

FHIAP Snapshot of Program Activity - 01/04/2010

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	2,233	4,110	6,343	6,343
Approved Lives - to be enrolled	92	7	99	65
		Total Lives:	6,442	6,408

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	391	2	393
Initial Applications Outstanding	19,495	73	19,568
Waiting list for Application	3,425	52,278	55,703
		Total Lives:	75,664

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PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	78	152	303	485	1,018	
Adults 19-UP	108	205	312	590	1,215	
Totals	186	357	615	1,075	2,233	35.2%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	18	82	143	615	858	
Adults 19-UP	33	126	293	1285	1,737	
Totals	51	208	436	1,900	2,595	40.9%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	1	5	14	49	69	
Adults 19-UP	28	113	272	1033	1,446	
Totals	29	118	286	1,082	1,515	23.9%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	97	239	460	1,149	1,945	
Adults 19-UP	169	444	877	2908	4,398	
Totals	266	683	1,337	4,057	6,343	100.0%
Percentages:	4.2%	10.8%	21.1%	64.0%	100.0%	

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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%	
Premium Per Month	\$397.11	\$385.16	\$416.61	\$410.10	\$409.01
Subsidy Per Month	\$198.56	\$269.61	\$374.95	\$389.50	\$373.72
Member Contribution	\$198.56	\$115.55	\$41.66	\$20.60	\$35.30

Average Premium and Subsidy for Individual OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$549.07	\$583.33	\$582.96	\$573.30	\$575.44
Subsidy Per Month	\$274.53	\$408.33	\$524.67	\$544.64	\$525.08
Member Contribution	\$274.53	\$175.00	\$58.30	\$28.67	\$50.36

Average Premium and Subsidy for Individual NON-OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$310.71	\$272.74	\$307.49	\$317.16	\$311.85
Subsidy Per Month	\$155.36	\$190.92	\$276.74	\$301.15	\$285.35
Member Contribution	\$155.35	\$81.82	\$30.75	\$16.01	\$26.50

Average Premium and Subsidy for GROUP Market					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$65.03	\$48.49	\$14.15	\$9.52	\$21.65
Subsidy Per Month	\$65.03	\$113.15	\$127.37	\$180.82	\$145.63
Employee Share	\$130.05	\$161.65	\$141.52	\$190.33	\$167.28
Employer Contribution	\$175.84	\$146.57	\$137.99	\$102.26	\$125.32

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$62.79	\$46.29	\$12.76	\$8.46	\$21.50
Subsidy Per Month	\$62.79	\$108.02	\$114.84	\$160.67	\$129.00
Employee Share	\$125.58	\$154.32	\$127.60	\$169.12	\$150.50
Employer Contribution	\$186.89	\$162.50	\$159.89	\$132.46	\$150.76

Average Premium and Subsidy			Overall Weighted Average
<i>Subsidy Levels:</i>	Individual	Group	
<i>Premium Per Month (includes employer contribution for Group)</i>	\$409.01	\$292.60	\$368.03
*Premium Per Month	\$409.01	\$167.28	\$323.91
Subsidy Per Month	\$373.72	\$145.63	\$293.42
Member Contribution	\$35.30	\$21.65	\$30.49

*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	299	5%	4%	5%
Metropolitan Portland	2,198	35%	45%	31%
Willamette Valley	1,909	30%	25%	27%
Southern/South Coast	1,126	18%	13%	18%
Mid-Columbia	216	3%	4%	5%
Central	254	4%	4%	6%
Southeast	157	2%	3%	4%
Northeast	184	3%	2%	4%
Other	-	0%	0%	0%
	6,343	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	138
Approved applications not yet enrolled; still within the allowed time period	99
Approved applications not enrolled in insurance within 120 days	4,576
Pended applications	255
Denied approval of application	16,658
Reservation list	55,703
Outstanding application within allowed return time	19,568
Outstanding application not received within allowed return time	150,468

