

FHIAP Snapshot of Program Activity - 06/20/2011

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	3,301	4,514	7,815	7,815
Approved Lives - to be enrolled	156	223	379	248
		Total Lives:	8,194	8,063

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	398	81	479
Initial Applications Outstanding	1,149	0	1,149
Waiting list for Application	9	34,209	34,218
		Total Lives:	35,846

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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	1,294	1,294
Adults 19-UP	333	297	459	918	0	2,007
Totals	333	297	459	918	1,294	3,301 42.2%

Non-OMIP/FMIP* Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	776	776
Adults 19-UP	91	131	370	1537	0	2,129
Totals	91	131	370	1,537	776	2,905 37.2%

*FMIP/OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	46	46
Adults 19-UP	58	100	251	1154	0	1,563
Totals	58	100	251	1,154	46	1,609 20.6%

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	2,116	2,116
Adults 19-UP	482	528	1,080	3,609	0	5,699
Totals	482	528	1,080	3,609	2,116	7,815 100.0%
Percentages:	6.2%	6.8%	13.8%	46.2%	27.1%	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	64	149	188	333	252	482	734
150-169% - 70% Subsidy	64	231	220	297	284	528	812
126-149% - 90% Subsidy	131	621	305	459	436	1,080	1,516
0-125% - 95% Subsidy	563	2,691	581	918	1,144	3,609	4,753
	822	3,692	1,294	2,007	2,116	5,699	7,815

*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.

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AVERAGE SUBSIDY & PREMIUM VALUES FOR INDIVIDUAL & GROUP

Weighted Average

<i>Subsidy Levels:</i>	<u>Individual</u>	<u>Group</u>	<u>Overall Weighted Avg</u>
<i>Premium Per Month (includes employer contribution for Group)</i>	\$458.26	\$351.40	\$413.12
*Premium Per Month	\$458.26	\$217.07	\$356.38
Subsidy Per Month	\$420.28	\$192.66	\$324.13
Member Contribution	\$37.98	\$24.42	\$32.25

Average Premium and Subsidy for Individual Market

<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	<u>Weighted Average</u>
Premium Per Month	\$474.39	\$493.90	\$517.13	\$499.99	\$214.56	\$458.26
Subsidy Per Month	\$237.20	\$345.73	\$465.41	\$474.99	\$214.56	\$420.28
Member Contribution	\$237.20	\$148.17	\$51.71	\$25.00	\$0.00	\$37.98

Average Premium and Subsidy for GROUP Market

<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	<u>Weighted Average</u>
Member Contribution	\$112.07	\$58.93	\$26.86	\$14.53	\$0.00	\$24.42
Subsidy Per Month	\$112.08	\$137.51	\$241.75	\$276.16	\$149.49	\$192.66
Employee Share	\$224.15	\$196.44	\$268.61	\$290.69	\$149.49	\$217.07
Employer Contribution	\$184.46	\$177.14	\$139.03	\$123.83	\$117.31	\$134.33

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

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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	\$653.67	\$646.05	\$660.32	\$616.58	\$409.05	\$620.58
Subsidy Per Month	\$326.84	\$452.23	\$594.29	\$585.75	\$409.05	\$562.92
Member Contribution	\$326.84	\$193.81	\$66.03	\$30.83	\$0.00	\$57.66

Average Premium and Subsidy for Individual FMIP**						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$579.33	\$582.13	\$604.72	\$569.60	\$0.00	\$576.37
Subsidy Per Month	\$289.67	\$407.49	\$544.25	\$541.12	\$0.00	\$525.41
Member Contribution	\$289.67	\$174.64	\$60.47	\$28.48	\$0.00	\$50.96

Average Premium and Subsidy for Individual NON-OMIP/FMIP**						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$317.06	\$373.96	\$428.29	\$414.59	\$202.59	\$363.41
Subsidy Per Month	\$158.53	\$261.77	\$385.46	\$393.86	\$202.59	\$336.76
Member Contribution	\$158.53	\$112.19	\$42.83	\$20.73	\$0.00	\$26.65

