

FHIAP Snapshot of Program Activity - 09/13/2010

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	2,780	4,081	6,861	6,861
Approved Lives - to be enrolled	160	616	776	507
Total Lives:			7,637	7,368

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	472	1,182	1,654
Initial Applications Outstanding	1,333	9,643	10,976
Waiting list for Application	33	34,490	34,523
Total Lives:			47,153

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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	1,197	1,197
Adults 19-UP	213	248	363	759	0	1,583
Totals	213	248	363	759	1,197	2,780 40.5%

Non-OMIP/FMIP* Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	786	786
Adults 19-UP	70	124	267	1349	0	1,810
Totals	70	124	267	1,349	786	2,596 37.8%

*FMIP/OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	65	65
Adults 19-UP	49	100	259	1012	0	1,420
Totals	49	100	259	1,012	65	1,485 21.6%

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	2,048	2,048
Adults 19-UP	332	472	889	3120	0	4,813
Totals	332	472	889	3,120	2,048	6,861 100.0%
Percentages:	4.8%	6.9%	13.0%	45.5%	29.8%	70.2%

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	59	119	155	213	214	332	546
150-169% - 70% Subsidy	60	224	183	248	243	472	715
126-149% - 90% Subsidy	133	526	272	363	405	889	1,294
0-125% - 95% Subsidy	599	2,361	587	759	1,186	3,120	4,306
	851	3,230	1,197	1,583	2,048	4,813	6,861

*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>	Overall Weighted Avg
<i>Premium Per Month (includes employer contribution for Group)</i>	\$427.69	\$306.19	\$378.46
*Premium Per Month	\$427.69	\$178.31	\$326.64
Subsidy Per Month	\$392.00	\$160.42	\$298.16
Member Contribution	\$35.69	\$17.89	\$28.48

Average Premium and Subsidy for Individual Market						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$457.20	\$470.19	\$518.09	\$477.59	\$200.18	\$427.69
Subsidy Per Month	\$228.60	\$329.13	\$466.28	\$453.71	\$200.18	\$392.00
Member Contribution	\$228.60	\$141.06	\$51.81	\$23.88	\$0.00	\$35.69

Average Premium and Subsidy for GROUP Market						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Member Contribution	\$88.89	\$57.96	\$21.16	\$11.53	\$0.00	\$17.89
Subsidy Per Month	\$88.89	\$135.24	\$190.41	\$219.07	\$132.08	\$160.42
Employee Share	\$177.78	\$193.20	\$211.57	\$230.60	\$132.08	\$178.31
Employer Contribution	\$180.32	\$164.75	\$155.18	\$120.09	\$107.58	\$127.89

*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/FMIP**						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$581.00	\$607.07	\$597.33	\$578.72	\$345.81	\$573.90
Subsidy Per Month	\$290.50	\$424.95	\$537.60	\$549.78	\$345.81	\$521.87
Member Contribution	\$290.50	\$182.12	\$59.73	\$28.94	\$0.00	\$52.04

Average Premium and Subsidy for Individual NON-OMIP/FMIP**						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$354.39	\$341.05	\$423.50	\$385.15	\$185.67	\$325.89
Subsidy Per Month	\$177.19	\$238.73	\$381.15	\$365.90	\$185.67	\$301.57
Member Contribution	\$177.19	\$102.32	\$42.35	\$19.26	\$0.00	\$24.31

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	\$88.89	\$57.96	\$21.16	\$11.53	\$0.00	\$17.89
Subsidy Per Month	\$88.89	\$135.24	\$190.41	\$219.07	\$132.08	\$160.42
Employee Share	\$177.78	\$193.20	\$211.57	\$230.60	\$132.08	\$178.31
Employer Contribution	\$180.32	\$164.75	\$155.18	\$120.09	\$107.58	\$127.89

Avg Premium and Subsidy for GROUP Market - <i>excluding Self-Employed & COBRA/Portability</i>						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Member Contribution	\$76.16	\$50.72	\$19.87	\$9.89	\$0.00	\$15.75
Subsidy Per Month	\$76.17	\$118.35	\$178.84	\$187.84	\$121.79	\$141.91
Employee Share	\$152.33	\$169.08	\$198.71	\$197.73	\$121.79	\$157.67
Employer Contribution	\$218.18	\$191.83	\$180.36	\$162.77	\$125.66	\$155.52

*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	320	5%	4%	5%
Metropolitan Portland	2,460	36%	45%	31%
Willamette Valley	2,110	31%	25%	27%
Southern/South Coast	1,176	17%	13%	18%
Mid-Columbia	212	3%	4%	5%
Central	261	4%	4%	6%
Southeast	129	2%	3%	4%
Northeast	193	3%	2%	4%
Other	-	0%	0%	0%
	6,861	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	778
Approved applications not yet enrolled; still within the allowed time period	776
Approved applications not enrolled in insurance within 120 days	4,576
Pended applications	876
Denied approval of application	18,480
Reservation list	34,523
Outstanding application within allowed return time	10,976
Outstanding application not received within allowed return time	185,245

