

FHIAP Snapshot of Program Activity - 09/29/2008

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	3,974	5,186	9,160	9,160
Approved Lives - to be enrolled	0	0	0	0
		Total Lives:	9,160	9,160

<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*	12,442	34,837	47,279
		Total Lives:	47,279

*Individual includes 3,765 OHP transfer lives.

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PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	176	296	495	819	1,786	
Adults 19-UP	216	380	584	1008	2,188	
Totals	392	676	1,079	1,827	3,974	43.4%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	58	129	239	934	1,360	
Adults 19-UP	81	218	523	1164	1,986	
Totals	139	347	762	2,098	3,346	36.5%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	3	10	16	84	113	
Adults 19-UP	59	203	436	1029	1,727	
Totals	62	213	452	1,113	1,840	20.1%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	237	435	750	1,837	3,259	
Adults 19-UP	356	801	1543	3201	5,901	
Totals	593	1,236	2,293	5,038	9,160	100.0%
Percentages:	6.5%	13.5%	25.0%	55.0%	100.0%	

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AVERAGE SUBSIDY & PREMIUM VALUES FOR INDIVIDUAL & GROUP

Average Premium and Subsidy for Individual Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$286.62	\$314.01	\$347.45	\$317.70	\$323.09
Subsidy Per Month	\$143.31	\$219.81	\$311.80	\$301.81	\$288.80
Member Contribution	\$143.31	\$94.20	\$35.65	\$15.88	\$34.29

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$412.92	\$443.42	\$460.84	\$434.45	\$441.25
Subsidy Per Month	\$206.46	\$310.39	\$412.45	\$412.73	\$393.87
Member Contribution	\$206.46	\$133.03	\$48.38	\$21.72	\$47.38

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$226.84	\$229.97	\$274.33	\$248.46	\$251.50
Subsidy Per Month	\$113.42	\$160.98	\$246.90	\$236.04	\$225.15
Member Contribution	\$113.42	\$68.99	\$27.43	\$12.42	\$26.35

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$69.93	\$42.20	\$14.94	\$8.86	\$22.22
Subsidy Per Month	\$69.93	\$98.47	\$134.48	\$168.31	\$137.52
Employee Share	\$139.87	\$140.67	\$149.42	\$177.17	\$159.74
Employer Contribution	\$124.11	\$135.09	\$118.34	\$108.87	\$117.41

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$66.89	\$41.28	\$13.99	\$7.81	\$21.80
Subsidy Per Month	\$66.89	\$96.31	\$125.89	\$148.33	\$124.00
Employee Share	\$133.78	\$137.59	\$139.88	\$156.14	\$145.80
Employer Contribution	\$139.03	\$144.72	\$128.66	\$133.33	\$134.70

Average Premium and Subsidy				
<i>Subsidy Levels:</i>	Weighted Average		Overall Weighted Average	
	<u>Individual</u>	<u>Group</u>		
<i>Premium Per Month (includes employer contribution for Group)</i>	\$323.09	\$277.15	\$303.16	
*Premium Per Month	\$323.09	\$159.74	\$252.22	
Subsidy Per Month	\$288.80	\$137.52	\$223.17	
Member Contribution	\$34.29	\$22.22	\$29.05	

*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	433	5%	4%	5%
Metropolitan Portland	3,052	33%	45%	31%
Willamette Valley	2,805	31%	25%	27%
Southern/South Coast	1,590	17%	13%	18%
Mid-Columbia	319	3%	4%	5%
Central	414	5%	4%	6%
Southeast	253	3%	3%	4%
Northeast	294	3%	2%	4%
Other	-	0%	0%	0%
	9,160	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	47,279
Outstanding application within allowed return time	0
Outstanding application not received within allowed return time	224,934

