

FHIAP Snapshot of Program Activity - 08/16/2010

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	2,728	4,082	6,810	6,810
Approved Lives - to be enrolled	196	406	602	393
		Total Lives:	7,412	7,203

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	412	1,217	1,629
Initial Applications Outstanding	1,440	9,496	10,936
Waiting list for Application	8	38,420	38,428
		Total Lives:	50,993

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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	1,191	1,191
Adults 19-UP	204	245	350	738	0	1,537
Totals	204	245	350	738	1,191	2,728 40.1%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	797	797
Adults 19-UP	68	120	258	1352	0	1,798
Totals	68	120	258	1,352	797	2,595 38.1%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	63	63
Adults 19-UP	52	98	263	1011	0	1,424
Totals	52	98	263	1,011	63	1,487 21.8%

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	2,051	2,051
Adults 19-UP	324	463	871	3101	0	4,759
Totals	324	463	871	3,101	2,051	6,810 100.0%
Percentages:	4.8%	6.8%	12.8%	45.5%	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	57	120	156	204	213	324	537
150-169% - 70% Subsidy	67	218	182	245	249	463	712
126-149% - 90% Subsidy	127	521	263	350	390	871	1,261
0-125% - 95% Subsidy	609	2,363	590	738	1,199	3,101	4,300
	860	3,222	1,191	1,537	2,051	4,759	6,810

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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	\$456.40	\$466.23	\$516.93	\$475.80	\$199.26	\$424.63
Subsidy Per Month	\$228.20	\$326.36	\$465.24	\$452.01	\$199.26	\$389.12
Member Contribution	\$228.20	\$139.87	\$51.69	\$23.79	\$0.00	\$35.51

Average Premium and Subsidy for Individual OMIP						Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	
Premium Per Month	\$577.75	\$600.33	\$599.08	\$578.33	\$351.77	\$573.83
Subsidy Per Month	\$288.88	\$420.23	\$539.18	\$549.41	\$351.77	\$521.60
Member Contribution	\$288.88	\$180.10	\$59.91	\$28.92	\$0.00	\$52.23

Average Premium and Subsidy for Individual NON-OMIP						Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	
Premium Per Month	\$354.61	\$343.41	\$415.96	\$383.57	\$184.94	\$322.76
Subsidy Per Month	\$177.31	\$240.39	\$374.36	\$364.39	\$184.94	\$298.67
Member Contribution	\$177.31	\$103.02	\$41.60	\$19.18	\$0.00	\$24.09

Average Premium and Subsidy for GROUP Market						Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	
Member Contribution	\$82.82	\$55.62	\$20.95	\$11.20	\$0.00	\$16.91
Subsidy Per Month	\$82.82	\$129.79	\$188.58	\$212.81	\$129.90	\$156.33
Employee Share	\$165.64	\$185.41	\$209.54	\$224.01	\$129.90	\$173.23
Employer Contribution	\$175.36	\$166.72	\$153.06	\$123.57	\$108.16	\$128.38

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	\$71.71	\$50.26	\$19.91	\$9.81	\$0.00	\$15.33
Subsidy Per Month	\$71.72	\$117.27	\$179.19	\$186.32	\$120.76	\$140.45
Employee Share	\$143.43	\$167.52	\$199.10	\$196.13	\$120.76	\$155.77
Employer Contribution	\$207.88	\$191.76	\$178.93	\$165.56	\$127.09	\$155.73

Average Premium and Subsidy			Overall Weighted Average
<i>Subsidy Levels:</i>	Individual	Group	
<i>Premium Per Month (includes employer contribution for Group)</i>	\$424.63	\$301.61	\$375.35
*Premium Per Month	\$424.63	\$173.23	\$323.92
Subsidy Per Month	\$389.12	\$156.33	\$295.87
Member Contribution	\$35.51	\$16.91	\$28.06

*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	320	5%	4%	5%
Metropolitan Portland	2,428	36%	45%	31%
Willamette Valley	2,091	31%	25%	27%
Southern/South Coast	1,166	17%	13%	18%
Mid-Columbia	214	3%	4%	5%
Central	259	4%	4%	6%
Southeast	136	2%	3%	4%
Northeast	196	3%	2%	4%
Other	-	0%	0%	0%
	6,810	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	1,089
Approved applications not yet enrolled; still within the allowed time period	602
Approved applications not enrolled in insurance within 120 days	4,576
Pended applications	540
Denied approval of application	18,191
Reservation list	38,428
Outstanding application within allowed return time	10,936
Outstanding application not received within allowed return time	180,787

