

FHIAP Snapshot of Program Activity - 02/08/2010

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	2,307	4,174	6,481	6,481
Approved Lives - to be enrolled	146	5	151	99
		Total Lives:	6,632	6,580

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	840	12	852
Initial Applications Outstanding	14,657	56	14,713
Waiting list for Application	381	52,590	52,971
		Total Lives:	68,536

FHIAP Snapshot of Program Activity - 02/08/2010

PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	1,052	1,052
Adults 19-UP	118	210	324	603	0	1,255
Totals	118	210	324	603	1,052	2,307 35.6%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	855	855
Adults 19-UP	32	125	278	1336	0	1,771
Totals	32	125	278	1,336	855	2,626 40.5%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	67	67
Adults 19-UP	27	115	274	1065	0	1,481
Totals	27	115	274	1,065	67	1,548 23.9%

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	1,974	1,974
Adults 19-UP	177	450	876	3004	0	4,507
Totals	177	450	876	3,004	1,974	6,481 100.0%
Percentages:	2.7%	6.9%	13.5%	46.4%	30.5%	69.5%

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	18	59	95	118	113	177	290
150-169% - 70% Subsidy	80	240	158	210	238	450	688
126-149% - 90% Subsidy	153	552	288	324	441	876	1,317
0-125% - 95% Subsidy	671	2,401	511	603	1,182	3,004	4,186
	922	3,252	1,052	1,255	1,974	4,507	6,481

FHIAP Snapshot of Program Activity - 02/08/2010

AVERAGE SUBSIDY & PREMIUM VALUES FOR INDIVIDUAL & GROUP

Average Premium and Subsidy for Individual Market						Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	
Premium Per Month	\$488.59	\$467.42	\$489.21	\$474.03	\$183.10	\$411.58
Subsidy Per Month	\$244.30	\$327.19	\$440.29	\$450.33	\$183.10	\$379.76
Member Contribution	\$244.29	\$140.22	\$48.92	\$23.70	\$0.00	\$31.82

Average Premium and Subsidy for Individual OMIP						Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	
Premium Per Month	\$564.26	\$599.40	\$601.40	\$584.02	\$343.87	\$577.50
Subsidy Per Month	\$282.13	\$419.58	\$541.26	\$554.82	\$343.87	\$528.49
Member Contribution	\$282.13	\$179.82	\$60.14	\$29.20	\$0.00	\$49.01

Average Premium and Subsidy for Individual NON-OMIP						Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	
Premium Per Month	\$424.74	\$345.01	\$376.20	\$382.30	\$170.24	\$310.54
Subsidy Per Month	\$212.37	\$241.51	\$338.58	\$363.18	\$170.24	\$289.19
Member Contribution	\$212.37	\$103.50	\$37.62	\$19.11	\$0.00	\$21.35

Average Premium and Subsidy for GROUP Market						Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	
Member Contribution	\$73.47	\$52.88	\$16.66	\$11.37	\$0.00	\$13.88
Subsidy Per Month	\$73.47	\$123.39	\$149.91	\$216.00	\$129.71	\$151.62
Employee Share	\$146.94	\$176.27	\$166.57	\$227.36	\$129.71	\$165.50
Employer Contribution	\$182.84	\$160.65	\$159.25	\$115.90	\$101.56	\$122.95

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability						Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	
Member Contribution	\$71.57	\$49.65	\$15.54	\$10.13	\$0.00	\$13.61
Subsidy Per Month	\$71.58	\$115.85	\$139.85	\$192.38	\$121.31	\$137.45
Employee Share	\$143.15	\$165.50	\$155.39	\$202.50	\$121.31	\$151.06
Employer Contribution	\$199.77	\$183.35	\$184.14	\$151.70	\$121.41	\$148.28

Average Premium and Subsidy				Overall Weighted Average
<i>Subsidy Levels:</i>	Weighted Average			
	Individual	Group		
<i>Premium Per Month (includes employer contribution for Group)</i>	\$411.58	\$288.46		\$367.75
*Premium Per Month	\$411.58	\$165.50		\$323.98
Subsidy Per Month	\$379.76	\$151.62		\$298.55
Member Contribution	\$31.82	\$13.88		\$25.44

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

FHIAP Snapshot of Program Activity - 02/08/2010

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	300	5%	4%	5%
Metropolitan Portland	2,277	35%	45%	31%
Willamette Valley	1,946	30%	25%	27%
Southern/South Coast	1,135	18%	13%	18%
Mid-Columbia	219	3%	4%	5%
Central	254	4%	4%	6%
Southeast	154	2%	3%	4%
Northeast	196	3%	2%	4%
Other	-	0%	0%	0%
	6,481	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	697
Approved applications not yet enrolled; still within the allowed time period	151
Approved applications not enrolled in insurance within 120 days	4,576
Pended applications	155
Denied approval of application	16,835
Reservation list	52,971
Outstanding application within allowed return time	14,713
Outstanding application not received within allowed return time	157,549

