

FHIAP Snapshot of Program Activity - 12/20/2010

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	2,990	4,190	7,180	7,180
Approved Lives - to be enrolled	170	867	1,037	677
		Total Lives:	8,217	7,857

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	440	880	1,320
Initial Applications Outstanding	1,606	8,878	10,484
Waiting list for Application	2	28,528	28,530
		Total Lives:	40,334

FHIAP Snapshot of Program Activity - 12/20/2010

PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	1,219	1,219
Adults 19-UP	276	268	413	814	0	1,771
Totals	276	268	413	814	1,219	2,990 41.6%

Non-OMIP/FMIP* Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	784	784
Adults 19-UP	88	109	290	1404	0	1,891
Totals	88	109	290	1,404	784	2,675 37.3%

*FMIP/OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	58	58
Adults 19-UP	55	94	255	1053	0	1,457
Totals	55	94	255	1,053	58	1,515 21.1%

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	2,061	2,061
Adults 19-UP	419	471	958	3271	0	5,119
Totals	419	471	958	3,271	2,061	7,180 100.0%
Percentages:	5.8%	6.6%	13.3%	45.6%	28.7%	100.0%

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	63	143	172	276	235	419	654
150-169% - 70% Subsidy	59	203	198	268	257	471	728
126-149% - 90% Subsidy	139	545	282	413	421	958	1,379
0-125% - 95% Subsidy	581	2,457	567	814	1,148	3,271	4,419
	842	3,348	1,219	1,771	2,061	5,119	7,180

*OMIP & FMIP are both high risk pools: OMIP is the state high risk pool funded by premium and assessments to insurance carriers; FMIP is the Federal High Risk Pool effective August 2010 that is funded by premiums and Federal funds.

FHIAP Snapshot of Program Activity - 12/20/2010

AVERAGE SUBSIDY & PREMIUM VALUES FOR INDIVIDUAL & GROUP

Weighted Average

<i>Subsidy Levels:</i>	<u>Individual</u>	<u>Group</u>	Overall Weighted Avg
<i>Premium Per Month (includes employer contribution for Group)</i>	\$444.39	\$330.86	\$397.11
*Premium Per Month	\$444.39	\$195.26	\$340.64
Subsidy Per Month	\$406.83	\$173.98	\$309.86
Member Contribution	\$37.56	\$21.28	\$30.78

Average Premium and Subsidy for Individual Market

<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$491.44	\$514.65	\$522.82	\$493.19	\$203.76	\$444.39
Subsidy Per Month	\$245.72	\$360.25	\$470.54	\$468.53	\$203.76	\$406.83
Member Contribution	\$245.72	\$154.39	\$52.28	\$24.66	\$0.00	\$37.56

Average Premium and Subsidy for GROUP Market

<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Member Contribution	\$100.50	\$55.55	\$25.69	\$12.67	\$0.00	\$21.28
Subsidy Per Month	\$100.51	\$129.62	\$231.17	\$240.74	\$136.47	\$173.98
Employee Share	\$201.01	\$185.17	\$256.86	\$253.41	\$136.47	\$195.26
Employer Contribution	\$181.80	\$180.22	\$129.17	\$142.15	\$113.11	\$135.60

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

FHIAP Snapshot of Program Activity - 12/20/2010

AVERAGE SUBSIDY & PREMIUM VALUES: OMIP/FMIP vs Non-OMIP/Non-FMIP

Average Premium and Subsidy for Individual OMIP**						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$635.64	\$632.64	\$619.90	\$606.35	\$372.69	\$601.86
Subsidy Per Month	\$317.82	\$442.85	\$557.91	\$576.03	\$372.69	\$546.03
Member Contribution	\$317.82	\$189.79	\$61.99	\$30.32	\$0.00	\$55.83

Average Premium and Subsidy for Individual FMIP**						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$0.00	\$586.00	\$637.00	\$628.69	\$0.00	\$624.87
Subsidy Per Month	\$0.00	\$410.20	\$573.30	\$597.25	\$0.00	\$573.81
Member Contribution	\$0.00	\$175.80	\$63.70	\$31.43	\$0.00	\$51.06

