

FHIAP Snapshot of Program Activity - 06/11/2012

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	2,776	3,975	6,751	6,751
Approved Lives - to be enrolled	29	27	56	37
Total Lives:			6,807	6,788

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	25	38	63
Initial Applications Outstanding	313	654	967
Waiting list for Application	2,387	40,278	42,665
Total Lives:			43,695

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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	1,119	1,119
Adults 19-UP	259	217	362	819	0	1,657
Totals	259	217	362	819	1,119	2,776 41.1%

Non-OMIP/FMIP* Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	769	769
Adults 19-UP	65	122	294	1379	0	1,860
Totals	65	122	294	1,379	769	2,629 38.9%

*FMIP/OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	39	39
Adults 19-UP	48	68	188	1003	0	1,307
Totals	48	68	188	1,003	39	1,346 19.9%

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	1,927	1,927
Adults 19-UP	372	407	844	3201	0	4,824
Totals	372	407	844	3,201	1,927	6,751 100.0%
Percentages:	5.5%	6.0%	12.5%	47.4%	28.5%	100.0%

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	45	113	198	259	243	372	615
150-169% - 70% Subsidy	81	190	165	217	246	407	653
126-149% - 90% Subsidy	127	482	231	362	358	844	1,202
0-125% - 95% Subsidy	555	2,382	525	819	1,080	3,201	4,281
	808	3,167	1,119	1,657	1,927	4,824	6,751

*OMIP & FMIP are both high risk pools: OMIP is the state high risk pool funded by premium and assessments to insurance carriers; FMIP is the Federal High Risk Pool effective August 2010 that is funded by premiums and Federal funds.

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AVERAGE SUBSIDY & PREMIUM VALUES FOR INDIVIDUAL & GROUP

Weighted Average

<i>Subsidy Levels:</i>	<u>Individual</u>	<u>Group</u>	<u>Overall Weighted Avg</u>
<i>Premium Per Month (includes employer contribution for Group)</i>	\$465.06	\$363.06	\$423.12
*Premium Per Month	\$465.06	\$218.29	\$363.59
Subsidy Per Month	\$428.18	\$195.47	\$332.49
Member Contribution	\$36.88	\$22.82	\$31.10

Average Premium and Subsidy for Individual Market

<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	<u>Weighted Average</u>
Premium Per Month	\$483.73	\$509.18	\$540.36	\$521.56	\$223.42	\$465.06
Subsidy Per Month	\$241.87	\$356.43	\$486.32	\$495.48	\$223.42	\$428.18
Member Contribution	\$241.86	\$152.75	\$54.04	\$26.08	\$0.00	\$36.88

Average Premium and Subsidy for GROUP Market

<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	<u>Weighted Average</u>
Member Contribution	\$107.69	\$65.63	\$24.06	\$15.28	\$0.00	\$22.82
Subsidy Per Month	\$107.69	\$153.14	\$216.51	\$290.33	\$147.77	\$195.47
Employee Share	\$215.38	\$218.77	\$240.57	\$305.61	\$147.77	\$218.29
Employer Contribution	\$203.57	\$175.42	\$171.11	\$134.02	\$124.56	\$144.77

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

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AVERAGE SUBSIDY & PREMIUM VALUES: OMIP/FMIP vs Non-OMIP/Non-FMIP

Average Premium and Subsidy for Individual OMIP**						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$639.28	\$649.48	\$665.57	\$619.65	\$375.71	\$619.35
Subsidy Per Month	\$319.64	\$454.63	\$599.01	\$588.66	\$375.71	\$564.37
Member Contribution	\$319.64	\$194.84	\$66.56	\$30.98	\$0.00	\$54.98

Average Premium and Subsidy for Individual FMIP**						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$581.00	\$683.14	\$627.33	\$601.66	\$0.00	\$608.20
Subsidy Per Month	\$290.50	\$478.20	\$564.59	\$571.58	\$0.00	\$562.14
Member Contribution	\$290.50	\$204.94	\$62.73	\$30.08	\$0.00	\$46.07

