

FHIAP Snapshot of Program Activity - 06/15/2009

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	2,740	4,025	6,765	6,765
Approved Lives - to be enrolled	0	0	0	0
Total Lives:			6,765	6,765

<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*	16,709	45,456	62,165
Total Lives:			62,165

*Individual includes 3,765 OHP transfer lives.

FHIAP Snapshot of Program Activity - 06/15/2009

PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	117	197	376	567	1,257	
Adults 19-UP	136	279	391	677	1,483	
Totals	253	476	767	1,244	2,740	40.5%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	21	101	179	689	990	
Adults 19-UP	49	143	352	1090	1,634	
Totals	70	244	531	1,779	2,624	38.8%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	2	14	15	48	79	
Adults 19-UP	39	148	274	861	1,322	
Totals	41	162	289	909	1,401	20.7%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	140	312	570	1,304	2,326	
Adults 19-UP	224	570	1017	2628	4,439	
Totals	364	882	1,587	3,932	6,765	100.0%
Percentages:	5.4%	13.0%	23.5%	58.1%	100.0%	

FHIAP Snapshot of Program Activity - 06/15/2009

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	\$368.39	\$351.41	\$371.10	\$356.76	\$359.46
Subsidy Per Month	\$184.20	\$245.98	\$333.99	\$338.77	\$324.17
Member Contribution	\$184.20	\$105.42	\$37.11	\$17.99	\$35.29

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$491.95	\$509.79	\$529.62	\$510.72	\$513.96
Subsidy Per Month	\$245.98	\$356.85	\$476.66	\$484.74	\$461.30
Member Contribution	\$245.98	\$152.94	\$52.96	\$25.98	\$52.67

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$296.02	\$246.25	\$284.83	\$278.09	\$276.97
Subsidy Per Month	\$148.01	\$172.37	\$256.34	\$264.18	\$250.96
Member Contribution	\$148.01	\$73.87	\$28.48	\$13.90	\$26.01

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$61.76	\$46.84	\$14.23	\$9.39	\$22.09
Subsidy Per Month	\$61.76	\$109.29	\$128.06	\$178.38	\$141.52
Employee Share	\$123.52	\$156.13	\$142.28	\$187.77	\$163.61
Employer Contribution	\$159.53	\$144.90	\$134.87	\$100.12	\$123.11

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$59.56	\$44.57	\$12.95	\$8.18	\$21.64
Subsidy Per Month	\$59.56	\$104.00	\$116.56	\$155.48	\$124.83
Employee Share	\$119.12	\$148.57	\$129.51	\$163.66	\$146.47
Employer Contribution	\$170.73	\$157.32	\$152.34	\$126.42	\$144.24

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>	\$359.46	\$286.72	\$330.00
*Premium Per Month	\$359.46	\$163.61	\$280.14
Subsidy Per Month	\$324.17	\$141.52	\$250.20
Member Contribution	\$35.29	\$22.09	\$29.94

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

FHIAP Snapshot of Program Activity - 06/15/2009

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	297	4%	4%	5%
Metropolitan Portland	2,279	34%	45%	31%
Willamette Valley	2,102	31%	25%	27%
Southern/South Coast	1,182	17%	13%	18%
Mid-Columbia	244	4%	4%	5%
Central	260	4%	4%	6%
Southeast	181	3%	3%	4%
Northeast	220	3%	2%	4%
Other	-	0%	0%	0%
	6,765	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	62,165
Outstanding application within allowed return time	0
Outstanding application not received within allowed return time	224,939

FHIAP Snapshot of Program Activity - 06/15/2009

ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	235	5.8%
6-18	834	20.7%
19-29	431	10.7%
30-39	592	14.7%
40-49	749	18.6%
50-59	799	19.9%
60+	385	9.6%
Total	4,025	100%
Average Age =	35.4	
Median Age =	38.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	315	11.5%
6-18	942	34.4%
19-29	326	11.9%
30-39	542	19.8%
40-49	394	14.4%
50-59	175	6.4%
60+	46	1.7%
Total	2,740	100%
Average Age =	24.9	
Median Age =	21.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	550	8.1%
6-18	1,776	26.3%
19-29	757	11.2%
30-39	1,134	16.8%
40-49	1,143	16.9%
50-59	974	14.4%
60+	431	6.4%
Total	6,765	100%
Average Age =	31.2	
Median Age =	32.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,069	46.0%	2,956	66.6%	4,025	59.5%
Group	1,257	54.0%	1,483	33.4%	2,740	40.5%
Total	2,326	100.0%	4,439	100.0%	6,765	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,069	26.6%	1,257	45.9%	2,326	34.4%
Adults	2,956	73.4%	1,483	54.1%	4,439	65.6%
Total	4,025	100.0%	2,740	100.0%	6,765	100.0%