Average Premium and Subsidy for Individual NON-OMIP/FMIP**						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$373.87	\$382.65	\$421.30	\$395.62	\$187.92	\$338.44
Subsidy Per Month	\$186.94	\$267.85	\$379.17	\$375.84	\$187.92	\$313.00
Member Contribution	\$186.93	\$114.79	\$42.13	\$19.78	\$0.00	\$25.44

AVERAGE SUBSIDY & PREMIUM VALUES: Group With COBRA/Portability/Self-Employed vs All Group

Average Premium and Subsidy for ALL GROUP Market						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Member Contribution	\$100.50	\$55.55	\$25.69	\$12.67	\$0.00	\$21.28
Subsidy Per Month	\$100.51	\$129.62	\$231.17	\$240.74	\$136.47	\$173.98
Employee Share	\$201.01	\$185.17	\$256.86	\$253.41	\$136.47	\$195.26
Employer Contribution	\$181.80	\$180.22	\$129.17	\$142.15	\$113.11	\$135.60

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Member Contribution	\$81.98	\$49.75	\$21.83	\$10.58	\$0.00	\$17.81
Subsidy Per Month	\$81.98	\$116.08	\$196.48	\$201.10	\$124.02	\$148.07
Employee Share	\$163.96	\$165.83	\$218.31	\$211.69	\$124.02	\$165.88
Employer Contribution	\$234.51	\$200.10	\$171.86	\$192.49	\$132.60	\$168.58

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

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FHIAP Snapshot of Program Activity - 12/20/2010

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	326	5%	4%	5%
Metropolitan Portland	2,535	35%	45%	31%
Willamette Valley	2,251	31%	25%	27%
Southern/South Coast	1,219	17%	13%	18%
Mid-Columbia	216	3%	4%	5%
Central	276	4%	4%	6%
Southeast	137	2%	3%	4%
Northeast	220	3%	2%	4%
Other	-	0%	0%	0%
	7,180	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	892
Approved applications not yet enrolled; still within the allowed time period	1,037
Approved applications not enrolled in insurance within 120 days	4,576
Pended applications	428
Denied approval of application	19,567
Reservation list	28,530
Outstanding application within allowed return time	10,484
Outstanding application not received within allowed return time	194,895

FHIAP Snapshot of Program Activity - 12/20/2010

ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	170	4.1%
6-18	672	16.0%
19-29	482	11.5%
30-39	722	17.2%
40-49	833	19.9%
50-59	890	21.2%
60+	421	10.0%
Total	4,190	100%
Average Age =	37.6	
Median Age =	40.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	245	8.2%
6-18	974	32.6%
19-29	354	11.8%
30-39	576	19.3%
40-49	494	16.5%
50-59	270	9.0%
60+	77	2.6%
Total	2,990	100%
Average Age =	27.3	
Median Age =	28.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	415	5.8%
6-18	1,646	22.9%
19-29	836	11.6%
30-39	1,298	18.1%
40-49	1,327	18.5%
50-59	1,160	16.2%
60+	498	6.9%
Total	7,180	100%
Average Age =	33.3	
Median Age =	35.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	842	40.9%	3,348	65.4%	4,190	58.4%
Group	1,219	59.1%	1,771	34.6%	2,990	41.6%
Total	2,061	100.0%	5,119	100.0%	7,180	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	842	20.1%	1,219	40.8%	2,061	28.7%
Adults	3,348	79.9%	1,771	59.2%	5,119	71.3%
Total	4,190	100.0%	2,990	100.0%	7,180	100.0%

FHIAP Snapshot of Program Activity - 12/20/2010

ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
	Count	Percentage	Count	Percentage	Count	Percentage
Male	1,595	38.1%	1,343	44.9%	2,938	40.9%
Female	2,595	61.9%	1,647	55.1%	4,242	59.1%
Total	4,190	100%	2,990	100%	7,180	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	38.5	Individual Market - OMIP	16.3
Individual Market - FMIP	2.4	Individual Market - FMIP	0.3
Individual Market - Non-OMIP/FMIP	39.3	Individual Market - Non-OMIP/FMIP	20.0
Group Market	7.6	Group Market	21.5
FHIAP - ALL	31.1	FHIAP - ALL	19.5