Average Premium and Subsidy for Individual NON-OMIP/FMIP**						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$355.61	\$417.82	\$454.94	\$441.89	\$214.31	\$374.46
Subsidy Per Month	\$177.80	\$292.47	\$409.45	\$419.79	\$214.31	\$347.35
Member Contribution	\$177.80	\$125.35	\$45.49	\$22.09	\$0.00	\$27.10

AVERAGE SUBSIDY & PREMIUM VALUES: Group With COBRA/Portability/Self-Employed vs All Group

Average Premium and Subsidy for ALL GROUP Market						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Member Contribution	\$107.69	\$65.63	\$24.06	\$15.28	\$0.00	\$22.82
Subsidy Per Month	\$107.69	\$153.14	\$216.51	\$290.33	\$147.77	\$195.47
Employee Share	\$215.38	\$218.77	\$240.57	\$305.61	\$147.77	\$218.29
Employer Contribution	\$203.57	\$175.42	\$171.11	\$134.02	\$124.56	\$144.77

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Member Contribution	\$85.09	\$58.82	\$18.48	\$11.30	\$0.00	\$18.72
Subsidy Per Month	\$85.09	\$137.26	\$166.28	\$214.77	\$128.39	\$151.62
Employee Share	\$170.18	\$196.09	\$184.76	\$226.07	\$128.39	\$170.34
Employer Contribution	\$248.90	\$185.97	\$222.88	\$202.83	\$149.42	\$185.34

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

**OMIP & FMIP are both high risk pools: OMIP is the state high risk pool funded by premium and assessments to insurance carriers; FMIP is the Federal High Risk Pool effective August 2010 that is funded by premiums and Federal funds.

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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	295	4%	4%	5%
Metropolitan Portland	2,432	36%	45%	31%
Willamette Valley	2,141	32%	25%	27%
Southern/South Coast	1,104	16%	13%	18%
Mid-Columbia	210	3%	4%	5%
Central	304	5%	4%	6%
Southeast	107	2%	3%	4%
Northeast	158	2%	2%	4%
Other	-	0%	0%	0%
	6,751	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	20
Approved applications not yet enrolled; still within the allowed time period	56
Approved applications not enrolled in insurance within 120 days	4,576
Pended applications	43
Denied approval of application	21,622
Reservation list	42,665
Outstanding application within allowed return time	967
Outstanding application not received within allowed return time	210,718

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	152	3.8%
6-18	656	16.5%
19-29	471	11.8%
30-39	676	17.0%
40-49	723	18.2%
50-59	889	22.4%
60+	408	10.3%
Total	3,975	100%
Average Age =	37.6	
Median Age =	40.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	212	7.6%
6-18	907	32.7%
19-29	335	12.1%
30-39	502	18.1%
40-49	446	16.1%
50-59	295	10.6%
60+	79	2.8%
Total	2,776	100%
Average Age =	27.7	
Median Age =	27.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	364	5.4%
6-18	1,563	23.2%
19-29	806	11.9%
30-39	1,178	17.4%
40-49	1,169	17.3%
50-59	1,184	17.5%
60+	487	7.2%
Total	6,751	100%
Average Age =	33.5	
Median Age =	35.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	808	41.9%	3,167	65.7%	3,975	58.9%
Group	1,119	58.1%	1,657	34.3%	2,776	41.1%
Total	1,927	100.0%	4,824	100.0%	6,751	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	808	20.3%	1,119	40.3%	1,927	28.5%
Adults	3,167	79.7%	1,657	59.7%	4,824	71.5%
Total	3,975	100.0%	2,776	100.0%	6,751	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
	Count	Percentage	Count	Percentage	Count	Percentage
Male	1,574	39.6%	1,227	44.2%	2,801	41.5%
Female	2,401	60.4%	1,549	55.8%	3,950	58.5%
Total	3,975	100%	2,776	100%	6,751	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	51.4	Individual Market - OMIP	17.1
Individual Market - FMIP	16.4	Individual Market - FMIP	5.9
Individual Market - Non-OMIP/FMIP	45.2	Individual Market - Non-OMIP/FMIP	20.9
Group Market	12.3	Group Market	22.6
FHIAP - ALL	39.5	FHIAP - ALL	20.5