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	\$112.07	\$58.93	\$26.86	\$14.53	\$0.00	\$24.42
Subsidy Per Month	\$112.08	\$137.51	\$241.75	\$276.16	\$149.49	\$192.66
Employee Share	\$224.15	\$196.44	\$268.61	\$290.69	\$149.49	\$217.07
Employer Contribution	\$184.46	\$177.14	\$139.03	\$123.83	\$117.31	\$134.33

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	\$87.72	\$49.01	\$21.41	\$11.24	\$0.00	\$19.49
Subsidy Per Month	\$87.73	\$114.36	\$192.69	\$213.52	\$130.94	\$152.89
Employee Share	\$175.45	\$163.37	\$214.10	\$224.76	\$130.94	\$172.38
Employer Contribution	\$235.04	\$203.34	\$182.66	\$185.18	\$139.06	\$172.25

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

**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.

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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	360	5%	4%	5%
Metropolitan Portland	2,790	36%	45%	31%
Willamette Valley	2,387	31%	25%	27%
Southern/South Coast	1,319	17%	13%	18%
Mid-Columbia	255	3%	4%	5%
Central	333	4%	4%	6%
Southeast	141	2%	3%	4%
Northeast	230	3%	2%	4%
Other	-	0%	0%	0%
	7,815	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	207
Approved applications not yet enrolled; still within the allowed time period	379
Approved applications not enrolled in insurance within 120 days	4,576
Pended applications	272
Denied approval of application	20,841
Reservation list	34,218
Outstanding application within allowed return time	1,149
Outstanding application not received within allowed return time	206,153

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	150	3.3%
6-18	672	14.9%
19-29	550	12.2%
30-39	788	17.5%
40-49	880	19.5%
50-59	997	22.1%
60+	477	10.6%
Total	4,514	100%
Average Age =	38.3	
Median Age =	41.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	269	8.1%
6-18	1,025	31.1%
19-29	411	12.5%
30-39	611	18.5%
40-49	552	16.7%
50-59	329	10.0%
60+	104	3.2%
Total	3,301	100%
Average Age =	28.0	
Median Age =	29.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	419	5.4%
6-18	1,697	21.7%
19-29	961	12.3%
30-39	1,399	17.9%
40-49	1,432	18.3%
50-59	1,326	17.0%
60+	581	7.4%
Total	7,815	100%
Average Age =	33.9	
Median Age =	36.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	822	38.8%	3,692	64.8%	4,514	57.8%
Group	1,294	61.2%	2,007	35.2%	3,301	42.2%
Total	2,116	100.0%	5,699	100.0%	7,815	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	822	18.2%	1,294	39.2%	2,116	27.1%
Adults	3,692	81.8%	2,007	60.8%	5,699	72.9%
Total	4,514	100.0%	3,301	100.0%	7,815	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,750	38.8%	1,468	44.5%	3,218	41.2%
Female	2,764	61.2%	1,833	55.5%	4,597	58.8%
Total	4,514	100%	3,301	100%	7,815	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	42.0	Individual Market - OMIP	16.6
Individual Market - FMIP	6.1	Individual Market - FMIP	3.3
Individual Market - Non-OMIP/FMIP	38.4	Individual Market - Non-OMIP/FMIP	20.4
Group Market	9.3	Group Market	22.1
FHIAP - ALL	30.4	FHIAP - ALL	20.0