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	100%	Plan Total	Percent
<i>Regence BCBSO</i>	43	53	126	639	395	1,256	30.0%
<i>Health Net</i>	15	15	35	204	123	392	9.4%
<i>Kaiser</i>	6	15	49	280	95	445	10.6%
<i>ODS Health Plans</i>	6	18	35	85	73	217	5.2%
<i>*FMIP</i>	1	10	20	92	0	123	2.9%
<i>*OMIP</i>	54	84	235	961	58	1,392	33.2%
<i>Pacificare</i>	4	1	5	27	13	50	1.2%
<i>PacificSource</i>	6	3	17	96	45	167	4.0%
<i>Preferred Health Plan</i>	0	0	0	0	0	0	0.0%
<i>Providence</i>	8	4	23	73	40	148	3.5%
	143	203	545	2,457	842	4,190	100%

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FHIAP Snapshot of Program Activity - 12/20/2010

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
RBCBSO	Regence Evolve Plus \$1000	41	51	122	623	386	1,223	97.4%
	BlueCross PPO Portability	2	2	4	16	9	33	2.6%
		43	53	126	639	395	1,256	30.0%

Health Net	Diamond 15 PPO \$250 Deductible	12	13	25	171	95	316	80.6%
	Diamond 15 PPO \$500 Deductible	0	1	4	4	3	12	3.1%
	Pearl 25 HMO (no deductible)	3	0	5	26	24	58	14.8%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0	0.0%
	Other	0	1	1	3	1	6	1.5%
		15	15	35	204	123	392	9.4%

Kaiser	Gold Rx \$500 Deductible	1	3	14	37	5	60	13.5%
	Platinum Rx Plan (no deductible)	5	12	35	243	90	385	86.5%
		6	15	49	280	95	445	10.6%

ODS	Beneficial Rx Plan \$1000 Deductible	6	18	35	85	73	217	100.0%
		6	18	35	85	73	217	5.2%

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FHIAP Snapshot of Program Activity - 12/20/2010

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
OMIP*	\$500 Deductible	51	77	228	912	57	1,325	95.2%
	\$750 Deductible	3	7	7	49	1	67	4.8%
		54	84	235	961	58	1,392	33.2%

FMIP*	\$500 Deductible	0	6	20	87	0	113	91.9%
	\$750 Deductible	1	4	0	5	0	10	8.1%
		1	10	20	92	0	123	2.9%

Pacificare	HMO Individual (no deductible)	4	1	5	27	13	50	100.0%
		4	1	5	27	13	50	1.2%

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	5	3	6	60	19	93	55.7%
	Elect Premiere \$500 Deductible	1	0	7	29	18	55	32.9%
	Elect Premiere \$750 Deductible	0	0	4	7	8	19	11.4%
		6	3	17	96	45	167	4.0%

Providence	Optimum \$500 Deductible	1	0	0	2	0	3	2.0%
	Optimum \$1000 Deductible	7	4	23	71	40	145	98.0%
	Value Plan \$500 Deductible	0	0	0	0	0	0	0.0%
		8	4	23	73	40	148	3.5%

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FHIAP Snapshot of Program Activity - 12/20/2010

TERMINATION TRENDS

Termination Reason	Current Month				Overall Terminations			
Member Request								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	382	123	505	9.2%
150.1%-170% FPL	2	4	6	50.0%	871	170	1,041	18.9%
125.1%-150% FPL	1	0	1	8.3%	904	177	1,081	19.6%
0-125% FPL	5	0	5	41.7%	2,440	439	2,879	52.3%
	8	4	12	17.4%	4,597	909	5,506	14.1%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	7	0	7	16.3%	340	1,024	1,364	7.7%
150.1%-170% FPL	2	1	3	7.0%	1,347	1,633	2,980	16.7%
125.1%-150% FPL	3	3	6	14.0%	2,422	2,069	4,491	25.2%
0-125% FPL	25	2	27	62.8%	6,083	2,899	8,982	50.4%
	37	6	43	62.3%	10,192	7,625	17,817	45.7%

