

FHIAP Snapshot of Program Activity - 11/02/2009

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	2,289	3,952	6,241	6,241
Approved Lives - to be enrolled	20	6	26	17
Total Lives:			6,267	6,258

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	161	3	164
Initial Applications Outstanding	5,131	0	5,131
Waiting list for Application*	11,578	51,206	62,784
Total Lives:			68,079

*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	89	157	328	489	1,063	
Adults 19-UP	110	210	319	587	1,226	
Totals	199	367	647	1,076	2,289	36.7%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	18	96	147	618	879	
Adults 19-UP	37	123	307	1193	1,660	
Totals	55	219	454	1,811	2,539	40.7%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	0	6	16	44	66	
Adults 19-UP	32	114	271	930	1,347	
Totals	32	120	287	974	1,413	22.6%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	107	259	491	1,151	2,008	
Adults 19-UP	179	447	897	2710	4,233	
Totals	286	706	1,388	3,861	6,241	100.0%
Percentages:	4.6%	11.3%	22.2%	61.9%	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	\$375.48	\$346.44	\$393.89	\$382.94	\$381.70
Subsidy Per Month	\$187.74	\$242.51	\$354.50	\$363.79	\$347.77
Member Contribution	\$187.74	\$103.93	\$39.39	\$19.15	\$33.93

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$490.59	\$519.04	\$524.16	\$513.38	\$515.54
Subsidy Per Month	\$245.30	\$363.33	\$471.74	\$487.71	\$468.42
Member Contribution	\$245.30	\$155.71	\$52.42	\$25.67	\$47.12

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$308.51	\$251.87	\$311.53	\$312.79	\$307.22
Subsidy Per Month	\$154.26	\$176.31	\$280.38	\$297.15	\$280.63
Member Contribution	\$154.25	\$75.56	\$31.15	\$15.64	\$26.58

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$62.43	\$48.73	\$14.26	\$9.37	\$21.68
Subsidy Per Month	\$62.43	\$113.70	\$128.36	\$178.01	\$143.62
Employee Share	\$124.85	\$162.43	\$142.63	\$187.38	\$165.29
Employer Contribution	\$168.89	\$145.61	\$131.43	\$102.66	\$123.44

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$63.24	\$48.92	\$14.36	\$9.36	\$22.04
Subsidy Per Month	\$63.24	\$114.15	\$129.25	\$177.78	\$143.37
Employee Share	\$126.48	\$163.07	\$143.61	\$187.14	\$165.41
Employer Contribution	\$155.52	\$148.76	\$129.80	\$98.31	\$120.61

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>	\$381.70	\$288.73	\$347.60
*Premium Per Month	\$381.70	\$165.29	\$302.33
Subsidy Per Month	\$347.77	\$143.62	\$272.89
Member Contribution	\$33.93	\$21.68	\$29.43

*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	291	5%	4%	5%
Metropolitan Portland	2,132	34%	45%	31%
Willamette Valley	1,901	30%	25%	27%
Southern/South Coast	1,107	18%	13%	18%
Mid-Columbia	224	4%	4%	5%
Central	246	4%	4%	6%
Southeast	157	3%	3%	4%
Northeast	183	3%	2%	4%
Other	-	0%	0%	0%
	6,241	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	65
Approved applications not yet enrolled; still within the allowed time period	26
Approved applications not enrolled in insurance within 120 days	4,576
Pended applications	99
Denied approval of application	16,459
Reservation list	62,784
Outstanding application within allowed return time	5,131
Outstanding application not received within allowed return time	146,078

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	198	5.0%
6-18	747	18.9%
19-29	424	10.7%
30-39	614	15.5%
40-49	780	19.7%
50-59	809	20.5%
60+	380	9.6%
Total	3,952	100%
Average Age =	36.4	
Median Age =	39.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	241	10.5%
6-18	822	35.9%
19-29	255	11.1%
30-39	431	18.8%
40-49	340	14.9%
50-59	158	6.9%
60+	42	1.8%
Total	2,289	100%
Average Age =	25.2	
Median Age =	21.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	439	7.0%
6-18	1,569	25.1%
19-29	679	10.9%
30-39	1,045	16.7%
40-49	1,120	17.9%
50-59	967	15.5%
60+	422	6.8%
Total	6,241	100%
Average Age =	32.3	
Median Age =	34.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	945	47.1%	3,007	71.0%	3,952	63.3%
Group	1,063	52.9%	1,226	29.0%	2,289	36.7%
Total	2,008	100.0%	4,233	100.0%	6,241	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	945	23.9%	1,063	46.4%	2,008	32.2%
Adults	3,007	76.1%	1,226	53.6%	4,233	67.8%
Total	3,952	100.0%	2,289	100.0%	6,241	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,477	37.4%	1,038	45.3%	2,515	40.3%
Female	2,475	62.6%	1,251	54.7%	3,726	59.7%
Total	3,952	100%	2,289	100%	6,241	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	44.1	Individual Market - OMIP only	17.0
Individual Market - Non-OMIP only	51.1	Individual Market - Non-OMIP only	20.4
Group Market	49.7	Group Market	20.9
FHIAP - ALL	49.0	FHIAP - ALL	19.7

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	41	127	268	988	1,424	36.0%
<i>Health Net</i>	3	27	52	249	331	8.4%
<i>Kaiser</i>	3	27	63	301	394	10.0%
<i>Lifewise</i>	1	12	14	64	91	2.3%
<i>ODS Health Plans</i>	1	15	19	55	90	2.3%
<i>OMIP</i>	32	120	287	974	1,413	35.8%
<i>Pacificare</i>	1	2	12	38	53	1.3%
<i>PacificSource</i>	2	6	21	78	107	2.7%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	3	3	5	38	49	1.2%
	87	339	741	2,785	3,952	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	3	17	31	58	109	7.7%
	Blue Selections Premier \$500 Deductible	36	101	214	783	1,134	79.6%
	Blue Selections Premier \$1000 Deductible	2	7	21	133	163	11.4%
	BlueCross PPO Portability	0	2	2	14	18	1.3%
		41	127	268	988	1,424	36.0%