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	376	7.3%
6-18	1,097	21.2%
19-29	549	10.6%
30-39	808	15.6%
40-49	902	17.4%
50-59	960	18.5%
60+	494	9.5%
Total	5,186	100%
Average Age =	34.4	
Median Age =	37.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	483	12.2%
6-18	1,303	32.8%
19-29	566	14.2%
30-39	751	18.9%
40-49	566	14.2%
50-59	244	6.1%
60+	61	1.5%
Total	3,974	100%
Average Age =	24.7	
Median Age =	22.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	859	9.4%
6-18	2,400	26.2%
19-29	1,115	12.2%
30-39	1,559	17.0%
40-49	1,468	16.0%
50-59	1,204	13.1%
60+	555	6.1%
Total	9,160	100%
Average Age =	30.2	
Median Age =	31.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,473	45.2%	3,713	62.9%	5,186	56.6%
Group	1,786	54.8%	2,188	37.1%	3,974	43.4%
Total	3,259	100.0%	5,901	100.0%	9,160	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,473	28.4%	1,786	44.9%	3,259	35.6%
Adults	3,713	71.6%	2,188	55.1%	5,901	64.4%
Total	5,186	100.0%	3,974	100.0%	9,160	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,957	37.7%	1,761	44.3%	3,718	40.6%
Female	3,229	62.3%	2,213	55.7%	5,442	59.4%
Total	5,186	100%	3,974	100%	9,160	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	29.8	Individual Market - OMIP only	15.3
Individual Market - Non-OMIP only	39.2	Individual Market - Non-OMIP only	18.8
Group Market	36.4	Group Market	18.6
FHIAP - ALL	36.1	FHIAP - ALL	17.8

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	102	240	444	1,140	1,926	37.1%
<i>Health Net</i>	10	21	70	255	356	6.9%
<i>Kaiser</i>	12	26	131	250	419	8.1%
<i>Lifewise</i>	7	33	58	220	318	6.1%
<i>ODS Health Plans</i>	2	7	15	65	89	1.7%
<i>OMIP</i>	62	213	452	1,113	1,840	35.5%
<i>Pacificare</i>	2	2	17	65	86	1.7%
<i>PacificSource</i>	4	8	24	91	127	2.4%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	0	10	3	12	25	0.5%
	201	560	1,214	3,211	5,186	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	6	23	37	52	118	6.1%
	Blue Selections Premier \$500 Deductible	92	183	389	1,039	1,703	88.4%
	Blue Selections Premier \$1000 Deductible	4	30	16	45	95	4.9%
	BlueCross PPO Portability	0	4	2	4	10	0.5%
		102	240	444	1,140	1,926	37.1%

Health Net	Diamond 15 PPO \$250 Deductible	7	18	63	204	292	82.0%
	Diamond 15 PPO \$500 Deductible	1	2	0	5	8	2.2%
	Pearl 25 HMO (no deductible)	2	1	4	41	48	13.5%
	Topaz First Dollar \$250 Deductible	0	0	0	1	1	0.3%
	Other	0	0	3	4	7	2.0%
		10	21	70	255	356	6.9%

Kaiser	Gold Rx \$500 Deductible	4	4	19	24	51	12.2%
	Platinum Rx Plan (no deductible)	8	22	112	226	368	87.8%
		12	26	131	250	419	8.1%

Lifewise	WiseChoices \$500 Deductible	7	33	58	220	318	100.0%
	Other	0	0	0	0	0	0.0%
		7	33	58	220	318	6.1%

ODS	Beneficial Rx Plan \$1000 Deductible	2	7	15	65	89	100.0%
		2	7	15	65	89	1.7%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	49	195	440	1,078	1,762	95.8%
	\$750 Deductible	13	18	12	35	78	4.2%
		62	213	452	1,113	1,840	35.5%

Pacificare	HMO Individual (no deductible)	2	2	17	65	86	100.0%
		2	2	17	65	86	1.7%

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	3	7	55	67	52.8%
	Elect Premiere \$500 Deductible	1	4	15	33	53	41.7%
	Elect Premiere \$750 Deductible	1	1	2	3	7	5.5%
		4	8	24	91	127	2.4%

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	4	3	12	19	76.0%
	Optimum \$1000 Deductible	0	6	0	0	6	24.0%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		0	10	3	12	25	0.5%

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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	6	0	6	31.6%	304	96	400	8.0%
70% Subsidy Level	4	1	5	26.3%	780	131	911	18.2%
90% Subsidy Level	2	1	3	15.8%	870	146	1,016	20.4%
95% Subsidy Level	4	1	5	26.3%	2,304	361	2,665	53.4%
	16	3	19	8.3%	4,258	734	4,992	14.1%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	2	10	12	6.2%	305	813	1,118	7.1%
70% Subsidy Level	16	11	27	13.9%	1,243	1,388	2,631	16.6%
90% Subsidy Level	22	29	51	26.3%	2,288	1,757	4,045	25.6%
95% Subsidy Level	51	53	104	53.6%	5,510	2,498	8,008	50.7%
	91	103	194	84.7%	9,346	6,456	15,802	44.7%