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	180	4.4%
6-18	671	16.4%
19-29	476	11.7%
30-39	695	17.0%
40-49	817	20.0%
50-59	848	20.8%
60+	394	9.7%
Total	4,081	100%
Average Age =	37.2	
Median Age =	40.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	245	8.8%
6-18	952	34.2%
19-29	313	11.3%
30-39	540	19.4%
40-49	442	15.9%
50-59	228	8.2%
60+	60	2.2%
Total	2,780	100%
Average Age =	26.6	
Median Age =	25.5	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	425	6.2%
6-18	1,623	23.7%
19-29	789	11.5%
30-39	1,235	18.0%
40-49	1,259	18.4%
50-59	1,076	15.7%
60+	454	6.6%
Total	6,861	100%
Average Age =	32.9	
Median Age =	35.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	851	41.6%	3,230	67.1%	4,081	59.5%
Group	1,197	58.4%	1,583	32.9%	2,780	40.5%
Total	2,048	100.0%	4,813	100.0%	6,861	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	851	20.9%	1,197	43.1%	2,048	29.8%
Adults	3,230	79.1%	1,583	56.9%	4,813	70.2%
Total	4,081	100.0%	2,780	100.0%	6,861	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
	Count	Percentage	Count	Percentage	Count	Percentage
Male	1,560	38.2%	1,252	45.0%	2,812	41.0%
Female	2,521	61.8%	1,528	55.0%	4,049	59.0%
Total	4,081	100%	2,780	100%	6,861	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/FMIP	54.2	Individual Market - OMIP/FMIP	10.9
Individual Market - Non-OMIP/FMIP	60.6	Individual Market - Non-OMIP/FMIP	20.4
Group Market	59.9	Group Market	21.9
FHIAP - ALL	58.9	FHIAP - ALL	20.5

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	100%	Plan Total	Percent
<i>Regence BCBSO</i>	35	67	122	640	422	1,286	31.5%
<i>Health Net</i>	10	16	39	222	124	411	10.1%
<i>Kaiser</i>	5	16	46	268	102	437	10.7%
<i>ODS Health Plans</i>	6	17	26	63	56	168	4.1%
<i>*FMIP</i>	2	2	1	14	0	19	0.5%
<i>*OMIP</i>	47	98	259	997	65	1,466	35.9%
<i>Pacificare</i>	3	1	5	30	13	52	1.3%
<i>PacificSource</i>	4	5	15	64	38	126	3.1%
<i>Preferred Health Plan</i>	0	0	0	0	0	0	0.0%
<i>Providence</i>	7	2	13	63	31	116	2.8%
	119	224	526	2,361	851	4,081	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	33	67	121	626	416	1,263	98.2%
	Blue Selections Premier \$500 Deductible	0	0	0	0	0	0	0.0%
	Blue Selections Premier \$1000 Deductible	0	0	0	0	0	0	0.0%
	BlueCross PPO Portability	2	0	1	14	6	23	1.8%
		35	67	122	640	422	1,286	31.5%

Health Net	Diamond 15 PPO \$250 Deductible	5	15	31	188	97	336	81.8%
	Diamond 15 PPO \$500 Deductible	2	0	2	3	3	10	2.4%
	Pearl 25 HMO (no deductible)	3	0	5	28	23	59	14.4%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0	0.0%
	Other	0	1	1	3	1	6	1.5%
		10	16	39	222	124	411	10.1%

Kaiser	Gold Rx \$500 Deductible	1	2	10	38	5	56	12.8%
	Platinum Rx Plan (no deductible)	4	14	36	230	97	381	87.2%
		5	16	46	268	102	437	10.7%

Lifewise	WiseChoices \$500 Deductible	0	0	0	0	0	0	#DIV/0!
	Other	0	0	0	0	0	0	#DIV/0!
		0	0	0	0	0	0	0.0%

ODS	Beneficial Rx Plan \$1000 Deductible	6	17	26	63	56	168	100.0%
		6	17	26	63	56	168	4.1%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
OMIP*	\$500 Deductible	45	90	248	947	63	1,393	95.0%
	\$750 Deductible	2	8	11	50	2	73	5.0%
		47	98	259	997	65	1,466	35.9%

FMIP*	\$500 Deductible	1	1	1	13	0	16	84.2%
	\$750 Deductible	1	1	0	1	0	3	15.8%
		2	2	1	14	0	19	0.5%

Pacificare	HMO Individual (no deductible)	3	1	5	30	13	52	100.0%
		3	1	5	30	13	52	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	3	5	3	27	13	51	40.5%
	Elect Premiere \$500 Deductible	1	0	7	30	18	56	44.4%
	Elect Premiere \$750 Deductible	0	0	5	7	7	19	15.1%
		4	5	15	64	38	126	3.1%

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	3	2	11	55	24	95	81.9%
	Optimum \$1000 Deductible	4	0	2	8	7	21	18.1%
	Value Plan \$500 Deductible	0	0	0	0	0	0	0.0%
		7	2	13	63	31	116	2.8%

