

FHIAP Snapshot of Program Activity - 03/23/2009

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	3,088	4,333	7,421	7,421
Approved Lives - to be enrolled	0	0	0	0
		Total Lives:	7,421	7,421

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	0	0	0
Initial Applications Outstanding	0	0	0
Waiting list for Application*	15,472	42,197	57,669
		Total Lives:	57,669

*Individual includes 3,765 OHP transfer lives.

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PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	122	220	448	616	1,406	
Adults 19-UP	167	288	470	757	1,682	
Totals	289	508	918	1,373	3,088	41.6%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	35	103	200	762	1,100	
Adults 19-UP	62	179	402	1088	1,731	
Totals	97	282	602	1,850	2,831	38.1%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	2	7	18	59	86	
Adults 19-UP	46	153	323	894	1,416	
Totals	48	160	341	953	1,502	20.2%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	159	330	666	1,437	2,592	
Adults 19-UP	275	620	1195	2739	4,829	
Totals	434	950	1,861	4,176	7,421	100.0%
Percentages:	5.8%	12.8%	25.1%	56.3%	100.0%	

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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%	
Premium Per Month	\$332.08	\$338.24	\$367.19	\$343.91	\$348.00
Subsidy Per Month	\$166.04	\$236.77	\$330.47	\$326.72	\$312.98
Member Contribution	\$166.04	\$101.47	\$36.72	\$17.20	\$35.02

Average Premium and Subsidy for Individual OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$469.46	\$520.23	\$532.34	\$505.48	\$512.00
Subsidy Per Month	\$234.73	\$364.16	\$479.10	\$480.21	\$459.75
Member Contribution	\$234.73	\$156.07	\$53.23	\$25.27	\$52.25

Average Premium and Subsidy for Individual NON-OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$264.10	\$234.98	\$273.64	\$260.68	\$261.00
Subsidy Per Month	\$132.05	\$164.49	\$246.28	\$247.65	\$235.11
Member Contribution	\$132.05	\$70.49	\$27.36	\$13.03	\$25.88

Average Premium and Subsidy for GROUP Market					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$63.60	\$43.95	\$14.38	\$9.64	\$21.74
Subsidy Per Month	\$63.60	\$102.56	\$129.40	\$183.16	\$142.73
Employee Share	\$127.20	\$146.52	\$143.78	\$192.80	\$164.48
Employer Contribution	\$161.51	\$145.15	\$133.12	\$107.52	\$126.38

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$58.36	\$42.31	\$13.18	\$8.32	\$21.05
Subsidy Per Month	\$58.36	\$98.72	\$118.62	\$158.15	\$125.12
Employee Share	\$116.72	\$141.03	\$131.80	\$166.47	\$146.17
Employer Contribution	\$174.03	\$153.07	\$149.54	\$133.76	\$146.18

Average Premium and Subsidy			Overall Weighted Average
<i>Subsidy Levels:</i>	Individual	Group	
<i>Premium Per Month (includes employer contribution for Group)</i>	\$348.00	\$290.85	\$324.22
*Premium Per Month	\$348.00	\$164.48	\$271.63
Subsidy Per Month	\$312.98	\$142.73	\$242.14
Member Contribution	\$35.02	\$21.74	\$29.50

*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	333	4%	4%	5%
Metropolitan Portland	2,489	34%	45%	31%
Willamette Valley	2,295	31%	25%	27%
Southern/South Coast	1,300	18%	13%	18%
Mid-Columbia	257	3%	4%	5%
Central	304	4%	4%	6%
Southeast	208	3%	3%	4%
Northeast	235	3%	2%	4%
Other	-	0%	0%	0%
	7,421	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	0
Approved applications not yet enrolled; still within the allowed time period	0
Approved applications not enrolled in insurance within 120 days	11,174
Pended applications	0
Denied approval of application	43,612
Reservation list	57,669
Outstanding application within allowed return time	0
Outstanding application not received within allowed return time	224,938

