

FHIAP Snapshot of Program Activity - 10/19/2009

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	2,332	3,913	6,245	6,245
Approved Lives - to be enrolled	2	1	3	2
		Total Lives:	6,248	6,247

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	122	3	125
Initial Applications Outstanding	3,526	1	3,527
Waiting list for Application*	13,595	50,493	64,088
		Total Lives:	67,740

*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	88	169	328	498	1,083	
Adults 19-UP	111	218	317	603	1,249	
Totals	199	387	645	1,101	2,332	37.3%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	21	97	160	609	887	
Adults 19-UP	40	129	314	1165	1,648	
Totals	61	226	474	1,774	2,535	40.6%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	0	3	15	49	67	
Adults 19-UP	27	114	266	904	1,311	
Totals	27	117	281	953	1,378	22.1%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	109	269	503	1,156	2,037	
Adults 19-UP	178	461	897	2,672	4,208	
Totals	287	730	1,400	3,828	6,245	100.0%
Percentages:	4.6%	11.7%	22.4%	61.3%	100.0%	

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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	\$357.90	\$348.14	\$388.94	\$382.38	\$380.09
Subsidy Per Month	\$178.95	\$243.70	\$350.04	\$363.11	\$345.98
Member Contribution	\$178.95	\$104.44	\$38.89	\$19.27	\$34.11

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$491.56	\$530.36	\$530.25	\$510.71	\$515.99
Subsidy Per Month	\$245.78	\$371.25	\$477.23	\$484.74	\$468.89
Member Contribution	\$245.78	\$159.11	\$53.03	\$25.97	\$47.10

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$298.74	\$253.80	\$305.16	\$313.43	\$306.22
Subsidy Per Month	\$149.37	\$177.66	\$274.65	\$297.76	\$279.16
Member Contribution	\$149.37	\$76.14	\$30.52	\$15.67	\$27.06

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$63.68	\$48.08	\$14.31	\$9.36	\$21.79
Subsidy Per Month	\$63.68	\$112.20	\$128.75	\$177.81	\$143.61
Employee Share	\$127.36	\$160.28	\$143.06	\$187.17	\$165.40
Employer Contribution	\$170.07	\$142.43	\$133.87	\$98.76	\$121.81

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$61.59	\$46.45	\$13.33	\$8.20	\$21.67
Subsidy Per Month	\$61.59	\$108.38	\$120.00	\$155.75	\$127.71
Employee Share	\$123.18	\$154.82	\$133.33	\$163.95	\$149.38
Employer Contribution	\$179.07	\$157.04	\$149.13	\$128.38	\$144.48

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>	\$380.09	\$287.21	\$345.41
*Premium Per Month	\$380.09	\$165.40	\$299.92
Subsidy Per Month	\$345.98	\$143.61	\$270.41
Member Contribution	\$34.11	\$21.79	\$29.51

*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	287	5%	4%	5%
Metropolitan Portland	2,123	34%	45%	31%
Willamette Valley	1,892	30%	25%	27%
Southern/South Coast	1,121	18%	13%	18%
Mid-Columbia	221	4%	4%	5%
Central	252	4%	4%	6%
Southeast	160	3%	3%	4%
Northeast	189	3%	2%	4%
Other	-	0%	0%	0%
	6,245	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	47
Approved applications not yet enrolled; still within the allowed time period	3
Approved applications not enrolled in insurance within 120 days	4,576
Pended applications	78
Denied approval of application	16,441
Reservation list	64,088
Outstanding application within allowed return time	3,527
Outstanding application not received within allowed return time	145,720

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	199	5.1%
6-18	755	19.3%
19-29	419	10.7%
30-39	607	15.5%
40-49	757	19.3%
50-59	798	20.4%
60+	378	9.7%
Total	3,913	100%
Average Age =	36.2	
Median Age =	39.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	250	10.7%
6-18	833	35.7%
19-29	259	11.1%
30-39	444	19.0%
40-49	347	14.9%
50-59	158	6.8%
60+	41	1.8%
Total	2,332	100%
Average Age =	25.1	
Median Age =	21.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	449	7.2%
6-18	1,588	25.4%
19-29	678	10.9%
30-39	1,051	16.8%
40-49	1,104	17.7%
50-59	956	15.3%
60+	419	6.7%
Total	6,245	100%
Average Age =	32.1	
Median Age =	34.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	954	46.8%	2,959	70.3%	3,913	62.7%
Group	1,083	53.2%	1,249	29.7%	2,332	37.3%
Total	2,037	100.0%	4,208	100.0%	6,245	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	954	24.4%	1,083	46.4%	2,037	32.6%
Adults	2,959	75.6%	1,249	53.6%	4,208	67.4%
Total	3,913	100.0%	2,332	100.0%	6,245	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,459	37.3%	1,061	45.5%	2,520	40.4%
Female	2,454	62.7%	1,271	54.5%	3,725	59.6%
Total	3,913	100%	2,332	100%	6,245	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	44.0	Individual Market - OMIP only	16.9
Individual Market - Non-OMIP only	51.0	Individual Market - Non-OMIP only	20.3
Group Market	49.5	Group Market	20.8
FHIAP - ALL	48.9	FHIAP - ALL	19.6