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	176	4.3%
6-18	684	16.8%
19-29	470	11.5%
30-39	693	17.0%
40-49	822	20.1%
50-59	854	20.9%
60+	383	9.4%
Total	4,082	100%
Average Age =	37.1	
Median Age =	40.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	241	8.8%
6-18	950	34.8%
19-29	299	11.0%
30-39	530	19.4%
40-49	437	16.0%
50-59	213	7.8%
60+	58	2.1%
Total	2,728	100%
Average Age =	26.4	
Median Age =	24.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	417	6.1%
6-18	1,634	24.0%
19-29	769	11.3%
30-39	1,223	18.0%
40-49	1,259	18.5%
50-59	1,067	15.7%
60+	441	6.5%
Total	6,810	100%
Average Age =	32.8	
Median Age =	35.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	860	41.9%	3,222	67.7%	4,082	59.9%
Group	1,191	58.1%	1,537	32.3%	2,728	40.1%
Total	2,051	100.0%	4,759	100.0%	6,810	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	860	21.1%	1,191	43.7%	2,051	30.1%
Adults	3,222	78.9%	1,537	56.3%	4,759	69.9%
Total	4,082	100.0%	2,728	100.0%	6,810	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
	Count	Percentage	Count	Percentage	Count	Percentage
Male	1,554	38.1%	1,231	45.2%	2,785	40.9%
Female	2,528	61.9%	1,495	54.8%	4,023	59.1%
Total	4,082	100%	2,726	100%	6,808	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	54.0	Individual Market - OMIP only	17.6
Individual Market - Non-OMIP only	60.4	Individual Market - Non-OMIP only	21.2
Group Market	59.6	Group Market	21.8
FHIAP - ALL	58.6	FHIAP - ALL	20.4

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	100%	Plan Total	Percent
<i>Regence BCBSO</i>	38	72	119	652	434	1,315	32.2%
<i>Health Net</i>	8	13	37	226	123	407	10.0%
<i>Kaiser</i>	5	15	46	255	100	421	10.3%
<i>Lifewise</i>	0	0	0	0	0	0	0.0%
<i>ODS Health Plans</i>	6	11	26	61	56	160	3.9%
<i>OMIP</i>	52	98	263	1,011	63	1,487	36.4%
<i>Pacificare</i>	3	1	5	31	13	53	1.3%
<i>PacificSource</i>	3	5	13	64	42	127	3.1%
<i>Preferred Health Plan</i>	0	0	0	0	0	0	0.0%
<i>Providence</i>	5	3	12	63	29	112	2.7%
	120	218	521	2,363	860	4,082	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	0	0	0	0	0	0	0.0%
	Blue Selections Premier \$500 Deductible	36	72	118	638	428	1,292	98.3%
	Blue Selections Premier \$1000 Deductible	0	0	0	0	0	0	0.0%
	BlueCross PPO Portability	2	0	1	14	6	23	1.7%
		38	72	119	652	434	1,315	32.2%

Health Net	Diamond 15 PPO \$250 Deductible	4	11	29	192	96	332	81.6%
	Diamond 15 PPO \$500 Deductible	2	0	2	2	4	10	2.5%
	Pearl 25 HMO (no deductible)	2	0	5	29	22	58	14.3%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0	0.0%
	Other	0	2	1	3	1	7	1.7%
		8	13	37	226	123	407	10.0%

Kaiser	Gold Rx \$500 Deductible	1	0	9	30	4	44	10.5%
	Platinum Rx Plan (no deductible)	4	15	37	225	96	377	89.5%
		5	15	46	255	100	421	10.3%

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	6	11	26	61	56	160	100.0%
		6	11	26	61	56	160	3.9%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
OMIP	\$500 Deductible	50	89	252	960	61	1,412	95.0%
	\$750 Deductible	2	9	11	51	2	75	5.0%
		52	98	263	1,011	63	1,487	36.4%

Pacificare	HMO Individual (no deductible)	3	1	5	31	13	53	100.0%
		3	1	5	31	13	53	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	5	2	28	14	51	40.2%
	Elect Premiere \$500 Deductible	1	0	6	29	21	57	44.9%
	Elect Premiere \$750 Deductible	0	0	5	7	7	19	15.0%
		3	5	13	64	42	127	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	3	3	11	56	25	98	87.5%
	Optimum \$1000 Deductible	2	0	1	7	4	14	12.5%
	Value Plan \$500 Deductible	0	0	0	0	0	0	0.0%
		5	3	12	63	29	112	2.7%