FHIAP Snapshot of Program Activity - 06/15/2009

ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,492	37.1%	1,241	45.3%	2,733	40.4%
Female	2,533	62.9%	1,499	54.7%	4,032	59.6%
Total	4,025	100%	2,740	100%	6,765	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	39.2	Individual Market - OMIP only	15.8
Individual Market - Non-OMIP only	47.2	Individual Market - Non-OMIP only	19.4
Group Market	45.1	Group Market	20.1
FHIAP - ALL	44.6	FHIAP - ALL	18.6

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	46	159	323	989	1,517	37.7%
<i>Health Net</i>	5	19	49	214	287	7.1%
<i>Kaiser</i>	8	26	89	242	365	9.1%
<i>Lifewise</i>	7	21	27	140	195	4.8%
<i>ODS Health Plans</i>	0	7	9	63	79	2.0%
<i>OMIP</i>	41	162	289	909	1,401	34.8%
<i>Pacificare</i>	2	1	9	45	57	1.4%
<i>PacificSource</i>	2	6	21	68	97	2.4%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	0	5	4	18	27	0.7%
	111	406	820	2,688	4,025	100%

FHIAP Snapshot of Program Activity - 06/15/2009

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	2	30	24	58	114	7.5%
	Blue Selections Premier \$500 Deductible	43	118	282	863	1,306	86.1%
	Blue Selections Premier \$1000 Deductible	1	11	16	52	80	5.3%
	BlueCross PPO Portability	0	0	1	16	17	1.1%
		46	159	323	989	1,517	37.7%

Health Net	Diamond 15 PPO \$250 Deductible	3	18	41	176	238	82.9%
	Diamond 15 PPO \$500 Deductible	0	0	0	4	4	1.4%
	Pearl 25 HMO (no deductible)	2	1	2	33	38	13.2%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0.0%
	Other	0	0	6	1	7	2.4%
		5	19	49	214	287	7.1%

Kaiser	Gold Rx \$500 Deductible	2	2	13	27	44	12.1%
	Platinum Rx Plan (no deductible)	6	24	76	215	321	87.9%
		8	26	89	242	365	9.1%

Lifewise	WiseChoices \$500 Deductible	7	21	27	140	195	100.0%
	Other	0	0	0	0	0	0.0%
		7	21	27	140	195	4.8%

ODS	Beneficial Rx Plan \$1000 Deductible	0	7	9	63	79	100.0%
		0	7	9	63	79	2.0%

continued next page...

FHIAP Snapshot of Program Activity - 06/15/2009

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	31	152	282	872	1,337	95.4%
	\$750 Deductible	10	10	7	37	64	4.6%
		41	162	289	909	1,401	34.8%

Pacificare	HMO Individual (no deductible)	2	1	9	45	57	100.0%
		2	1	9	45	57	1.4%

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	3	2	30	37	38.1%
	Elect Premiere \$500 Deductible	0	3	13	35	51	52.6%
	Elect Premiere \$750 Deductible	0	0	6	3	9	9.3%
		2	6	21	68	97	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	3	4	18	25	92.6%
	Optimum \$1000 Deductible	0	2	0	0	2	7.4%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		0	5	4	18	27	0.7%

FHIAP Snapshot of Program Activity - 06/15/2009

TERMINATION TRENDS

Termination Reason	Current Month				Overall Terminations			
Member Request								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	347	109	456	8.6%
70% Subsidy Level	9	0	9	64.3%	849	150	999	18.7%
90% Subsidy Level	2	2	4	28.6%	916	161	1,077	20.2%
95% Subsidy Level	1	0	1	7.1%	2,407	391	2,798	52.5%
	12	2	14	8.7%	4,519	811	5,330	14.1%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	3	8	11	8.4%	326	892	1,218	7.2%
70% Subsidy Level	6	18	24	18.3%	1,315	1,518	2,833	16.8%
90% Subsidy Level	15	17	32	24.4%	2,384	1,924	4,308	25.6%
95% Subsidy Level	39	25	64	48.9%	5,784	2,702	8,486	50.4%
	63	68	131	81.4%	9,809	7,036	16,845	44.7%