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TERMINATION TRENDS

Termination Reason	Current Month				Overall Terminations			
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
Member Request								
170.1%-200% FPL	2	0	2	20.0%	379	121	500	9.2%
150.1%-170% FPL	0	0	0	0.0%	859	164	1,023	18.9%
125.1%-150% FPL	0	2	2	20.0%	896	173	1,069	19.7%
0-125% FPL	6	0	6	60.0%	2,397	435	2,832	52.2%
	8	2	10	16.4%	4,531	893	5,424	14.1%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	2	5	7	17.1%	332	1,017	1,349	7.6%
150.1%-170% FPL	0	8	8	19.5%	1,337	1,634	2,971	16.8%
125.1%-150% FPL	4	6	10	24.4%	2,412	2,048	4,460	25.2%
0-125% FPL	12	4	16	39.0%	6,027	2,861	8,888	50.3%
	18	23	41	67.2%	10,108	7,560	17,668	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%	11	1	12	6.8%
150.1%-170% FPL	0	0	0	0.0%	23	6	29	16.5%
125.1%-150% FPL	0	0	0	0.0%	19	1	20	11.4%
0-125% FPL	0	0	0	0.0%	109	6	115	65.3%
	0	0	0	0.0%	162	14	176	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%	21	6	27	16.3%
125.1%-150% FPL	0	0	0	0.0%	26	0	26	15.7%
0-125% FPL	0	0	0	0.0%	103	3	106	63.9%
	0	0	0	0.0%	155	11	166	0.4%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	31	1	32	2.8%
150.1%-170% FPL	0	0	0	0.0%	100	4	104	9.2%
125.1%-150% FPL	1	0	1	25.0%	286	5	291	25.6%
0-125% FPL	2	1	3	75.0%	700	9	709	62.4%
	3	1	4	6.6%	1,117	19	1,136	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%	430	1	431	4.9%
150.1%-170% FPL	0	0	0	0.0%	1,361	0	1,361	15.6%
125.1%-150% FPL	0	0	0	0.0%	1,834	4	1,838	21.0%
0-125% FPL	0	0	0	0.0%	5,104	0	5,104	58.4%
	0	0	0	0.0%	8,729	5	8,734	22.7%

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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%	1	350	351	9.1%
<i>150.1%-170% FPL</i>	0	0	0	0.0%	92	746	838	21.8%
<i>125.1%-150% FPL</i>	0	0	0	0.0%	143	772	915	23.8%
<i>0-125% FPL</i>	0	0	0	0.0%	183	1,563	1,746	45.4%
	0	0	0	0.0%	419	3,431	3,850	10.0%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>170.1%-200% FPL</i>	0	0	0	0.0%	1	1	2	1.3%
<i>150.1%-170% FPL</i>	0	0	0	0.0%	15	2	17	11.0%
<i>125.1%-150% FPL</i>	0	0	0	0.0%	34	1	35	22.6%
<i>0-125% FPL</i>	0	0	0	0.0%	97	4	101	65.2%
	0	0	0	0.0%	147	8	155	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	17	37	3.0%
<i>150.1%-170% FPL</i>	0	0	0	0.0%	50	55	105	8.5%
<i>125.1%-150% FPL</i>	0	0	0	0.0%	132	50	182	14.7%
<i>0-125% FPL</i>	2	4	6	100.0%	721	196	917	73.9%
	2	4	6	9.8%	923	318	1,241	3.2%

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:	61	0.9%
Current Active Enrollment:	6,861	

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>	10	16.4%	5,424	14.1%
<i>Ineligible</i>	41	67.2%	17,668	45.8%
<i>Rescinded Coverage</i>	0	0.0%	176	0.5%
<i>Carrier Termination</i>	0	0.0%	166	0.4%
<i>Medicare Eligible</i>	4	6.6%	1,136	2.9%
<i>Failed to pay premium</i>	0	0.0%	8,734	22.7%
<i>Failed to submit employer verification</i>	0	0.0%	3,850	10.0%
<i>Deceased</i>	0	0.0%	155	0.4%
<i>Covered in OHP</i>	6	9.8%	1,241	3.2%
Total	61	100%	38,550	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>	52	1.3%	65	2.3%	117	1.7%
<i>Asian/Pacific Islander</i>	287	7.0%	94	3.4%	381	5.6%
<i>Hispanic</i>	140	3.4%	195	7.0%	335	4.9%
<i>Native American</i>	33	0.8%	30	1.1%	63	0.9%
<i>Not Given</i>	199	4.9%	146	5.3%	345	5.0%
<i>Other</i>	111	2.7%	176	6.3%	287	4.2%
<i>White</i>	3,259	79.9%	2,074	74.6%	5,333	77.7%
TOTAL	4,081	100%	2,780	100%	6,861	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE*

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-200%</i>	50%	178	368	546
<i>150-169%</i>	70%	284	431	715
<i>126-149%</i>	90%	659	635	1,294
<i>0-125%</i>	95%	2,960	1,346	4,306
Totals		4,081	2,780	6,861

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