

FHIAP Snapshot of Program Activity - 04/30/2010

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	2,435	4,197	6,632	6,632
Approved Lives - to be enrolled	201	1	202	132
		Total Lives:	6,834	6,764

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	864	138	1,002
Initial Applications Outstanding	1,560	7,166	8,726
Waiting list for Application	294	47,900	48,194
		Total Lives:	57,922

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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	1,084	1,084
Adults 19-UP	150	222	321	658	0	1,351
Totals	150	222	321	658	1,084	2,435 36.7%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	834	834
Adults 19-UP	52	129	272	1366	0	1,819
Totals	52	129	272	1,366	834	2,653 40.0%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	66	66
Adults 19-UP	51	103	279	1044	1	1,478
Totals	51	103	279	1,044	67	1,544 23.3%

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	1,984	1,984
Adults 19-UP	253	454	872	3068	1	4,648
Totals	253	454	872	3,068	1,985	6,632 100.0%
Percentages:	3.8%	6.8%	13.1%	46.3%	29.9%	70.1%

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	35	103	110	150	145	253	398
150-169% - 70% Subsidy	79	232	169	221	248	453	701
126-149% - 90% Subsidy	136	551	288	321	424	872	1,296
0-125% - 95% Subsidy	649	2,407	516	658	1,165	3,065	4,230
	899	3,293	1,083	1,350	1,982	4,643	6,625

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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	\$470.35	\$460.67	\$495.42	\$472.92	\$183.24	\$415.40
Subsidy Per Month	\$235.17	\$322.47	\$445.88	\$449.27	\$183.24	\$380.72
Member Contribution	\$235.17	\$138.20	\$49.54	\$23.65	\$0.00	\$34.68

Average Premium and Subsidy for Individual OMIP						Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	
Premium Per Month	\$591.24	\$602.97	\$592.64	\$582.89	\$342.10	\$575.89
Subsidy Per Month	\$295.62	\$422.08	\$533.38	\$553.74	\$342.10	\$522.97
Member Contribution	\$295.62	\$180.89	\$59.26	\$29.14	\$0.00	\$52.93

Average Premium and Subsidy for Individual NON-OMIP						Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	
Premium Per Month	\$351.78	\$344.35	\$389.05	\$380.06	\$169.28	\$313.03
Subsidy Per Month	\$175.89	\$241.04	\$350.15	\$361.06	\$169.28	\$289.99
Member Contribution	\$175.89	\$103.30	\$38.90	\$19.00	\$0.00	\$23.04

Average Premium and Subsidy for GROUP Market						Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	
Member Contribution	\$75.12	\$51.08	\$17.60	\$11.28	\$0.00	\$14.69
Subsidy Per Month	\$75.13	\$119.18	\$158.40	\$214.34	\$128.24	\$151.31
Employee Share	\$150.25	\$170.26	\$176.00	\$225.62	\$128.24	\$166.00
Employer Contribution	\$171.31	\$174.74	\$144.13	\$116.92	\$102.41	\$122.81

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	\$74.32	\$46.95	\$16.33	\$10.15	\$0.00	\$14.40
Subsidy Per Month	\$74.33	\$109.55	\$147.00	\$192.76	\$120.27	\$137.41
Employee Share	\$148.65	\$156.49	\$163.33	\$202.91	\$120.27	\$151.81
Employer Contribution	\$195.93	\$197.02	\$170.23	\$157.27	\$123.36	\$150.40

Average Premium and Subsidy			Overall Weighted Average
<i>Subsidy Levels:</i>	Individual	Group	
<i>Premium Per Month (includes employer contribution for Group)</i>	\$415.40	\$288.80	\$368.92
*Premium Per Month	\$415.40	\$166.00	\$323.83
Subsidy Per Month	\$380.72	\$151.31	\$296.49
Member Contribution	\$34.68	\$14.69	\$27.34

*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	311	5%	4%	5%
Metropolitan Portland	2,359	36%	45%	31%
Willamette Valley	1,992	30%	25%	27%
Southern/South Coast	1,144	17%	13%	18%
Mid-Columbia	225	3%	4%	5%
Central	256	4%	4%	6%
Southeast	148	2%	3%	4%
Northeast	197	3%	2%	4%
Other	-	0%	0%	0%
	6,632	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	385
Approved applications not yet enrolled; still within the allowed time period	202
Approved applications not enrolled in insurance within 120 days	4,576
Pended applications	617
Denied approval of application	17,345
Reservation list	48,194
Outstanding application within allowed return time	8,726
Outstanding application not received within allowed return time	171,205