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	194	4.7%
6-18	733	17.8%
19-29	451	11.0%
30-39	658	16.0%
40-49	829	20.2%
50-59	860	20.9%
60+	385	9.4%
Total	4,110	100%
Average Age =	36.8	
Median Age =	40.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	228	10.2%
6-18	790	35.4%
19-29	251	11.2%
30-39	422	18.9%
40-49	338	15.1%
50-59	161	7.2%
60+	43	1.9%
Total	2,233	100%
Average Age =	25.5	
Median Age =	21.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	422	6.7%
6-18	1,523	24.0%
19-29	702	11.1%
30-39	1,080	17.0%
40-49	1,167	18.4%
50-59	1,021	16.1%
60+	428	6.7%
Total	6,343	100%
Average Age =	32.8	
Median Age =	35.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	927	47.7%	3,183	72.4%	4,110	64.8%
Group	1,018	52.3%	1,215	27.6%	2,233	35.2%
Total	1,945	100.0%	4,398	100.0%	6,343	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	927	22.6%	1,018	45.6%	1,945	30.7%
Adults	3,183	77.4%	1,215	54.4%	4,398	69.3%
Total	4,110	100.0%	2,233	100.0%	6,343	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,549	37.7%	1,000	44.8%	2,549	40.2%
Female	2,561	62.3%	1,233	55.2%	3,794	59.8%
Total	4,110	100%	2,233	100%	6,343	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	45.9	Individual Market - OMIP only	17.1
Individual Market - Non-OMIP only	53.1	Individual Market - Non-OMIP only	20.6
Group Market	51.8	Group Market	21.1
FHIAP - ALL	51.0	FHIAP - ALL	19.9

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	40	111	267	1,023	1,441	35.1%
<i>Health Net</i>	1	26	49	285	361	8.8%
<i>Kaiser</i>	4	26	53	335	418	10.2%
<i>Lifewise</i>	0	10	4	13	27	0.7%
<i>ODS Health Plans</i>	1	23	20	73	117	2.8%
<i>OMIP</i>	29	118	286	1,082	1,515	36.9%
<i>Pacificare</i>	1	2	9	41	53	1.3%
<i>PacificSource</i>	3	7	24	82	116	2.8%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	1	3	10	48	62	1.5%
	80	326	722	2,982	4,110	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	1	10	34	51	96	6.7%
	Blue Selections Premier \$500 Deductible	37	86	196	768	1,087	75.4%
	Blue Selections Premier \$1000 Deductible	2	13	35	191	241	16.7%
	BlueCross PPO Portability	0	2	2	13	17	1.2%
		40	111	267	1,023	1,441	35.1%

Health Net	Diamond 15 PPO \$250 Deductible	1	24	38	240	303	83.9%
	Diamond 15 PPO \$500 Deductible	0	0	1	3	4	1.1%
	Pearl 25 HMO (no deductible)	0	1	7	39	47	13.0%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0.0%
	Other	0	1	3	3	7	1.9%
		1	26	49	285	361	8.8%

Kaiser	Gold Rx \$500 Deductible	2	1	8	36	47	11.2%
	Platinum Rx Plan (no deductible)	2	25	45	299	371	88.8%
		4	26	53	335	418	10.2%

Lifewise	WiseChoices \$500 Deductible	0	10	4	13	27	100.0%
	Other	0	0	0	0	0	0.0%
		0	10	4	13	27	0.7%

ODS	Beneficial Rx Plan \$1000 Deductible	1	23	20	73	117	100.0%
		1	23	20	73	117	2.8%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	26	109	274	1,034	1,443	95.2%
	\$750 Deductible	3	9	12	48	72	4.8%
		29	118	286	1,082	1,515	36.9%

Pacificare	HMO Individual (no deductible)	1	2	9	41	53	100.0%
		1	2	9	41	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	4	3	28	37	31.9%
	Elect Premiere \$500 Deductible	1	2	12	49	64	55.2%
	Elect Premiere \$750 Deductible	0	1	9	5	15	12.9%
		3	7	24	82	116	2.8%

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	10	42	56	90.3%
	Optimum \$1000 Deductible	0	0	0	6	6	9.7%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		1	3	10	48	62	1.5%