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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	25.0%	375	120	495	9.2%
150.1%-170% FPL	0	0	0	0.0%	858	162	1,020	18.9%
125.1%-150% FPL	1	0	1	12.5%	897	172	1,069	19.8%
0-125% FPL	5	0	5	62.5%	2,391	430	2,821	52.2%
	8	0	8	13.6%	4,521	884	5,405	14.1%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	6	6	14.3%	332	1,007	1,339	7.6%
150.1%-170% FPL	4	2	6	14.3%	1,338	1,626	2,964	16.8%
125.1%-150% FPL	4	0	4	9.5%	2,409	2,043	4,452	25.3%
0-125% FPL	23	3	26	61.9%	5,989	2,856	8,845	50.3%
	31	11	42	71.2%	10,068	7,532	17,600	45.8%

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	1	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%	162	14	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	16.3%
125.1%-150% FPL	0	0	0	0.0%	26	0	26	15.7%
0-125% FPL	0	0	0	0.0%	103	3	106	63.9%
	0	0	0	0.0%	155	11	166	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	9.2%
125.1%-150% FPL	1	0	1	20.0%	286	5	291	25.7%
0-125% FPL	4	0	4	80.0%	698	8	706	62.3%
	5	0	5	8.5%	1,115	18	1,133	3.0%

Failed to make premium payments to FHIAP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	428	1	429	4.9%
150.1%-170% FPL	0	0	0	0.0%	1,350	0	1,350	15.5%
125.1%-150% FPL	0	0	0	0.0%	1,832	4	1,836	21.1%
0-125% FPL	0	0	0	0.0%	5,090	0	5,090	58.5%
	0	0	0	0.0%	8,700	5	8,705	22.7%

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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	746	838	21.8%
125.1%-150% FPL	0	0	0	0.0%	143	772	915	23.8%
0-125% FPL	0	0	0	0.0%	183	1,553	1,736	45.2%
	0	0	0	0.0%	419	3,421	3,840	10.0%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	1	1	2	1.3%
150.1%-170% FPL	0	0	0	0.0%	15	1	16	10.4%
125.1%-150% FPL	0	0	0	0.0%	34	2	36	23.4%
0-125% FPL	0	0	0	0.0%	96	4	100	64.9%
	0	0	0	0.0%	146	8	154	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	20	17	37	3.0%
150.1%-170% FPL	1	0	1	25.0%	50	54	104	8.5%
125.1%-150% FPL	0	2	2	50.0%	130	53	183	14.9%
0-125% FPL	1	0	1	25.0%	714	187	901	73.6%
	2	2	4	6.8%	914	311	1,225	3.2%

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:	6,810	

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>	8	13.6%	5,405	14.1%
<i>Ineligible</i>	42	71.2%	17,600	45.8%
<i>Rescinded Coverage</i>	0	0.0%	176	0.5%
<i>Carrier Termination</i>	0	0.0%	166	0.4%
<i>Medicare Eligible</i>	5	8.5%	1,133	3.0%
<i>Failed to pay premium</i>	0	0.0%	8,705	22.7%
<i>Failed to submit employer verification</i>	0	0.0%	3,840	10.0%
<i>Deceased</i>	0	0.0%	154	0.4%
<i>Covered in OHP</i>	4	6.8%	1,225	3.2%
Total	59	100%	38,404	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>	52	1.3%	60	2.2%	112	1.6%
<i>Asian/Pacific Islander</i>	284	7.0%	93	3.4%	377	5.5%
<i>Hispanic</i>	139	3.4%	194	7.1%	333	4.9%
<i>Native American</i>	32	0.8%	29	1.1%	61	0.9%
<i>Not Given</i>	196	4.8%	143	5.2%	339	5.0%
<i>Other</i>	113	2.8%	162	5.9%	275	4.0%
<i>White</i>	3,266	80.0%	2,047	75.0%	5,313	78.0%
TOTAL	4,082	100%	2,728	100%	6,810	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE*

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-200%</i>	50%	177	360	537
<i>150-169%</i>	70%	285	427	712
<i>126-149%</i>	90%	648	613	1,261
<i>0-125%</i>	95%	2,972	1,328	4,300
Totals		4,082	2,728	6,810

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