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	1	20	11.4%
95% Subsidy Level	0	0	0	0.0%	113	5	118	67.4%
	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	3	7	4.5%
70% Subsidy Level	0	0	0	0.0%	20	5	25	16.0%
90% Subsidy Level	0	0	0	0.0%	22	0	22	14.1%
95% Subsidy Level	0	0	0	0.0%	99	3	102	65.4%
	0	0	0	0.0%	145	11	156	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	2.5%
70% Subsidy Level	0	0	0	0.0%	90	3	93	8.7%
90% Subsidy Level	2	0	2	22.2%	277	5	282	26.3%
95% Subsidy Level	6	1	7	77.8%	661	8	669	62.5%
	8	1	9	5.6%	1,054	17	1,071	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%	422	1	423	4.6%
70% Subsidy Level	0	0	0	0.0%	1,380	0	1,380	15.0%
90% Subsidy Level	0	0	0	0.0%	1,873	4	1,877	20.4%
95% Subsidy Level	0	0	0	0.0%	5,535	0	5,535	60.1%
	0	0	0	0.0%	9,210	5	9,215	24.5%

continued on next page...

FHIAP Snapshot of Program Activity - 06/15/2009

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	329	330	9.0%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	712	804	21.9%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	735	878	23.9%
<i>95% Subsidy Level</i>	0	0	0	0.0%	179	1,484	1,663	45.3%
	0	0	0	0.0%	415	3,260	3,675	9.8%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	1	2	3	2.0%
<i>70% Subsidy Level</i>	0	0	0	0.0%	16	0	16	10.5%
<i>90% Subsidy Level</i>	0	0	0	0.0%	32	0	32	21.1%
<i>95% Subsidy Level</i>	0	0	0	0.0%	97	4	101	66.4%
	0	0	0	0.0%	146	6	152	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	19	16	35	3.3%
<i>70% Subsidy Level</i>	0	0	0	0.0%	42	41	83	7.8%
<i>90% Subsidy Level</i>	0	0	0	0.0%	114	54	168	15.8%
<i>95% Subsidy Level</i>	3	4	7	100.0%	632	145	777	73.1%
	3	4	7	4.3%	807	256	1,063	2.8%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	161	2.4%
Current Active Enrollment:	6,765	

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>	14	8.7%	5,330	14.1%
<i>Ineligible</i>	131	81.4%	16,845	44.7%
<i>Rescinded Coverage</i>	0	0.0%	175	0.5%
<i>Carrier Termination</i>	0	0.0%	156	0.4%
<i>Medicare Eligible</i>	9	5.6%	1,071	2.8%
<i>Failed to pay premium</i>	0	0.0%	9,215	24.5%
<i>Failed to submit employer verification</i>	0	0.0%	3,675	9.8%
<i>Deceased</i>	0	0.0%	152	0.4%
<i>Covered in OHP</i>	7	4.3%	1,063	2.8%
Total	161	100%	37,682	100%

FHIAP Snapshot of Program Activity - 06/15/2009

ENROLLMENT BY ETHNIC/RACIAL HERITAGE AND MARKET TYPE

Heritage	Individual		Group		Total	
	Lives	Percent	Lives	Percent	Lives	Percent
<i>African-American</i>	57	1.4%	67	2.4%	124	1.8%
<i>Asian/Pacific Islander</i>	274	6.8%	68	2.5%	342	5.1%
<i>Hispanic</i>	149	3.7%	162	5.9%	311	4.6%
<i>Native American</i>	45	1.1%	32	1.2%	77	1.1%
<i>Not Given</i>	185	4.6%	125	4.6%	310	4.6%
<i>Other</i>	114	2.8%	155	5.7%	269	4.0%
<i>White</i>	3,201	79.5%	2,131	77.8%	5,332	78.8%
TOTAL	4,025	100%	2,740	100%	6,765	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	111	253	364
<i>150-169%</i>	70%	406	476	882
<i>126-149%</i>	90%	820	767	1,587
<i>0-125%</i>	95%	2,688	1,244	3,932
Totals		4,025	2,740	6,765