FHIAP Snapshot of Program Activity - 02/08/2010

ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	197	4.7%
6-18	725	17.4%
19-29	467	11.2%
30-39	675	16.2%
40-49	839	20.1%
50-59	883	21.2%
60+	388	9.3%
Total	4,174	100%
Average Age =	36.9	
Median Age =	40.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	229	9.9%
6-18	823	35.7%
19-29	248	10.7%
30-39	439	19.0%
40-49	360	15.6%
50-59	165	7.2%
60+	43	1.9%
Total	2,307	100%
Average Age =	25.5	
Median Age =	21.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	426	6.6%
6-18	1,548	23.9%
19-29	715	11.0%
30-39	1,114	17.2%
40-49	1,199	18.5%
50-59	1,048	16.2%
60+	431	6.7%
Total	6,481	100%
Average Age =	32.9	
Median Age =	35.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	922	46.7%	3,252	72.2%	4,174	64.4%
Group	1,052	53.3%	1,255	27.8%	2,307	35.6%
Total	1,974	100.0%	4,507	100.0%	6,481	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	922	22.1%	1,052	45.6%	1,974	30.5%
Adults	3,252	77.9%	1,255	54.4%	4,507	69.5%
Total	4,174	100.0%	2,307	100.0%	6,481	100.0%

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	47.0	Individual Market - OMIP only	17.2
Individual Market - Non-OMIP only	54.3	Individual Market - Non-OMIP only	20.7
Group Market	52.8	Group Market	21.2
FHIAP - ALL	52.1	FHIAP - ALL	19.9

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	100%	Plan Total	Percent
<i>Regence BCBSO</i>	19	78	158	680	504	1,439	34.5%
<i>Health Net</i>	0	12	32	211	118	373	8.9%
<i>Kaiser</i>	6	20	39	253	105	423	10.1%
<i>Lifewise</i>	0	1	1	0	3	5	0.1%
<i>ODS Health Plans</i>	3	7	17	55	51	133	3.2%
<i>OMIP</i>	27	115	274	1,065	67	1,548	37.1%
<i>Pacificare</i>	2	0	8	31	13	54	1.3%
<i>PacificSource</i>	2	5	13	61	41	122	2.9%
<i>Preferred Health Plan</i>	0	0	0	0	0	0	0.0%
<i>Providence</i>	0	2	10	45	20	77	1.8%
	59	240	552	2,401	922	4,174	100%

FHIAP Snapshot of Program Activity - 02/08/2010

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	1	6	22	37	29	95	6.6%
	Blue Selections Premier \$500 Deductible	18	57	116	467	398	1,056	73.4%
	Blue Selections Premier \$1000 Deductible	0	13	19	164	75	271	18.8%
	BlueCross PPO Portability	0	2	1	12	2	17	1.2%
		19	78	158	680	504	1,439	34.5%

Health Net	Diamond 15 PPO \$250 Deductible	0	10	26	180	95	311	83.4%
	Diamond 15 PPO \$500 Deductible	0	0	2	2	2	6	1.6%
	Pearl 25 HMO (no deductible)	0	1	2	26	20	49	13.1%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0	0.0%
	Other	0	1	2	3	1	7	1.9%
		0	12	32	211	118	373	8.9%

Kaiser	Gold Rx \$500 Deductible	3	0	9	35	6	53	12.5%
	Platinum Rx Plan (no deductible)	3	20	30	218	99	370	87.5%
		6	20	39	253	105	423	10.1%

Lifewise	WiseChoices \$500 Deductible	0	1	1	0	3	5	100.0%
	Other	0	0	0	0	0	0	0.0%
		0	1	1	0	3	5	0.1%

ODS	Beneficial Rx Plan \$1000 Deductible	3	7	17	55	51	133	100.0%
		3	7	17	55	51	133	3.2%

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FHIAP Snapshot of Program Activity - 02/08/2010

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
OMIP	\$500 Deductible	26	105	265	1,013	63	1,472	95.1%
	\$750 Deductible	1	10	9	52	4	76	4.9%
		27	115	274	1,065	67	1,548	37.1%

Pacificare	HMO Individual (no deductible)	2	0	8	31	13	54	100.0%
		2	0	8	31	13	54	1.3%

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	2	4	2	21	12	41	33.6%
	Elect Premiere \$500 Deductible	0	1	7	33	22	63	51.6%
	Elect Premiere \$750 Deductible	0	0	4	7	7	18	14.8%
		2	5	13	61	41	122	2.9%

Preferred Health Plan	Plan A - \$500 Deductible	0	0	0	0	0	0	#DIV/0!
		0	0	0	0	0	0	0.0%

Providence	Optimum \$500 Deductible	0	2	10	43	16	71	92.2%
	Optimum \$1000 Deductible	0	0	0	2	4	6	7.8%
	Value Plan \$500 Deductible	0	0	0	0	0	0	0.0%
		0	2	10	45	20	77	1.8%

