

FHIAP Snapshot of Program Activity - 10/05/2009

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	2,356	3,827	6,183	6,183
Approved Lives - to be enrolled	0	1	1	1
		Total Lives:	6,184	6,184

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	63	3	66
Initial Applications Outstanding	2,959	14	2,973
Waiting list for Application*	14,621	49,977	64,598
		Total Lives:	67,637

*Individual includes 3,765 OHP transfer lives.

FHIAP Snapshot of Program Activity - 10/05/2009

PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	90	172	330	507	1,099	
Adults 19-UP	113	221	315	608	1,257	
Totals	203	393	645	1,115	2,356	38.1%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	20	96	163	593	872	
Adults 19-UP	40	129	313	1128	1,610	
Totals	60	225	476	1,721	2,482	40.1%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	0	3	15	49	67	
Adults 19-UP	28	111	264	875	1,278	
Totals	28	114	279	924	1,345	21.8%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	110	271	508	1,149	2,038	
Adults 19-UP	181	461	892	2,611	4,145	
Totals	291	732	1,400	3,760	6,183	100.0%
Percentages:	4.7%	11.8%	22.6%	60.8%	100.0%	

FHIAP Snapshot of Program Activity - 10/05/2009

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	\$367.27	\$348.93	\$386.35	\$383.05	\$380.32
Subsidy Per Month	\$183.64	\$244.25	\$347.72	\$363.74	\$345.85
Member Contribution	\$183.64	\$104.68	\$38.64	\$19.31	\$34.46

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$484.07	\$529.48	\$528.90	\$509.63	\$514.78
Subsidy Per Month	\$242.04	\$370.64	\$476.01	\$483.70	\$467.49
Member Contribution	\$242.04	\$158.84	\$52.89	\$25.93	\$47.29

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$312.77	\$257.45	\$302.80	\$315.09	\$307.45
Subsidy Per Month	\$156.38	\$180.22	\$272.52	\$299.34	\$279.94
Member Contribution	\$156.38	\$77.24	\$30.28	\$15.75	\$27.51

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$62.69	\$47.78	\$14.29	\$9.32	\$21.70
Subsidy Per Month	\$62.69	\$111.48	\$128.60	\$177.13	\$143.03
Employee Share	\$125.38	\$159.26	\$142.89	\$186.45	\$164.73
Employer Contribution	\$168.34	\$141.78	\$132.58	\$97.93	\$120.79

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$61.15	\$46.15	\$13.23	\$8.12	\$21.74
Subsidy Per Month	\$61.15	\$107.67	\$119.10	\$154.37	\$126.39
Employee Share	\$122.31	\$153.82	\$132.34	\$162.49	\$148.13
Employer Contribution	\$177.98	\$156.07	\$148.71	\$130.61	\$145.20

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>	\$380.32	\$285.52	\$344.20
*Premium Per Month	\$380.32	\$164.73	\$298.17
Subsidy Per Month	\$345.85	\$143.03	\$268.57
Member Contribution	\$34.46	\$21.70	\$29.60

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

FHIAP Snapshot of Program Activity - 10/05/2009

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	2,108	34%	45%	31%
Willamette Valley	1,881	30%	25%	27%
Southern/South Coast	1,092	18%	13%	18%
Mid-Columbia	220	4%	4%	5%
Central	250	4%	4%	6%
Southeast	158	3%	3%	4%
Northeast	189	3%	2%	4%
Other	-	0%	0%	0%
	6,183	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	32
Approved applications not yet enrolled; still within the allowed time period	1
Approved applications not enrolled in insurance within 120 days	4,576
Pended applications	34
Denied approval of application	16,430
Reservation list	64,598
Outstanding application within allowed return time	2,973
Outstanding application not received within allowed return time	145,371