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	277	6.4%
6-18	909	21.0%
19-29	461	10.6%
30-39	655	15.1%
40-49	778	18.0%
50-59	838	19.3%
60+	415	9.6%
Total	4,333	100%
Average Age =	35.0	
Median Age =	38.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	364	11.8%
6-18	1,042	33.7%
19-29	384	12.4%
30-39	609	19.7%
40-49	435	14.1%
50-59	202	6.5%
60+	52	1.7%
Total	3,088	100%
Average Age =	24.9	
Median Age =	21.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	641	8.6%
6-18	1,951	26.3%
19-29	845	11.4%
30-39	1,264	17.0%
40-49	1,213	16.3%
50-59	1,040	14.0%
60+	467	6.3%
Total	7,421	100%
Average Age =	30.8	
Median Age =	32.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,186	45.8%	3,147	65.2%	4,333	58.4%
Group	1,406	54.2%	1,682	34.8%	3,088	41.6%
Total	2,592	100.0%	4,829	100.0%	7,421	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,186	27.4%	1,406	45.5%	2,592	34.9%
Adults	3,147	72.6%	1,682	54.5%	4,829	65.1%
Total	4,333	100.0%	3,088	100.0%	7,421	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
	Count	Percentage	Count	Percentage	Count	Percentage
Male	1,617	37.3%	1,388	44.9%	3,005	40.5%
Female	2,716	62.7%	1,700	55.1%	4,416	59.5%
Total	4,333	100%	3,088	100%	7,421	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	36.6	Individual Market - OMIP only	15.6
Individual Market - Non-OMIP only	44.8	Individual Market - Non-OMIP only	19.2
Group Market	42.4	Group Market	19.7
FHIAP - ALL	42.0	FHIAP - ALL	18.4

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	75	191	356	1,023	1,645	38.0%
<i>Health Net</i>	6	16	56	238	316	7.3%
<i>Kaiser</i>	9	32	104	221	366	8.4%
<i>Lifewise</i>	3	22	34	161	220	5.1%
<i>ODS Health Plans</i>	0	8	10	68	86	2.0%
<i>OMIP</i>	48	160	341	953	1,502	34.7%
<i>Pacificare</i>	3	1	15	47	66	1.5%
<i>PacificSource</i>	1	5	24	76	106	2.4%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	0	7	3	16	26	0.6%
	145	442	943	2,803	4,333	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	4	40	27	52	123	7.5%
	Blue Selections Premier \$500 Deductible	70	134	314	918	1,436	87.3%
	Blue Selections Premier \$1000 Deductible	1	14	14	44	73	4.4%
	BlueCross PPO Portability	0	3	1	9	13	0.8%
		75	191	356	1,023	1,645	38.0%

Health Net	Diamond 15 PPO \$250 Deductible	3	15	47	193	258	81.6%
	Diamond 15 PPO \$500 Deductible	0	0	0	5	5	1.6%
	Pearl 25 HMO (no deductible)	2	1	4	38	45	14.2%
	Topaz First Dollar \$250 Deductible	0	0	0	1	1	0.3%
	Other	1	0	5	1	7	2.2%
		6	16	56	238	316	7.3%

Kaiser	Gold Rx \$500 Deductible	1	4	13	23	41	11.2%
	Platinum Rx Plan (no deductible)	8	28	91	198	325	88.8%
		9	32	104	221	366	8.4%

Lifewise	WiseChoices \$500 Deductible	3	22	34	161	220	100.0%
	Other	0	0	0	0	0	0.0%
		3	22	34	161	220	5.1%

ODS	Beneficial Rx Plan \$1000 Deductible	0	8	10	68	86	100.0%
		0	8	10	68	86	2.0%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	33	150	332	917	1,432	95.3%
	\$750 Deductible	15	10	9	36	70	4.7%
		48	160	341	953	1,502	34.7%

Pacificare	HMO Individual (no deductible)	3	1	15	47	66	100.0%
		3	1	15	47	66	1.5%

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	1	3	8	35	47	44.3%
	Elect Premiere \$500 Deductible	0	2	10	38	50	47.2%
	Elect Premiere \$750 Deductible	0	0	6	3	9	8.5%
		1	5	24	76	106	2.4%

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	5	3	16	24	92.3%
	Optimum \$1000 Deductible	0	2	0	0	2	7.7%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		0	7	3	16	26	0.6%

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TERMINATION TRENDS

Termination Reason	Current Month				Overall Terminations			
Member Request	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	7	0	7	33.3%	340	112	452	8.6%
70% Subsidy Level	5	0	5	23.8%	830	144	974	18.5%
90% Subsidy Level	0	1	1	4.8%	911	160	1,071	20.3%
95% Subsidy Level	8	0	8	38.1%	2,391	388	2,779	52.7%
	20	1	21	9.0%	4,472	804	5,276	14.2%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	9	13	22	11.3%	319	875	1,194	7.2%
70% Subsidy Level	14	30	44	22.6%	1,286	1,493	2,779	16.8%
90% Subsidy Level	16	28	44	22.6%	2,351	1,878	4,229	25.6%
95% Subsidy Level	48	37	85	43.6%	5,682	2,649	8,331	50.4%
	87	108	195	83.7%	9,638	6,895	16,533	44.6%