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	100%	Plan Total	Percent
<i>Regence BCBSO</i>	46	47	151	652	365	1,261	27.9%
<i>Health Net</i>	10	13	40	183	100	346	7.7%
<i>Kaiser</i>	5	27	68	311	90	501	11.1%
<i>ODS Health Plans</i>	11	31	43	151	112	348	7.7%
<i>*FMIP</i>	7	19	46	217	0	289	6.4%
<i>*OMIP</i>	51	81	205	937	46	1,320	29.2%
<i>Pacificare</i>	0	0	0	8	4	12	0.3%
<i>PacificSource</i>	9	4	35	128	63	239	5.3%
<i>Preferred Health Plan</i>	0	0	0	0	0	0	0.0%
<i>Providence</i>	10	9	33	104	42	198	4.4%
	149	231	621	2,691	822	4,514	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
RBCBSO	Regence Evolve Plus \$1000	40	43	142	628	355	1,208	95.8%
	BlueCross PPO Portability	6	4	9	24	10	53	4.2%
		46	47	151	652	365	1,261	27.9%

Health Net	Diamond 15 PPO \$250 Deductible	7	11	30	158	76	282	81.5%
	Diamond 15 PPO \$500 Deductible	0	1	3	3	0	7	2.0%
	Pearl 25 HMO (no deductible)	3	1	6	20	23	53	15.3%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0	0.0%
	Other	0	0	1	2	1	4	1.2%
		10	13	40	183	100	346	7.7%

Kaiser	Gold Rx \$500 Deductible	2	10	14	42	6	74	14.8%
	Platinum Rx Plan (no deductible)	3	17	54	269	84	427	85.2%
		5	27	68	311	90	501	11.1%

ODS	Beneficial Rx Plan \$1000 Deductible	11	31	43	151	112	348	100.0%
		11	31	43	151	112	348	7.7%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
OMIP*	\$500 Deductible	47	73	197	885	45	1,247	94.5%
	\$750 Deductible	4	8	8	52	1	73	5.5%
		51	81	205	937	46	1,320	29.2%

FMIP*	\$500 Deductible	3	15	44	204	0	266	92.0%
	\$750 Deductible	4	4	2	13	0	23	8.0%
		7	19	46	217	0	289	6.4%

Pacificare	HMO Individual (no deductible)	0	0	0	8	4	12	100.0%
		0	0	0	8	4	12	0.3%

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	9	3	25	94	42	173	72.4%
	Elect Premiere \$500 Deductible	0	0	7	27	17	51	21.3%
	Elect Premiere \$750 Deductible	0	1	1	6	7	15	6.3%
		9	4	33	127	66	239	5.3%

Providence	Optimum \$500 Deductible	0	0	1	0	0	1	0.5%
	Optimum \$1000 Deductible	10	9	32	104	42	197	99.5%
	Value Plan \$500 Deductible	0	0	0	0	0	0	0.0%
		10	9	33	104	42	198	4.4%

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TERMINATION TRENDS

Termination Reason	Current Month				Overall Terminations			
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
Member Request								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	5	0	5	23.8%	415	133	548	9.6%
150.1%-170% FPL	2	1	3	14.3%	885	182	1,067	18.6%
125.1%-150% FPL	4	0	4	19.0%	926	182	1,108	19.4%
0-125% FPL	7	2	9	42.9%	2,539	462	3,001	52.4%
	18	3	21	19.8%	4,765	959	5,724	14.4%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	2	15	17	22.4%	347	1,099	1,446	7.9%
150.1%-170% FPL	7	16	23	30.3%	1,360	1,695	3,055	16.8%
125.1%-150% FPL	0	8	8	10.5%	2,440	2,106	4,546	25.0%
0-125% FPL	12	16	28	36.8%	6,150	2,999	9,149	50.3%
	21	55	76	71.7%	10,297	7,899	18,196	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	1	11	6.2%
150.1%-170% FPL	0	0	0	0.0%	24	6	30	16.9%
125.1%-150% FPL	0	0	0	0.0%	19	1	20	11.3%
0-125% FPL	0	0	0	0.0%	110	6	116	65.5%
	0	0	0	0.0%	163	14	177	0.4%

