6%
<i>Native American</i>	36	0.9%	29	1.2%	65	1.0%
<i>Not Given</i>	213	5.1%	131	5.6%	344	5.2%
<i>Other</i>	110	2.6%	123	5.2%	233	3.5%
<i>White</i>	3,357	79.6%	1,810	76.8%	5,167	78.6%
TOTAL	4,215	100%	2,356	100%	6,571	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE*

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-200%</i>	50%	98	211	309
<i>150-169%</i>	70%	318	412	730
<i>126-149%</i>	90%	687	585	1,272
<i>0-125%</i>	95%	3,112	1,148	4,260
Totals		4,215	2,356	6,571

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