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	100%	Plan Total	Percent
<i>Regence BCBSO</i>	26	41	136	574	299	1,076	27.1%
<i>Health Net</i>	7	11	24	150	82	274	6.9%
<i>Kaiser</i>	6	28	50	298	113	495	12.5%
<i>ODS Health Plans</i>	12	25	34	122	120	313	7.9%
<i>*FMIP</i>	5	7	46	194	0	252	6.3%
<i>*OMIP</i>	43	61	142	809	39	1,094	27.5%
<i>Pacificare</i>	0	0	0	0	0	0	0.0%
<i>PacificSource</i>	8	6	26	131	107	278	7.0%
<i>Preferred Health Plan</i>	0	0	0	0	0	0	0.0%
<i>Providence</i>	6	11	24	104	48	193	4.9%
	113	190	482	2,382	808	3,975	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
RBCBSO	Regence Evolve Plus \$1000	23	38	127	549	290	1,027	95.4%
	BlueCross PPO Portability	3	3	9	25	9	49	4.6%
		26	41	136	574	299	1,076	27.1%

Health Net	Diamond 15 PPO \$250 Deductible	6	7	18	109	53	193	70.4%
	Diamond 15 PPO \$500 Deductible	0	2	2	29	8	41	15.0%
	Pearl 25 HMO (no deductible)	1	2	3	12	21	39	14.2%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0	0.0%
	Other	0	0	1	0	0	1	0.4%
		7	11	24	150	82	274	6.9%

Kaiser	Gold Rx \$500 Deductible	2	1	12	36	4	55	11.1%
	Platinum Rx Plan (no deductible)	4	27	38	262	109	440	88.9%
		6	28	50	298	113	495	12.5%

ODS	Beneficial Rx Plan \$1000 Deductible	12	25	34	122	120	313	100.0%
		12	25	34	122	120	313	7.9%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
OMIP*	\$500 Deductible	37	49	133	754	33	1,006	92.0%
	\$750 Deductible	6	12	9	55	6	88	8.0%
		43	61	142	809	39	1,094	27.5%

FMIP*	\$500 Deductible	3	7	42	175	0	227	90.1%
	\$750 Deductible	2	0	4	19	0	25	9.9%
		5	7	46	194	0	252	6.3%

Pacificare	HMO Individual (no deductible)	0	0	0	0	0	0	#DIV/0!
		0	0	0	0	0	0	0.0%

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	7	4	21	100	84	216	77.7%
	Elect Premiere \$500 Deductible	1	2	4	23	17	47	16.9%
	Elect Premiere \$750 Deductible	0	0	1	8	6	15	5.4%
		8	6	26	131	107	278	7.0%

Providence	Optimum \$500 Deductible	0	0	0	0	0	0	0.0%
	Optimum \$1000 Deductible	6	11	24	104	48	193	100.0%
	Value Plan \$500 Deductible	0	0	0	0	0	0	0.0%
		6	11	24	104	48	193	4.9%

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TERMINATION TRENDS

Termination Reason	Current Month				Overall Terminations			
Member Request								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	2	0	2	16.7%	453	156	609	10.3%
150.1%-170% FPL	5	1	6	50.0%	897	182	1,079	18.2%
125.1%-150% FPL	1	1	2	16.7%	964	201	1,165	19.6%
0-125% FPL	1	1	2	16.7%	2,596	485	3,081	51.9%
	9	3	12	16.4%	4,910	1,024	5,934	14.4%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	2	6	8	18.2%	389	1,218	1,607	8.5%
150.1%-170% FPL	4	10	14	31.8%	1,374	1,765	3,139	16.6%
125.1%-150% FPL	4	5	9	20.5%	2,490	2,203	4,693	24.9%
0-125% FPL	10	3	13	29.5%	6,303	3,136	9,439	50.0%
	20	24	44	60.3%	10,556	8,322	18,878	45.8%

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%	10	1	11	5.8%
150.1%-170% FPL	0	0	0	0.0%	24	13	37	19.5%
125.1%-150% FPL	0	0	0	0.0%	23	1	24	12.6%
0-125% FPL	0	0	0	0.0%	111	7	118	62.1%
	0	0	0	0.0%	168	22	190	0.5%