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	187	4.5%
6-18	713	17.0%
19-29	477	11.4%
30-39	701	16.7%
40-49	840	20.0%
50-59	893	21.3%
60+	386	9.2%
Total	4,197	100%
Average Age =	37.1	
Median Age =	40.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	232	9.5%
6-18	852	35.0%
19-29	276	11.3%
30-39	458	18.8%
40-49	387	15.9%
50-59	181	7.4%
60+	49	2.0%
Total	2,435	100%
Average Age =	25.9	
Median Age =	22.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	419	6.3%
6-18	1,565	23.6%
19-29	753	11.4%
30-39	1,159	17.5%
40-49	1,227	18.5%
50-59	1,074	16.2%
60+	435	6.6%
Total	6,632	100%
Average Age =	33.0	
Median Age =	35.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	900	45.4%	3,297	70.9%	4,197	63.3%
Group	1,084	54.6%	1,351	29.1%	2,435	36.7%
Total	1,984	100.0%	4,648	100.0%	6,632	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	900	21.4%	1,084	44.5%	1,984	29.9%
Adults	3,297	78.6%	1,351	55.5%	4,648	70.1%
Total	4,197	100.0%	2,435	100.0%	6,632	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
	Count	Percentage	Count	Percentage	Count	Percentage
Male	1,594	38.0%	1,099	45.1%	2,693	40.6%
Female	2,603	62.0%	1,336	54.9%	3,939	59.4%
Total	4,197	100%	2,435	100%	6,632	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	50.1	Individual Market - OMIP only	17.4
Individual Market - Non-OMIP only	57.4	Individual Market - Non-OMIP only	20.9
Group Market	56.3	Group Market	21.5
FHIAP - ALL	55.3	FHIAP - ALL	20.1

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	100%	Plan Total	Percent
<i>Regence BCBSO</i>	35	79	146	684	472	1,416	33.7%
<i>Health Net</i>	2	15	30	225	117	389	9.3%
<i>Kaiser</i>	7	18	44	257	105	431	10.3%
<i>Lifewise</i>	0	0	0	0	0	0	0.0%
<i>ODS Health Plans</i>	3	8	20	56	54	141	3.4%
<i>OMIP</i>	51	104	279	1,044	66	1,544	36.8%
<i>Pacificare</i>	2	1	7	31	13	54	1.3%
<i>PacificSource</i>	2	5	12	67	44	130	3.1%
<i>Preferred Health Plan</i>	0	0	0	0	0	0	0.0%
<i>Providence</i>	1	3	13	46	29	92	2.2%
	103	233	551	2,410	900	4,197	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	4	4	21	37	29	95	6.7%
	Blue Selections Premier \$500 Deductible	26	61	101	453	363	1,004	70.9%
	Blue Selections Premier \$1000 Deductible	3	14	22	180	73	292	20.6%
	BlueCross PPO Portability	2	0	2	14	7	25	1.8%
		35	79	146	684	472	1,416	33.7%

Health Net	Diamond 15 PPO \$250 Deductible	2	14	21	192	88	317	81.5%
	Diamond 15 PPO \$500 Deductible	0	0	2	1	2	5	1.3%
	Pearl 25 HMO (no deductible)	0	0	6	28	26	60	15.4%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0	0.0%
	Other	0	1	1	4	1	7	1.8%
		2	15	30	225	117	389	9.3%

Kaiser	Gold Rx \$500 Deductible	4	0	8	35	6	53	12.3%
	Platinum Rx Plan (no deductible)	3	18	36	222	99	378	87.7%
		7	18	44	257	105	431	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	3	8	20	56	54	141	100.0%
		3	8	20	56	54	141	3.4%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
OMIP	\$500 Deductible	49	92	269	990	64	1,464	94.8%
	\$750 Deductible	2	12	10	54	2	80	5.2%
		51	104	279	1,044	66	1,544	36.8%

Pacificare	HMO Individual (no deductible)	2	1	7	31	13	54	100.0%
		2	1	7	31	13	54	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	4	2	26	15	49	37.7%
	Elect Premiere \$500 Deductible	0	1	5	34	22	62	47.7%
	Elect Premiere \$750 Deductible	0	0	5	7	7	19	14.6%
		2	5	12	67	44	130	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	1	3	13	44	25	86	93.5%
	Optimum \$1000 Deductible	0	0	0	2	4	6	6.5%
	Value Plan \$500 Deductible	0	0	0	0	0	0	0.0%
		1	3	13	46	29	92	2.2%

