

FHIAP Snapshot of Program Activity - 02/09/2009

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	3,295	4,462	7,757	7,757
Approved Lives - to be enrolled	0	0	0	0
	Total Lives:		7,757	7,757

<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*	14,700	40,006	54,706
	Total Lives:		54,706

*Individual includes 3,765 OHP transfer lives.

FHIAP Snapshot of Program Activity - 02/09/2009

PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	134	223	473	656	1,486	
Adults 19-UP	181	306	516	806	1,809	
Totals	315	529	989	1,462	3,295	42.5%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	44	110	196	792	1,142	
Adults 19-UP	72	189	407	1095	1,763	
Totals	116	299	603	1,887	2,905	37.5%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	3	5	14	65	87	
Adults 19-UP	49	161	342	918	1,470	
Totals	52	166	356	983	1,557	20.1%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	181	338	683	1,513	2,715	
Adults 19-UP	302	656	1265	2819	5,042	
Totals	483	994	1,948	4,332	7,757	100.0%
Percentages:	6.2%	12.8%	25.1%	55.8%	100.0%	

FHIAP Snapshot of Program Activity - 02/09/2009

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	\$320.60	\$338.60	\$371.60	\$343.62	\$348.24
Subsidy Per Month	\$160.30	\$237.02	\$334.44	\$326.44	\$312.59
Member Contribution	\$160.30	\$101.58	\$37.16	\$17.18	\$35.66

Average Premium and Subsidy for Individual OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$462.44	\$520.66	\$532.38	\$503.50	\$510.56
Subsidy Per Month	\$231.22	\$364.46	\$479.14	\$478.32	\$458.12
Member Contribution	\$231.22	\$156.20	\$53.24	\$25.17	\$52.44

Average Premium and Subsidy for Individual NON-OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$257.01	\$237.52	\$276.67	\$260.34	\$261.25
Subsidy Per Month	\$128.50	\$166.26	\$249.00	\$247.32	\$234.58
Member Contribution	\$128.50	\$71.26	\$27.67	\$13.02	\$26.66

Average Premium and Subsidy for GROUP Market					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$64.33	\$44.00	\$14.36	\$9.50	\$21.74
Subsidy Per Month	\$64.33	\$102.67	\$129.27	\$180.55	\$141.55
Employee Share	\$128.67	\$146.68	\$143.63	\$190.06	\$163.29
Employer Contribution	\$143.53	\$147.47	\$125.72	\$108.55	\$123.29

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$64.18	\$43.37	\$14.51	\$9.55	\$21.50
Subsidy Per Month	\$64.18	\$101.20	\$130.55	\$181.45	\$142.60
Employee Share	\$128.35	\$144.57	\$145.06	\$191.00	\$164.10
Employer Contribution	\$157.52	\$155.17	\$130.09	\$107.50	\$126.51

Average Premium and Subsidy				Overall Weighted Average
<i>Subsidy Levels:</i>	Weighted Average			
	<u>Individual</u>	<u>Group</u>		
<i>Premium Per Month (includes employer contribution for Group)</i>	\$348.24	\$286.58		\$322.05
*Premium Per Month	\$348.24	\$163.29		\$269.68
Subsidy Per Month	\$312.59	\$141.55		\$239.93
Member Contribution	\$35.66	\$21.74		\$29.75

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

FHIAP Snapshot of Program Activity - 02/09/2009

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	360	5%	4%	5%
Metropolitan Portland	2,605	34%	45%	31%
Willamette Valley	2,387	31%	25%	27%
Southern/South Coast	1,339	17%	13%	18%
Mid-Columbia	274	4%	4%	5%
Central	316	4%	4%	6%
Southeast	221	3%	3%	4%
Northeast	255	3%	2%	4%
Other	-	0%	0%	0%
	7,757	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	54,706
Outstanding application within allowed return time	0
Outstanding application not received within allowed return time	224,938

FHIAP Snapshot of Program Activity - 02/09/2009

ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	303	6.8%
6-18	926	20.8%
19-29	476	10.7%
30-39	676	15.2%
40-49	789	17.7%
50-59	867	19.4%
60+	425	9.5%
Total	4,462	100%
Average Age =	35.0	
Median Age =	38.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	382	11.6%
6-18	1,104	33.5%
19-29	424	12.9%
30-39	643	19.5%
40-49	475	14.4%
50-59	209	6.3%
60+	58	1.8%
Total	3,295	100%
Average Age =	25.0	
Median Age =	22.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	685	8.8%
6-18	2,030	26.2%
19-29	900	11.6%
30-39	1,319	17.0%
40-49	1,264	16.3%
50-59	1,076	13.9%
60+	483	6.2%
Total	7,757	100%
Average Age =	30.7	
Median Age =	32.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,229	45.3%	3,233	64.1%	4,462	57.5%
Group	1,486	54.7%	1,809	35.9%	3,295	42.5%
Total	2,715	100.0%	5,042	100.0%	7,757	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,229	27.5%	1,486	45.1%	2,715	35.0%
Adults	3,233	72.5%	1,809	54.9%	5,042	65.0%
Total	4,462	100.0%	3,295	100.0%	7,757	100.0%