Rescission of coverage by insurance carrier - Never Effective								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	12	0	12	6.9%
70% Subsidy Level	0	0	0	0.0%	23	2	25	14.3%
90% Subsidy Level	0	0	0	0.0%	19	2	21	12.0%
95% Subsidy Level	0	0	0	0.0%	113	4	117	66.9%
	0	0	0	0.0%	167	8	175	0.5%

Carrier Termination								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	4	2	6	4.0%
70% Subsidy Level	0	0	0	0.0%	20	2	22	14.7%
90% Subsidy Level	0	0	0	0.0%	22	0	22	14.7%
95% Subsidy Level	0	0	0	0.0%	97	3	100	66.7%
	0	0	0	0.0%	143	7	150	0.4%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	26	1	27	2.6%
70% Subsidy Level	1	0	1	20.0%	89	3	92	8.8%
90% Subsidy Level	0	0	0	0.0%	266	5	271	26.0%
95% Subsidy Level	4	0	4	80.0%	646	6	652	62.6%
	5	0	5	2.1%	1,027	15	1,042	2.8%

Failed to make premium payments to FHIAP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	413	1	414	4.5%
70% Subsidy Level	0	0	0	0.0%	1,371	0	1,371	15.0%
90% Subsidy Level	0	0	0	0.0%	1,856	4	1,860	20.4%
95% Subsidy Level	0	0	0	0.0%	5,484	0	5,484	60.1%
	0	0	0	0.0%	9,124	5	9,129	24.6%

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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	306	307	8.6%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	700	792	22.2%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	695	838	23.5%
<i>95% Subsidy Level</i>	0	0	0	0.0%	179	1,450	1,629	45.7%
	0	0	0	0.0%	415	3,151	3,566	9.6%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	1	1	2	1.4%
<i>70% Subsidy Level</i>	0	0	0	0.0%	16	0	16	11.0%
<i>90% Subsidy Level</i>	0	0	0	0.0%	31	0	31	21.2%
<i>95% Subsidy Level</i>	0	0	0	0.0%	93	4	97	66.4%
	0	0	0	0.0%	141	5	146	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	1	1	8.3%	17	17	34	3.3%
<i>70% Subsidy Level</i>	0	0	0	0.0%	43	40	83	8.1%
<i>90% Subsidy Level</i>	0	0	0	0.0%	119	51	170	16.6%
<i>95% Subsidy Level</i>	11	0	11	91.7%	606	132	738	72.0%
	11	1	12	5.2%	785	240	1,025	2.8%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	233	3.1%
Current Active Enrollment:	7,421	

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	9.0%	5,276	14.2%
<i>Ineligible</i>	195	83.7%	16,533	44.6%
<i>Rescinded Coverage</i>	0	0.0%	175	0.5%
<i>Carrier Termination</i>	0	0.0%	150	0.4%
<i>Medicare Eligible</i>	5	2.1%	1,042	2.8%
<i>Failed to pay premium</i>	0	0.0%	9,129	24.6%
<i>Failed to submit employer verification</i>	0	0.0%	3,566	9.6%
<i>Deceased</i>	0	0.0%	146	0.4%
<i>Covered in OHP</i>	12	5.2%	1,025	2.8%
Total	233	100%	37,042	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>	61	1.4%	70	2.3%	131	1.8%
<i>Asian/Pacific Islander</i>	279	6.4%	77	2.5%	356	4.8%
<i>Hispanic</i>	149	3.4%	194	6.3%	343	4.6%
<i>Native American</i>	48	1.1%	39	1.3%	87	1.2%
<i>Not Given</i>	202	4.7%	137	4.4%	339	4.6%
<i>Other</i>	128	3.0%	163	5.3%	291	3.9%
<i>White</i>	3,466	80.0%	2,408	78.0%	5,874	79.2%
TOTAL	4,333	100%	3,088	100%	7,421	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	145	289	434
<i>150-169%</i>	70%	442	508	950
<i>126-149%</i>	90%	943	918	1,861
<i>0-125%</i>	95%	2,803	1,373	4,176
Totals		4,333	3,088	7,421