FHIAP Snapshot of Program Activity - 02/08/2010

TERMINATION TRENDS

Termination Reason	Current Month				Overall Terminations			
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
Member Request								
	6	0	6	30.0%	346	113	459	8.8%
170.1%-200% FPL	2	0	2	10.0%	835	160	995	19.0%
150.1%-170% FPL	3	1	4	20.0%	881	170	1,051	20.1%
125.1%-150% FPL	7	1	8	40.0%	2,322	413	2,735	52.2%
0-125% FPL	18	2	20	33.3%	4,384	856	5,240	13.9%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	2	0	2	5.4%	324	957	1,281	7.4%
150.1%-170% FPL	2	1	3	8.1%	1,327	1,601	2,928	16.9%
125.1%-150% FPL	3	1	4	10.8%	2,381	2,014	4,395	25.4%
0-125% FPL	23	5	28	75.7%	5,859	2,818	8,677	50.2%
	30	7	37	61.7%	9,891	7,390	17,281	45.9%

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%	11	0	11	6.4%
150.1%-170% FPL	0	0	0	0.0%	23	2	25	14.6%
125.1%-150% FPL	0	0	0	0.0%	19	1	20	11.7%
0-125% FPL	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
170.1%-200% FPL	0	0	0	0.0%	5	2	7	4.2%
150.1%-170% FPL	0	0	0	0.0%	20	6	26	15.8%
125.1%-150% FPL	0	0	0	0.0%	24	0	24	14.5%
0-125% FPL	1	0	1	100.0%	105	3	108	65.5%
	1	0	1	1.7%	154	11	165	0.4%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	29	1	30	2.7%
150.1%-170% FPL	0	0	0	0.0%	98	4	102	9.3%
125.1%-150% FPL	0	0	0	0.0%	278	4	282	25.6%
0-125% FPL	2	0	2	100.0%	679	9	688	62.4%
	2	0	2	3.3%	1,084	18	1,102	2.9%

Failed to make premium payments to FHIAP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	421	1	422	4.9%
150.1%-170% FPL	0	0	0	0.0%	1,338	0	1,338	15.6%
125.1%-150% FPL	0	0	0	0.0%	1,803	4	1,807	21.0%
0-125% FPL	0	0	0	0.0%	5,022	0	5,022	58.5%
	0	0	0	0.0%	8,584	5	8,589	22.8%

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FHIAP Snapshot of Program Activity - 02/08/2010

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%	1	340	341	9.0%
<i>150.1%-170% FPL</i>	0	0	0	0.0%	92	738	830	21.9%
<i>125.1%-150% FPL</i>	0	0	0	0.0%	143	758	901	23.8%
<i>0-125% FPL</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>170.1%-200% FPL</i>	0	0	0	0.0%	0	1	1	0.7%
<i>150.1%-170% FPL</i>	0	0	0	0.0%	15	0	15	10.1%
<i>125.1%-150% FPL</i>	0	0	0	0.0%	33	1	34	22.8%
<i>0-125% FPL</i>	0	0	0	0.0%	95	4	99	66.4%
	0	0	0	0.0%	143	6	149	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>170.1%-200% FPL</i>	0	0	0	0.0%	20	13	33	2.9%
<i>150.1%-170% FPL</i>	0	0	0	0.0%	50	43	93	8.2%
<i>125.1%-150% FPL</i>	0	0	0	0.0%	118	51	169	14.8%
<i>0-125% FPL</i>	0	0	0	0.0%	673	173	846	74.1%
	0	0	0	0.0%	861	280	1,141	3.0%

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:	60	0.9%
Current Active Enrollment:	6,481	

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>	20	33.3%	5,240	13.9%
<i>Ineligible</i>	37	61.7%	17,281	45.9%
<i>Rescinded Coverage</i>	0	0.0%	171	0.5%
<i>Carrier Termination</i>	1	1.7%	165	0.4%
<i>Medicare Eligible</i>	2	3.3%	1,102	2.9%
<i>Failed to pay premium</i>	0	0.0%	8,589	22.8%
<i>Failed to submit employer verification</i>	0	0.0%	3,786	10.1%
<i>Deceased</i>	0	0.0%	149	0.4%
<i>Covered in OHP</i>	0	0.0%	1,141	3.0%
Total	60	100%	37,624	100%

FHIAP Snapshot of Program Activity - 02/08/2010

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%	42	1.8%	99	1.5%
<i>Asian/Pacific Islander</i>	293	7.0%	63	2.7%	356	5.5%
<i>Hispanic</i>	149	3.6%	146	6.3%	295	4.6%
<i>Native American</i>	36	0.9%	29	1.3%	65	1.0%
<i>Not Given</i>	207	5.0%	136	5.9%	343	5.3%
<i>Other</i>	112	2.7%	121	5.2%	233	3.6%
<i>White</i>	3,320	79.5%	1,770	76.7%	5,090	78.5%
TOTAL	4,174	100%	2,307	100%	6,481	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-200%</i>	50%	77	213	290
<i>150-169%</i>	70%	320	368	688
<i>126-149%</i>	90%	705	612	1,317
<i>0-125%</i>	95%	3,072	1,114	4,186
Totals		4,174	2,307	6,481