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	48	134	284	961	1,427	36.5%
<i>Health Net</i>	3	25	48	231	307	7.8%
<i>Kaiser</i>	3	27	63	292	385	9.8%
<i>Lifewise</i>	1	14	26	100	141	3.6%
<i>ODS Health Plans</i>	1	15	19	52	87	2.2%
<i>OMIP</i>	27	117	281	953	1,378	35.2%
<i>Pacificare</i>	1	2	10	39	52	1.3%
<i>PacificSource</i>	2	6	20	73	101	2.6%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	2	3	4	26	35	0.9%
	88	343	755	2,727	3,913	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	5	19	31	57	112	7.8%
	Blue Selections Premier \$500 Deductible	41	107	228	774	1,150	80.6%
	Blue Selections Premier \$1000 Deductible	2	6	19	116	143	10.0%
	BlueCross PPO Portability	0	2	6	14	22	1.5%
		48	134	284	961	1,427	36.5%

Health Net	Diamond 15 PPO \$250 Deductible	3	24	36	196	259	84.4%
	Diamond 15 PPO \$500 Deductible	0	0	1	2	3	1.0%
	Pearl 25 HMO (no deductible)	0	1	4	33	38	12.4%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0.0%
	Other	0	0	6	1	7	2.3%
		3	25	47	232	307	7.8%

Kaiser	Gold Rx \$500 Deductible	2	1	9	32	44	11.4%
	Platinum Rx Plan (no deductible)	1	26	54	260	341	88.6%
		3	27	63	292	385	9.8%

Lifewise	WiseChoices \$500 Deductible	1	14	26	100	141	100.0%
	Other	0	0	0	0	0	0.0%
		1	14	26	100	141	3.6%

ODS	Beneficial Rx Plan \$1000 Deductible	1	15	19	52	87	100.0%
		1	15	19	52	87	2.2%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	25	110	272	903	1,310	95.1%
	\$750 Deductible	2	7	9	50	68	4.9%
		27	117	281	953	1,378	35.2%

Pacificare	HMO Individual (no deductible)	1	2	10	39	52	100.0%
		1	2	10	39	52	1.3%

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	36.6%
	Elect Premiere \$500 Deductible	0	2	9	39	50	49.5%
	Elect Premiere \$750 Deductible	0	2	7	5	14	13.9%
		2	6	20	73	101	2.6%

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	25	32	91.4%
	Optimum \$1000 Deductible	2	0	0	1	3	8.6%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		2	3	4	26	35	0.9%

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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	2	0	2	16.7%	330	111	441	8.6%
70% Subsidy Level	3	0	3	25.0%	822	161	983	19.1%
90% Subsidy Level	2	0	2	16.7%	869	166	1,035	20.1%
95% Subsidy Level	3	2	5	41.7%	2,285	405	2,690	52.2%
	10	2	12	11.4%	4,306	843	5,149	13.9%

Ineligible based on review of application	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	2	17	19	23.2%	324	947	1,271	7.5%
70% Subsidy Level	0	2	2	2.4%	1,308	1,552	2,860	16.8%
90% Subsidy Level	7	16	23	28.0%	2,364	1,972	4,336	25.5%
95% Subsidy Level	27	11	38	46.3%	5,782	2,772	8,554	50.3%
	36	46	82	78.1%	9,778	7,243	17,021	45.9%

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	16.5%
90% Subsidy Level	1	0	1	50.0%	22	0	22	13.4%
95% Subsidy Level	1	0	1	50.0%	106	3	109	66.5%
	2	0	2	1.9%	153	11	164	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	25.5%
95% Subsidy Level	4	0	4	100.0%	666	8	674	62.8%
	4	0	4	3.8%	1,058	16	1,074	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%	1,319	0	1,319	15.5%
90% Subsidy Level	0	0	0	0.0%	1,787	4	1,791	21.1%
95% Subsidy Level	0	0	0	0.0%	4,977	0	4,977	58.6%
	0	0	0	0.0%	8,493	5	8,498	22.9%

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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	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	745	888	23.8%
<i>95% Subsidy Level</i>	0	0	0	0.0%	183	1,511	1,694	45.3%
	0	0	0	0.0%	419	3,318	3,737	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	10.2%
<i>90% Subsidy Level</i>	0	0	0	0.0%	32	1	33	22.4%
<i>95% Subsidy Level</i>	0	0	0	0.0%	94	4	98	66.7%
	0	0	0	0.0%	141	6	147	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	7.8%
<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%	644	163	807	73.6%
	4	1	5	4.8%	825	271	1,096	3.0%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	105	1.7%
Current Active Enrollment:	6,245	

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>	12	11.4%	5,149	13.9%
<i>Ineligible</i>	82	78.1%	17,021	45.9%
<i>Rescinded Coverage</i>	0	0.0%	171	0.5%
<i>Carrier Termination</i>	2	1.9%	164	0.4%
<i>Medicare Eligible</i>	4	3.8%	1,074	2.9%
<i>Failed to pay premium</i>	0	0.0%	8,498	22.9%
<i>Failed to submit employer verification</i>	0	0.0%	3,737	10.1%
<i>Deceased</i>	0	0.0%	147	0.4%
<i>Covered in OHP</i>	5	4.8%	1,096	3.0%
Total	105	100%	37,057	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>	50	1.3%	48	2.1%	98	1.6%
<i>Asian/Pacific Islander</i>	269	6.9%	63	2.7%	332	5.3%
<i>Hispanic</i>	138	3.5%	141	6.0%	279	4.5%
<i>Native American</i>	42	1.1%	31	1.3%	73	1.2%
<i>Not Given</i>	194	5.0%	114	4.9%	308	4.9%
<i>Other</i>	99	2.5%	128	5.5%	227	3.6%
<i>White</i>	3,121	79.8%	1,807	77.5%	4,928	78.9%
TOTAL	3,913	100%	2,332	100%	6,245	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	199	287
<i>150-169%</i>	70%	343	387	730
<i>126-149%</i>	90%	755	645	1,400
<i>0-125%</i>	95%	2,727	1,101	3,828
Totals		3,913	2,332	6,245