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TERMINATION TRENDS

Termination Reason	Current Month				Overall Terminations			
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
Member Request								
	3	0	3	15.0%	352	117	469	8.8%
170.1%-200% FPL	1	1	2	10.0%	849	161	1,010	19.0%
150.1%-170% FPL	4	1	5	25.0%	888	168	1,056	19.9%
125.1%-150% FPL	8	2	10	50.0%	2,360	424	2,784	52.3%
0-125% FPL	16	4	20	19.8%	4,449	870	5,319	14.0%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	1	0	1	1.7%	329	979	1,308	7.5%
150.1%-170% FPL	2	7	9	15.3%	1,330	1,613	2,943	16.9%
125.1%-150% FPL	4	8	12	20.3%	2,395	2,031	4,426	25.4%
0-125% FPL	29	8	37	62.7%	5,910	2,842	8,752	50.2%
	36	23	59	58.4%	9,964	7,465	17,429	45.9%

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	0	11	6.4%
150.1%-170% FPL	0	0	0	0.0%	23	2	25	14.6%
125.1%-150% FPL	0	0	0	0.0%	19	1	20	11.7%
0-125% FPL	0	0	0	0.0%	109	6	115	67.3%
	0	0	0	0.0%	162	9	171	0.4%

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%	20	6	26	15.6%
125.1%-150% FPL	0	0	0	0.0%	24	0	24	14.4%
0-125% FPL	2	0	2	100.0%	107	3	110	65.9%
	2	0	2	2.0%	156	11	167	0.4%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	29	1	30	2.7%
150.1%-170% FPL	0	0	0	0.0%	99	4	103	9.2%
125.1%-150% FPL	1	0	1	20.0%	284	5	289	25.9%
0-125% FPL	4	0	4	80.0%	687	8	695	62.2%
	5	0	5	5.0%	1,099	18	1,117	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%	422	1	423	4.9%
150.1%-170% FPL	2	0	2	20.0%	1,345	0	1,345	15.5%
125.1%-150% FPL	0	0	0	0.0%	1,818	4	1,822	21.1%
0-125% FPL	8	0	8	80.0%	5,061	0	5,061	58.5%
	10	0	10	9.9%	8,646	5	8,651	22.8%

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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	347	348	9.1%
<i>150.1%-170% FPL</i>	0	0	0	0.0%	92	744	836	21.9%
<i>125.1%-150% FPL</i>	0	0	0	0.0%	143	768	911	23.9%
<i>0-125% FPL</i>	0	0	0	0.0%	183	1,539	1,722	45.1%
	0	0	0	0.0%	419	3,398	3,817	10.0%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>170.1%-200% FPL</i>	0	0	0	0.0%	0	1	1	0.7%
<i>150.1%-170% FPL</i>	0	0	0	0.0%	15	0	15	9.9%
<i>125.1%-150% FPL</i>	0	0	0	0.0%	33	1	34	22.5%
<i>0-125% FPL</i>	0	0	0	0.0%	97	4	101	66.9%
	0	0	0	0.0%	145	6	151	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>170.1%-200% FPL</i>	0	0	0	0.0%	20	14	34	2.9%
<i>150.1%-170% FPL</i>	0	0	0	0.0%	48	45	93	7.9%
<i>125.1%-150% FPL</i>	0	1	1	20.0%	126	50	176	14.9%
<i>0-125% FPL</i>	3	1	4	80.0%	689	188	877	74.3%
	3	2	5	5.0%	883	297	1,180	3.1%

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:	101	1.5%
Current Active Enrollment:	6,632	

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>	20	19.8%	5,319	14.0%
<i>Ineligible</i>	59	58.4%	17,429	45.9%
<i>Rescinded Coverage</i>	0	0.0%	171	0.4%
<i>Carrier Termination</i>	2	2.0%	167	0.4%
<i>Medicare Eligible</i>	5	5.0%	1,117	2.9%
<i>Failed to pay premium</i>	10	9.9%	8,651	22.8%
<i>Failed to submit employer verification</i>	0	0.0%	3,817	10.0%
<i>Deceased</i>	0	0.0%	151	0.4%
<i>Covered in OHP</i>	5	5.0%	1,180	3.1%
Total	101	100%	38,002	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>	55	1.3%	48	2.0%	103	1.6%
<i>Asian/Pacific Islander</i>	289	6.9%	71	2.9%	360	5.4%
<i>Hispanic</i>	140	3.3%	161	6.6%	301	4.5%
<i>Native American</i>	35	0.8%	27	1.1%	62	0.9%
<i>Not Given</i>	216	5.1%	143	5.9%	359	5.4%
<i>Other</i>	108	2.6%	140	5.7%	248	3.7%
<i>White</i>	3,354	79.9%	1,845	75.8%	5,199	78.4%
TOTAL	4,197	100%	2,435	100%	6,632	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE*

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-200%</i>	50%	138	260	398
<i>150-169%</i>	70%	311	391	702
<i>126-149%</i>	90%	688	610	1,298
<i>0-125%</i>	95%	3,060	1,174	4,234
Totals		4,197	2,435	6,632

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