FHIAP Snapshot of Program Activity - 02/09/2009

ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
	Count	Percentage	Count	Percentage	Count	Percentage
Male	1,653	37.0%	1,478	44.9%	3,131	40.4%
Female	2,809	63.0%	1,817	55.1%	4,626	59.6%
Total	4,462	100%	3,295	100%	7,757	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	34.3	Individual Market - OMIP only	15.6
Individual Market - Non-OMIP only	42.9	Individual Market - Non-OMIP only	19.1
Group Market	40.2	Group Market	19.3
FHIAP - ALL	40.0	FHIAP - ALL	18.2

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	88	206	352	1,032	1,678	37.6%
<i>Health Net</i>	7	17	55	241	320	7.2%
<i>Kaiser</i>	11	29	110	228	378	8.5%
<i>Lifewise</i>	2	23	36	169	230	5.2%
<i>ODS Health Plans</i>	1	10	9	68	88	2.0%
<i>OMIP</i>	52	166	356	983	1,557	34.9%
<i>Pacificare</i>	3	2	15	48	68	1.5%
<i>PacificSource</i>	2	5	23	86	116	2.6%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	2	7	3	15	27	0.6%
	168	465	959	2,870	4,462	100%

FHIAP Snapshot of Program Activity - 02/09/2009

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	3	38	32	49	122	7.3%
	Blue Selections Premier \$500 Deductible	84	149	305	933	1,471	87.7%
	Blue Selections Premier \$1000 Deductible	1	16	14	46	77	4.6%
	BlueCross PPO Portability	0	3	1	4	8	0.5%
		88	206	352	1,032	1,678	37.6%

Health Net	Diamond 15 PPO \$250 Deductible	4	15	45	194	258	80.6%
	Diamond 15 PPO \$500 Deductible	1	2	0	5	8	2.5%
	Pearl 25 HMO (no deductible)	2	0	5	38	45	14.1%
	Topaz First Dollar \$250 Deductible	0	0	0	2	2	0.6%
	Other	0	0	5	2	7	2.2%
		7	17	55	241	320	7.2%

Kaiser	Gold Rx \$500 Deductible	3	3	11	22	39	10.3%
	Platinum Rx Plan (no deductible)	8	26	99	206	339	89.7%
		11	29	110	228	378	8.5%

Lifewise	WiseChoices \$500 Deductible	2	23	36	169	230	100.0%
	Other	0	0	0	0	0	0.0%
		2	23	36	169	230	5.2%

ODS	Beneficial Rx Plan \$1000 Deductible	1	10	9	68	88	100.0%
		1	10	9	68	88	2.0%

continued next page...

FHIAP Snapshot of Program Activity - 02/09/2009

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	38	153	348	944	1,483	95.2%
	\$750 Deductible	14	13	8	39	74	4.8%
		52	166	356	983	1,557	34.9%

Pacificare	HMO Individual (no deductible)	3	2	15	48	68	100.0%
		3	2	15	48	68	1.5%

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	1	3	8	43	55	47.4%
	Elect Premiere \$500 Deductible	1	2	13	40	56	48.3%
	Elect Premiere \$750 Deductible	0	0	2	3	5	4.3%
		2	5	23	86	116	2.6%

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	5	3	15	23	85.2%
	Optimum \$1000 Deductible	2	2	0	0	4	14.8%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		2	7	3	15	27	0.6%

FHIAP Snapshot of Program Activity - 02/09/2009

TERMINATION TRENDS

Termination Reason	Current Month				Overall Terminations			
Member Request	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	7	0	7	43.8%	330	111	441	8.4%
70% Subsidy Level	4	0	4	25.0%	827	143	970	18.5%
90% Subsidy Level	2	0	2	12.5%	911	157	1,068	20.4%
95% Subsidy Level	3	0	3	18.8%	2,373	386	2,759	52.7%
	16	0	16	14.5%	4,441	797	5,238	14.3%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	1	1	1.2%	319	857	1,176	7.2%
70% Subsidy Level	7	4	11	12.9%	1,279	1,442	2,721	16.7%
90% Subsidy Level	20	6	26	30.6%	2,338	1,838	4,176	25.6%
95% Subsidy Level	38	9	47	55.3%	5,652	2,592	8,244	50.5%
	65	20	85	77.3%	9,588	6,729	16,317	44.5%