FHIAP Snapshot of Program Activity - 10/05/2009

ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	197	5.1%
6-18	742	19.4%
19-29	407	10.6%
30-39	589	15.4%
40-49	740	19.3%
50-59	783	20.5%
60+	369	9.6%
Total	3,827	100%
Average Age =	36.2	
Median Age =	39.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	260	11.0%
6-18	839	35.6%
19-29	259	11.0%
30-39	450	19.1%
40-49	355	15.1%
50-59	155	6.6%
60+	38	1.6%
Total	2,356	100%
Average Age =	25.0	
Median Age =	21.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	457	7.4%
6-18	1,581	25.6%
19-29	666	10.8%
30-39	1,039	16.8%
40-49	1,095	17.7%
50-59	938	15.2%
60+	407	6.6%
Total	6,183	100%
Average Age =	31.9	
Median Age =	33.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	939	46.1%	2,888	69.7%	3,827	61.9%
Group	1,099	53.9%	1,257	30.3%	2,356	38.1%
Total	2,038	100.0%	4,145	100.0%	6,183	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	939	24.5%	1,099	46.6%	2,038	33.0%
Adults	2,888	75.5%	1,257	53.4%	4,145	67.0%
Total	3,827	100.0%	2,356	100.0%	6,183	100.0%

FHIAP Snapshot of Program Activity - 10/05/2009

ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,426	37.3%	1,071	45.5%	2,497	40.4%
Female	2,401	62.7%	1,285	54.5%	3,686	59.6%
Total	3,827	100%	2,356	100%	6,183	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	43.0	Individual Market - OMIP only	16.9
Individual Market - Non-OMIP only	50.2	Individual Market - Non-OMIP only	20.3
Group Market	48.5	Group Market	20.8
FHIAP - ALL	48.0	FHIAP - ALL	19.6

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	47	134	284	940	1,405	36.7%
<i>Health Net</i>	2	30	49	219	300	7.8%
<i>Kaiser</i>	3	25	61	270	359	9.4%
<i>Lifewise</i>	1	18	26	106	151	3.9%
<i>ODS Health Plans</i>	1	7	19	51	78	2.0%
<i>OMIP</i>	28	114	279	924	1,345	35.1%
<i>Pacificare</i>	2	2	10	39	53	1.4%
<i>PacificSource</i>	2	6	23	71	102	2.7%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	2	3	4	25	34	0.9%
	88	339	755	2,645	3,827	100%

FHIAP Snapshot of Program Activity - 10/05/2009

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	5	19	31	48	103	7.3%
	Blue Selections Premier \$500 Deductible	41	107	228	773	1,149	81.8%
	Blue Selections Premier \$1000 Deductible	1	6	19	105	131	9.3%
	BlueCross PPO Portability	0	2	6	14	22	1.6%
		47	134	284	940	1,405	36.7%

Health Net	Diamond 15 PPO \$250 Deductible	2	24	35	184	245	81.7%
	Diamond 15 PPO \$500 Deductible	0	0	1	2	3	1.0%
	Pearl 25 HMO (no deductible)	0	6	6	33	45	15.0%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0.0%
	Other	0	0	6	1	7	2.3%
		2	30	48	220	300	7.8%

Kaiser	Gold Rx \$500 Deductible	2	0	9	32	43	12.0%
	Platinum Rx Plan (no deductible)	1	25	52	238	316	88.0%
		3	25	61	270	359	9.4%

Lifewise	WiseChoices \$500 Deductible	1	18	26	106	151	100.0%
	Other	0	0	0	0	0	0.0%
		1	18	26	106	151	3.9%

ODS	Beneficial Rx Plan \$1000 Deductible	1	7	19	51	78	100.0%
		1	7	19	51	78	2.0%

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FHIAP Snapshot of Program Activity - 10/05/2009

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	26	107	270	874	1,277	94.9%
	\$750 Deductible	2	7	9	50	68	5.1%
		28	114	279	924	1,345	35.1%

Pacificare	HMO Individual (no deductible)	2	2	10	39	53	100.0%
		2	2	10	39	53	1.4%

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	36.3%
	Elect Premiere \$500 Deductible	0	2	12	37	51	50.0%
	Elect Premiere \$750 Deductible	0	2	7	5	14	13.7%
		2	6	23	71	102	2.7%

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	24	31	91.2%
	Optimum \$1000 Deductible	2	0	0	1	3	8.8%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		2	3	4	25	34	0.9%