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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	0	0	0	0.0%	336	111	447	8.6%
70% Subsidy Level	2	0	2	28.6%	830	160	990	19.1%
90% Subsidy Level	1	0	1	14.3%	877	169	1,046	20.1%
95% Subsidy Level	4	0	4	57.1%	2,305	408	2,713	52.2%
	7	0	7	13.2%	4,348	848	5,196	13.9%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	2	0	2	5.3%	326	957	1,283	7.4%
70% Subsidy Level	2	11	13	34.2%	1,325	1,595	2,920	16.9%
90% Subsidy Level	4	0	4	10.5%	2,377	2,000	4,377	25.4%
95% Subsidy Level	11	8	19	50.0%	5,845	2,818	8,663	50.2%
	19	19	38	71.7%	9,873	7,370	17,243	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%	5	2	7	4.3%
70% Subsidy Level	0	0	0	0.0%	20	6	26	16.0%
90% Subsidy Level	0	0	0	0.0%	23	0	23	14.2%
95% Subsidy Level	0	0	0	0.0%	103	3	106	65.4%
	0	0	0	0.0%	151	11	162	0.4%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	1	0	1	20.0%	29	1	30	2.7%
70% Subsidy Level	0	0	0	0.0%	96	4	100	9.1%
90% Subsidy Level	3	0	3	60.0%	276	4	280	25.6%
95% Subsidy Level	1	0	1	20.0%	676	9	685	62.6%
	5	0	5	9.4%	1,077	18	1,095	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%	419	1	420	4.9%
70% Subsidy Level	0	0	0	0.0%	1,331	0	1,331	15.5%
90% Subsidy Level	0	0	0	0.0%	1,795	4	1,799	21.0%
95% Subsidy Level	0	0	0	0.0%	5,018	0	5,018	58.6%
	0	0	0	0.0%	8,563	5	8,568	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	340	341	9.0%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	738	830	21.9%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	758	901	23.8%
<i>95% Subsidy Level</i>	0	0	0	0.0%	183	1,531	1,714	45.3%
	0	0	0	0.0%	419	3,367	3,786	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	10.1%
<i>90% Subsidy Level</i>	0	0	0	0.0%	32	1	33	22.3%
<i>95% Subsidy Level</i>	0	0	0	0.0%	95	4	99	66.9%
	0	0	0	0.0%	142	6	148	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	2.9%
<i>70% Subsidy Level</i>	0	0	0	0.0%	47	43	90	8.0%
<i>90% Subsidy Level</i>	0	0	0	0.0%	117	51	168	14.9%
<i>95% Subsidy Level</i>	3	0	3	100.0%	666	167	833	74.1%
	3	0	3	5.7%	850	274	1,124	3.0%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	53	0.8%
Current Active Enrollment:	6,343	

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>	7	13.2%	5,196	13.9%
<i>Ineligible</i>	38	71.7%	17,243	46.0%
<i>Rescinded Coverage</i>	0	0.0%	171	0.5%
<i>Carrier Termination</i>	0	0.0%	162	0.4%
<i>Medicare Eligible</i>	5	9.4%	1,095	2.9%
<i>Failed to pay premium</i>	0	0.0%	8,568	22.9%
<i>Failed to submit employer verification</i>	0	0.0%	3,786	10.1%
<i>Deceased</i>	0	0.0%	148	0.4%
<i>Covered in OHP</i>	3	5.7%	1,124	3.0%
Total	53	100%	37,493	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>	53	1.3%	41	1.8%	94	1.5%
<i>Asian/Pacific Islander</i>	291	7.1%	59	2.6%	350	5.5%
<i>Hispanic</i>	150	3.6%	138	6.2%	288	4.5%
<i>Native American</i>	37	0.9%	29	1.3%	66	1.0%
<i>Not Given</i>	199	4.8%	129	5.8%	328	5.2%
<i>Other</i>	110	2.7%	118	5.3%	228	3.6%
<i>White</i>	3,270	79.6%	1,719	77.0%	4,989	78.7%
TOTAL	4,110	100%	2,233	100%	6,343	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	80	186	266
<i>150-169%</i>	70%	326	357	683
<i>126-149%</i>	90%	722	615	1,337
<i>0-125%</i>	95%	2,982	1,075	4,057
Totals		4,110	2,233	6,343