Health Net	Diamond 15 PPO \$250 Deductible	3	26	41	214	284	85.8%
	Diamond 15 PPO \$500 Deductible	0	0	1	2	3	0.9%
	Pearl 25 HMO (no deductible)	0	1	4	32	37	11.2%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0.0%
	Other	0	0	6	1	7	2.1%
		3	27	52	249	331	8.4%

Kaiser	Gold Rx \$500 Deductible	2	1	9	34	46	11.7%
	Platinum Rx Plan (no deductible)	1	26	54	267	348	88.3%
		3	27	63	301	394	10.0%

Lifewise	WiseChoices \$500 Deductible	1	12	14	64	91	100.0%
	Other	0	0	0	0	0	0.0%
		1	12	14	64	91	2.3%

ODS	Beneficial Rx Plan \$1000 Deductible	1	15	19	55	90	100.0%
		1	15	19	55	90	2.3%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	29	112	278	930	1,349	95.5%
	\$750 Deductible	3	8	9	44	64	4.5%
		32	120	287	974	1,413	35.8%

Pacificare	HMO Individual (no deductible)	1	2	12	38	53	100.0%
		1	2	12	38	53	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	34.6%
	Elect Premiere \$500 Deductible	0	2	9	45	56	52.3%
	Elect Premiere \$750 Deductible	0	2	8	4	14	13.1%
		2	6	21	78	107	2.7%

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	1	3	5	32	41	83.7%
	Optimum \$1000 Deductible	2	0	0	6	8	16.3%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		3	3	5	38	49	1.2%

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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	1	0	1	16.7%	332	111	443	8.6%
70% Subsidy Level	3	0	3	50.0%	824	161	985	19.1%
90% Subsidy Level	1	0	1	16.7%	872	165	1,037	20.1%
95% Subsidy Level	1	0	1	16.7%	2,282	405	2,687	52.2%
	6	0	6	10.2%	4,310	842	5,152	13.9%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	5	1	6	13.6%	324	947	1,271	7.4%
70% Subsidy Level	1	9	10	22.7%	1,316	1,561	2,877	16.8%
90% Subsidy Level	4	0	4	9.1%	2,370	1,972	4,342	25.4%
95% Subsidy Level	12	12	24	54.5%	5,814	2,784	8,598	50.3%
	22	22	44	74.6%	9,824	7,264	17,088	46.0%

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%	109	6	115	67.3%
	0	0	0	0.0%	162	9	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%	20	6	26	16.1%
90% Subsidy Level	0	0	0	0.0%	21	0	21	13.0%
95% Subsidy Level	0	0	0	0.0%	105	3	108	67.1%
	0	0	0	0.0%	150	11	161	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	3	0	3	60.0%	274	3	277	25.7%
95% Subsidy Level	2	0	2	40.0%	666	8	674	62.6%
	5	0	5	8.5%	1,061	16	1,077	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	1	0	1	100.0%	1,321	0	1,321	15.5%
90% Subsidy Level	0	0	0	0.0%	1,789	4	1,793	21.1%
95% Subsidy Level	0	0	0	0.0%	4,988	0	4,988	58.6%
	1	0	1	1.7%	8,508	5	8,513	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	337	338	9.0%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	736	828	22.0%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	750	893	23.8%
<i>95% Subsidy Level</i>	0	0	0	0.0%	183	1,518	1,701	45.2%
	0	0	0	0.0%	419	3,341	3,760	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>	2	0	2	66.7%	22	13	35	3.2%
<i>70% Subsidy Level</i>	1	0	1	33.3%	44	43	87	7.9%
<i>90% Subsidy Level</i>	0	0	0	0.0%	118	52	170	15.4%
<i>95% Subsidy Level</i>	0	0	0	0.0%	646	163	809	73.5%
	3	0	3	5.1%	830	271	1,101	3.0%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	59	0.9%
Current Active Enrollment:	6,241	

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>	6	10.2%	5,152	13.9%
<i>Ineligible</i>	44	74.6%	17,088	46.0%
<i>Rescinded Coverage</i>	0	0.0%	171	0.5%
<i>Carrier Termination</i>	0	0.0%	161	0.4%
<i>Medicare Eligible</i>	5	8.5%	1,077	2.9%
<i>Failed to pay premium</i>	1	1.7%	8,513	22.9%
<i>Failed to submit employer verification</i>	0	0.0%	3,760	10.1%
<i>Deceased</i>	0	0.0%	147	0.4%
<i>Covered in OHP</i>	3	5.1%	1,101	3.0%
Total	59	100%	37,170	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>	51	1.3%	47	2.1%	98	1.6%
<i>Asian/Pacific Islander</i>	277	7.0%	60	2.6%	337	5.4%
<i>Hispanic</i>	144	3.6%	141	6.2%	285	4.6%
<i>Native American</i>	41	1.0%	32	1.4%	73	1.2%
<i>Not Given</i>	194	4.9%	110	4.8%	304	4.9%
<i>Other</i>	101	2.6%	121	5.3%	222	3.6%
<i>White</i>	3,144	79.6%	1,778	77.7%	4,922	78.9%
TOTAL	3,952	100%	2,289	100%	6,241	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	87	199	286
<i>150-169%</i>	70%	339	367	706
<i>126-149%</i>	90%	741	647	1,388
<i>0-125%</i>	95%	2,785	1,076	3,861
Totals		3,952	2,289	6,241