FHIAP Snapshot of Program Activity - 10/05/2009

TERMINATION TRENDS

Termination Reason	Current Month				Overall Terminations			
Member Request								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	1	0	1	25.0%	329	111	440	8.6%
70% Subsidy Level	3	0	3	75.0%	820	161	981	19.1%
90% Subsidy Level	0	0	0	0.0%	867	166	1,033	20.1%
95% Subsidy Level	0	0	0	0.0%	2,280	403	2,683	52.2%
	4	0	4	4.7%	4,296	841	5,137	13.9%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	2	14	16	21.9%	325	943	1,268	7.5%
70% Subsidy Level	0	2	2	2.7%	1,308	1,552	2,860	16.8%
90% Subsidy Level	7	14	21	28.8%	2,364	1,970	4,334	25.5%
95% Subsidy Level	28	6	34	46.6%	5,783	2,767	8,550	50.3%
	37	36	73	84.9%	9,780	7,232	17,012	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	2	6	3.7%
70% Subsidy Level	0	0	0	0.0%	21	6	27	16.7%
90% Subsidy Level	0	0	0	0.0%	21	0	21	13.0%
95% Subsidy Level	0	0	0	0.0%	105	3	108	66.7%
	0	0	0	0.0%	151	11	162	0.4%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	27	1	28	2.6%
70% Subsidy Level	0	0	0	0.0%	94	4	98	9.1%
90% Subsidy Level	0	0	0	0.0%	271	3	274	25.6%
95% Subsidy Level	4	0	4	100.0%	664	8	672	62.7%
	4	0	4	4.7%	1,056	16	1,072	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%	1,784	4	1,788	21.1%
95% Subsidy Level	0	0	0	0.0%	4,979	0	4,979	58.6%
	0	0	0	0.0%	8,486	5	8,491	22.9%

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FHIAP Snapshot of Program Activity - 10/05/2009

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	335	336	9.0%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	727	819	21.9%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	743	886	23.7%
<i>95% Subsidy Level</i>	0	0	0	0.0%	183	1,511	1,694	45.4%
	0	0	0	0.0%	419	3,316	3,735	10.1%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	0	1	1	0.7%
<i>70% Subsidy Level</i>	0	0	0	0.0%	15	0	15	10.3%
<i>90% Subsidy Level</i>	0	0	0	0.0%	32	1	33	22.6%
<i>95% Subsidy Level</i>	0	0	0	0.0%	93	4	97	66.4%
	0	0	0	0.0%	140	6	146	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	20	13	33	3.0%
<i>70% Subsidy Level</i>	0	0	0	0.0%	43	43	86	7.9%
<i>90% Subsidy Level</i>	1	0	1	20.0%	118	52	170	15.5%
<i>95% Subsidy Level</i>	3	1	4	80.0%	643	163	806	73.6%
	4	1	5	5.8%	824	271	1,095	3.0%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	86	1.4%
Current Active Enrollment:	6,183	

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>	4	4.7%	5,137	13.9%
<i>Ineligible</i>	73	84.9%	17,012	46.0%
<i>Rescinded Coverage</i>	0	0.0%	171	0.5%
<i>Carrier Termination</i>	0	0.0%	162	0.4%
<i>Medicare Eligible</i>	4	4.7%	1,072	2.9%
<i>Failed to pay premium</i>	0	0.0%	8,491	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>	5	5.8%	1,095	3.0%
Total	86	100%	37,021	100%

FHIAP Snapshot of Program Activity - 10/05/2009

ENROLLMENT BY ETHNIC/RACIAL HERITAGE AND MARKET TYPE

Heritage	Individual		Group		Total	
	Lives	Percent	Lives	Percent	Lives	Percent
<i>African-American</i>	48	1.3%	48	2.0%	96	1.6%
<i>Asian/Pacific Islander</i>	263	6.9%	63	2.7%	326	5.3%
<i>Hispanic</i>	138	3.6%	143	6.1%	281	4.5%
<i>Native American</i>	40	1.0%	31	1.3%	71	1.1%
<i>Not Given</i>	186	4.9%	116	4.9%	302	4.9%
<i>Other</i>	103	2.7%	128	5.4%	231	3.7%
<i>White</i>	3,049	79.7%	1,827	77.5%	4,876	78.9%
TOTAL	3,827	100%	2,356	100%	6,183	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	88	203	291
<i>150-169%</i>	70%	339	393	732
<i>126-149%</i>	90%	755	645	1,400
<i>0-125%</i>	95%	2,645	1,115	3,760
Totals		3,827	2,356	6,183