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	14.4%
90% Subsidy Level	0	0	0	0.0%	19	2	21	12.1%
95% Subsidy Level	0	0	0	0.0%	112	4	116	66.7%
	0	0	0	0.0%	166	8	174	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%	15	2	17	12.6%
90% Subsidy Level	0	0	0	0.0%	21	0	21	15.6%
95% Subsidy Level	0	0	0	0.0%	91	1	92	68.1%
	0	0	0	0.0%	131	4	135	0.4%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	1	0	1	7.1%	21	1	22	2.2%
70% Subsidy Level	0	0	0	0.0%	85	1	86	8.7%
90% Subsidy Level	4	0	4	28.6%	243	5	248	25.2%
95% Subsidy Level	9	0	9	64.3%	624	5	629	63.9%
	14	0	14	6.1%	973	12	985	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%	393	1	394	4.4%
70% Subsidy Level	0	0	0	0.0%	1,316	0	1,316	14.8%
90% Subsidy Level	0	0	0	0.0%	1,817	3	1,820	20.4%
95% Subsidy Level	0	0	0	0.0%	5,370	0	5,370	60.3%
	0	0	0	0.0%	8,896	4	8,900	25.2%

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TERMINATION TRENDS - *continued*

Failed to submit employer verification								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	1	246	247	7.6%
70% Subsidy Level	0	0	0	0.0%	92	640	732	22.4%
90% Subsidy Level	0	0	0	0.0%	143	615	758	23.2%
95% Subsidy Level	0	0	0	0.0%	179	1,346	1,525	46.8%
	0	0	0	0.0%	415	2,847	3,262	9.2%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	1	1	2	1.4%
70% Subsidy Level	0	0	0	0.0%	16	0	16	11.3%
90% Subsidy Level	0	0	0	0.0%	29	0	29	20.4%
95% Subsidy Level	0	0	0	0.0%	93	2	95	66.9%
	0	0	0	0.0%	139	3	142	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	17	12	29	3.0%
70% Subsidy Level	0	1	1	50.0%	41	28	69	7.2%
90% Subsidy Level	0	0	0	0.0%	105	52	157	16.4%
95% Subsidy Level	0	1	1	50.0%	571	129	700	73.3%
	0	2	2	0.9%	734	221	955	2.7%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	229	2.5%
Current Active Enrollment:	9,160	

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>	19	8.3%	4,992	14.1%
<i>Ineligible</i>	194	84.7%	15,802	44.7%
<i>Rescinded Coverage</i>	0	0.0%	174	0.5%
<i>Carrier Termination</i>	0	0.0%	135	0.4%
<i>Medicare Eligible</i>	14	6.1%	985	2.8%
<i>Failed to pay premium</i>	0	0.0%	8,900	25.2%
<i>Failed to submit employer verification</i>	0	0.0%	3,262	9.2%
<i>Deceased</i>	0	0.0%	142	0.4%
<i>Covered in OHP</i>	2	0.9%	955	2.7%
Total	229	100%	35,347	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>	79	1.5%	102	2.6%	181	2.0%
<i>Asian/Pacific Islander</i>	329	6.3%	101	2.5%	430	4.7%
<i>Hispanic</i>	187	3.6%	269	6.8%	456	5.0%
<i>Native American</i>	54	1.0%	59	1.5%	113	1.2%
<i>Not Given</i>	238	4.6%	158	4.0%	396	4.3%
<i>Other</i>	153	3.0%	212	5.3%	365	4.0%
<i>White</i>	4,146	79.9%	3,073	77.3%	7,219	78.8%
TOTAL	5,186	100%	3,974	100%	9,160	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	201	392	593
<i>150-169%</i>	70%	560	676	1,236
<i>126-149%</i>	90%	1,214	1,079	2,293
<i>0-125%</i>	95%	3,211	1,827	5,038
Totals		5,186	3,974	9,160