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%	10	2	12	6.8%
150.1%-170% FPL	0	0	0	0.0%	23	6	29	16.5%
125.1%-150% FPL	0	0	0	0.0%	19	1	20	11.4%
0-125% FPL	0	0	0	0.0%	109	6	115	65.3%
	0	0	0	0.0%	161	15	176	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%	21	6	27	16.1%
125.1%-150% FPL	0	0	0	0.0%	27	0	27	16.1%
0-125% FPL	0	0	0	0.0%	104	3	107	63.7%
	0	0	0	0.0%	157	11	168	0.4%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	31	1	32	2.8%
150.1%-170% FPL	0	0	0	0.0%	100	4	104	9.1%
125.1%-150% FPL	1	1	2	33.3%	292	6	298	25.9%
0-125% FPL	4	0	4	66.7%	707	8	715	62.2%
	5	1	6	8.7%	1,130	19	1,149	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%	446	1	447	5.1%
150.1%-170% FPL	0	0	0	0.0%	1,373	0	1,373	15.6%
125.1%-150% FPL	0	0	0	0.0%	1,844	4	1,848	21.0%
0-125% FPL	0	0	0	0.0%	5,132	0	5,132	58.3%
	0	0	0	0.0%	8,795	5	8,800	22.6%

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FHIAP Snapshot of Program Activity - 12/20/2010

TERMINATION TRENDS - *continued*

Failed to submit employer verification								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	1	350	351	9.1%
150.1%-170% FPL	0	0	0	0.0%	92	750	842	21.8%
125.1%-150% FPL	0	0	0	0.0%	143	776	919	23.8%
0-125% FPL	0	0	0	0.0%	183	1,573	1,756	45.4%
	0	0	0	0.0%	419	3,449	3,868	9.9%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	1	0	1	100.0%	2	1	3	1.9%
150.1%-170% FPL	0	0	0	0.0%	15	2	17	10.8%
125.1%-150% FPL	0	0	0	0.0%	34	1	35	22.2%
0-125% FPL	0	0	0	0.0%	99	4	103	65.2%
	1	0	1	1.4%	150	8	158	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	1	1	14.3%	20	24	44	3.4%
150.1%-170% FPL	0	0	0	0.0%	50	57	107	8.1%
125.1%-150% FPL	2	0	2	28.6%	136	58	194	14.8%
0-125% FPL	4	0	4	57.1%	761	207	968	73.7%
	6	1	7	10.1%	967	346	1,313	3.4%

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:	69	1.0%
Current Active Enrollment:	7,180	

Distribution of current and to date terminations by termination reason

	<u>Current</u>	<u>Percent</u>	<u>To Date</u>	<u>Percent</u>
Member Request	12	17.4%	5,506	14.1%
Ineligible	43	62.3%	17,817	45.7%
Rescinded Coverage	0	0.0%	176	0.5%
Carrier Termination	0	0.0%	168	0.4%
Medicare Eligible	6	8.7%	1,149	2.9%
Failed to pay premium	0	0.0%	8,800	22.6%
Failed to submit employer verification	0	0.0%	3,868	9.9%
Deceased	1	1.4%	158	0.4%
Covered in OHP	7	10.1%	1,313	3.4%
Total	69	100%	38,955	100%

FHIAP Snapshot of Program Activity - 12/20/2010

ENROLLMENT BY ETHNIC/RACIAL HERITAGE AND MARKET TYPE

Heritage	Individual		Group		Total	
	Lives	Percent	Lives	Percent	Lives	Percent
<i>African-American</i>	50	1.2%	73	2.4%	123	1.7%
<i>Asian/Pacific Islander</i>	286	6.8%	109	3.6%	395	5.5%
<i>Hispanic</i>	152	3.6%	214	7.2%	366	5.1%
<i>Native American</i>	35	0.8%	32	1.1%	67	0.9%
<i>Not Given</i>	203	4.8%	161	5.4%	364	5.1%
<i>Other</i>	115	2.7%	187	6.3%	302	4.2%
<i>White</i>	3,349	79.9%	2,214	74.0%	5,563	77.5%
TOTAL	4,190	100%	2,990	100%	7,180	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE*

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-200%</i>	50%	206	448	654
<i>150-169%</i>	70%	262	466	728
<i>126-149%</i>	90%	684	695	1,379
<i>0-125%</i>	95%	3,038	1,381	4,419
Totals		4,190	2,990	7,180

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