Carrier Termination								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	5	2	7	3.9%
150.1%-170% FPL	0	0	0	0.0%	23	5	28	15.7%
125.1%-150% FPL	0	0	0	0.0%	24	0	24	13.5%
0-125% FPL	0	0	0	0.0%	108	11	119	66.9%
	0	0	0	0.0%	160	18	178	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	2.7%
150.1%-170% FPL	0	0	0	0.0%	101	4	105	9.0%
125.1%-150% FPL	0	0	0	0.0%	293	9	302	25.9%
0-125% FPL	6	0	6	100.0%	720	7	727	62.3%
	6	0	6	5.7%	1,145	21	1,166	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%	472	1	473	5.3%
150.1%-170% FPL	0	0	0	0.0%	1,388	0	1,388	15.5%
125.1%-150% FPL	0	0	0	0.0%	1,866	4	1,870	20.9%
0-125% FPL	0	0	0	0.0%	5,230	0	5,230	58.4%
	0	0	0	0.0%	8,956	5	8,961	22.5%

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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	358	359	9.2%
<i>150.1%-170% FPL</i>	0	0	0	0.0%	92	755	847	21.6%
<i>125.1%-150% FPL</i>	0	0	0	0.0%	143	786	929	23.7%
<i>0-125% FPL</i>	0	0	0	0.0%	183	1,596	1,779	45.5%
	0	0	0	0.0%	419	3,495	3,914	9.8%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>170.1%-200% FPL</i>	0	0	0	0.0%	3	3	6	3.7%
<i>150.1%-170% FPL</i>	0	0	0	0.0%	16	1	17	10.4%
<i>125.1%-150% FPL</i>	0	0	0	0.0%	34	0	34	20.7%
<i>0-125% FPL</i>	0	0	0	0.0%	103	4	107	65.2%
	0	0	0	0.0%	156	8	164	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>170.1%-200% FPL</i>	3	0	3	100.0%	22	31	53	3.9%
<i>150.1%-170% FPL</i>	0	0	0	0.0%	47	61	108	8.0%
<i>125.1%-150% FPL</i>	0	0	0	0.0%	141	68	209	15.5%
<i>0-125% FPL</i>	0	0	0	0.0%	772	207	979	72.6%
	3	0	3	2.8%	982	367	1,349	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:	106	1.4%
Current Active Enrollment:	7,815	

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>	21	19.8%	5,724	14.4%
<i>Ineligible</i>	76	71.7%	18,196	45.7%
<i>Rescinded Coverage</i>	0	0.0%	177	0.4%
<i>Carrier Termination</i>	0	0.0%	178	0.4%
<i>Medicare Eligible</i>	6	5.7%	1,166	2.9%
<i>Failed to pay premium</i>	0	0.0%	8,961	22.5%
<i>Failed to submit employer verification</i>	0	0.0%	3,914	9.8%
<i>Deceased</i>	0	0.0%	164	0.4%
<i>Covered in OHP</i>	3	2.8%	1,349	3.4%
Total	106	100%	39,829	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>	57	1.3%	69	2.1%	126	1.6%
<i>Asian/Pacific Islander</i>	328	7.3%	137	4.2%	465	6.0%
<i>Hispanic</i>	151	3.3%	215	6.5%	366	4.7%
<i>Native American</i>	39	0.9%	38	1.2%	77	1.0%
<i>Not Given</i>	213	4.7%	203	6.1%	416	5.3%
<i>Other</i>	132	2.9%	190	5.8%	322	4.1%
<i>White</i>	3,594	79.6%	2,449	74.2%	6,043	77.3%
TOTAL	4,514	100%	3,301	100%	7,815	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE*

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-200%</i>	50%	213	521	734
<i>150-169%</i>	70%	295	517	812
<i>126-149%</i>	90%	752	764	1,516
<i>0-125%</i>	95%	3,254	1,499	4,753
Totals		4,514	3,301	7,815

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