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	2	21	12.0%
95% Subsidy Level	0	0	0	0.0%	113	4	117	66.9%
	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	1	5	3.7%
70% Subsidy Level	0	0	0	0.0%	17	2	19	14.0%
90% Subsidy Level	0	0	0	0.0%	19	0	19	14.0%
95% Subsidy Level	0	0	0	0.0%	91	2	93	68.4%
	0	0	0	0.0%	131	5	136	0.4%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	1	0	1	12.5%	25	1	26	2.5%
70% Subsidy Level	0	1	1	12.5%	87	3	90	8.8%
90% Subsidy Level	2	0	2	25.0%	261	5	266	25.9%
95% Subsidy Level	4	0	4	50.0%	639	6	645	62.8%
	7	1	8	7.3%	1,012	15	1,027	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%	410	1	411	4.5%
70% Subsidy Level	0	0	0	0.0%	1,363	0	1,363	15.0%
90% Subsidy Level	0	0	0	0.0%	1,847	4	1,851	20.3%
95% Subsidy Level	0	0	0	0.0%	5,473	0	5,473	60.2%
	0	0	0	0.0%	9,093	5	9,098	24.8%

continued on next page...

FHIAP Snapshot of Program Activity - 02/09/2009

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	292	293	8.3%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	702	794	22.5%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	683	826	23.4%
<i>95% Subsidy Level</i>	0	0	0	0.0%	179	1,443	1,622	45.9%
	0	0	0	0.0%	415	3,120	3,535	9.6%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	1	1	2	1.4%
<i>70% Subsidy Level</i>	0	0	0	0.0%	16	0	16	11.1%
<i>90% Subsidy Level</i>	0	0	0	0.0%	31	0	31	21.5%
<i>95% Subsidy Level</i>	0	0	0	0.0%	92	3	95	66.0%
	0	0	0	0.0%	140	4	144	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	17	16	33	3.3%
<i>70% Subsidy Level</i>	1	0	1	100.0%	42	38	80	8.0%
<i>90% Subsidy Level</i>	0	0	0	0.0%	117	51	168	16.7%
<i>95% Subsidy Level</i>	0	0	0	0.0%	590	132	722	72.0%
	1	0	1	0.9%	766	237	1,003	2.7%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	110	1.4%
Current Active Enrollment:	7,757	

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>	16	14.5%	5,238	14.3%
<i>Ineligible</i>	85	77.3%	16,317	44.5%
<i>Rescinded Coverage</i>	0	0.0%	175	0.5%
<i>Carrier Termination</i>	0	0.0%	136	0.4%
<i>Medicare Eligible</i>	8	7.3%	1,027	2.8%
<i>Failed to pay premium</i>	0	0.0%	9,098	24.8%
<i>Failed to submit employer verification</i>	0	0.0%	3,535	9.6%
<i>Deceased</i>	0	0.0%	144	0.4%
<i>Covered in OHP</i>	1	0.9%	1,003	2.7%
Total	110	100%	36,673	100%

FHIAP Snapshot of Program Activity - 02/09/2009

ENROLLMENT BY ETHNIC/RACIAL HERITAGE AND MARKET TYPE

Heritage	Individual		Group		Total	
	Lives	Percent	Lives	Percent	Lives	Percent
<i>African-American</i>	62	1.4%	79	2.4%	141	1.8%
<i>Asian/Pacific Islander</i>	292	6.5%	78	2.4%	370	4.8%
<i>Hispanic</i>	152	3.4%	211	6.4%	363	4.7%
<i>Native American</i>	47	1.1%	47	1.4%	94	1.2%
<i>Not Given</i>	209	4.7%	141	4.3%	350	4.5%
<i>Other</i>	130	2.9%	168	5.1%	298	3.8%
<i>White</i>	3,570	80.0%	2,571	78.0%	6,141	79.2%
TOTAL	4,462	100%	3,295	100%	7,757	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	168	315	483
<i>150-169%</i>	70%	465	529	994
<i>126-149%</i>	90%	959	989	1,948
<i>0-125%</i>	95%	2,870	1,462	4,332
Totals		4,462	3,295	7,757