Carrier Termination								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	5	3	8	4.3%
150.1%-170% FPL	0	0	0	0.0%	23	5	28	15.0%
125.1%-150% FPL	0	0	0	0.0%	27	0	27	14.4%
0-125% FPL	0	0	0	0.0%	111	13	124	66.3%
	0	0	0	0.0%	166	21	187	0.5%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	1	0	1	16.7%	34	2	36	2.9%
150.1%-170% FPL	0	0	0	0.0%	108	7	115	9.2%
125.1%-150% FPL	0	0	0	0.0%	316	8	324	25.8%
0-125% FPL	5	0	5	83.3%	766	13	779	62.1%
	6	0	6	8.2%	1,224	30	1,254	3.0%

Failed to make premium payments to FHIAP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	517	1	518	5.6%
150.1%-170% FPL	0	0	0	0.0%	1,411	0	1,411	15.3%
125.1%-150% FPL	0	0	0	0.0%	1,899	4	1,903	20.6%
0-125% FPL	0	0	0	0.0%	5,384	2	5,386	58.4%
	0	0	0	0.0%	9,211	7	9,218	22.3%

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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%	0	380	380	9.5%
<i>150.1%-170% FPL</i>	0	0	0	0.0%	91	775	866	21.5%
<i>125.1%-150% FPL</i>	0	0	0	0.0%	143	808	951	23.7%
<i>0-125% FPL</i>	0	0	0	0.0%	182	1,640	1,822	45.3%
	0	0	0	0.0%	416	3,603	4,019	9.7%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>170.1%-200% FPL</i>	0	0	0	0.0%	3	4	7	4.0%
<i>150.1%-170% FPL</i>	0	0	0	0.0%	18	1	19	10.9%
<i>125.1%-150% FPL</i>	0	0	0	0.0%	34	1	35	20.0%
<i>0-125% FPL</i>	0	0	0	0.0%	109	5	114	65.1%
	0	0	0	0.0%	164	11	175	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>170.1%-200% FPL</i>	0	0	0	0.0%	24	30	54	3.9%
<i>150.1%-170% FPL</i>	0	1	1	9.1%	51	62	113	8.1%
<i>125.1%-150% FPL</i>	2	3	5	45.5%	137	76	213	15.2%
<i>0-125% FPL</i>	3	2	5	45.5%	793	226	1,019	72.8%
	5	6	11	15.1%	1,005	394	1,399	3.4%

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:	73	1.1%
Current Active Enrollment:	6,751	

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	16.4%	5,934	14.4%
<i>Ineligible</i>	44	60.3%	18,878	45.8%
<i>Rescinded Coverage</i>	0	0.0%	190	0.5%
<i>Carrier Termination</i>	0	0.0%	187	0.5%
<i>Medicare Eligible</i>	6	8.2%	1,254	3.0%
<i>Failed to pay premium</i>	0	0.0%	9,218	22.3%
<i>Failed to submit employer verification</i>	0	0.0%	4,019	9.7%
<i>Deceased</i>	0	0.0%	175	0.4%
<i>Covered in OHP</i>	11	15.1%	1,399	3.4%
Total	73	100%	41,254	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>	49	1.2%	63	2.3%	112	1.7%
<i>Asian/Pacific Islander</i>	311	7.8%	99	3.6%	410	6.1%
<i>Hispanic</i>	129	3.2%	193	7.0%	322	4.8%
<i>Native American</i>	35	0.9%	30	1.1%	65	1.0%
<i>Not Given</i>	176	4.4%	177	6.4%	353	5.2%
<i>Other</i>	143	3.6%	176	6.3%	319	4.7%
<i>White</i>	3,132	78.8%	2,038	73.4%	5,170	76.6%
TOTAL	3,975	100%	2,776	100%	6,751	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE*

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-200%</i>	50%	158	457	615
<i>150-169%</i>	70%	271	382	653
<i>126-149%</i>	90%	609	593	1,202
<i>0-125%</i>	95%	2,937	1,344	4,281
Totals		3,975	2,776	6,751

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