

FHIAP Snapshot of Program Activity - 11/17/2008

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	3,629	4,878	8,507	8,507
Approved Lives - to be enrolled	0	0	0	0
Total Lives:			8,507	8,507

<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*	13,399	36,719	50,118
Total Lives:			50,118

*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	142	288	473	740	1,643	
Adults 19-UP	191	353	543	899	1,986	
Totals	333	641	1,016	1,639	3,629	42.7%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	48	122	231	878	1,279	
Adults 19-UP	69	204	474	1125	1,872	
Totals	117	326	705	2,003	3,151	37.0%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	5	8	14	72	99	
Adults 19-UP	55	190	405	978	1,628	
Totals	60	198	419	1,050	1,727	20.3%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	195	418	718	1,690	3,021	
Adults 19-UP	315	747	1422	3002	5,486	
Totals	510	1,165	2,140	4,692	8,507	100.0%
Percentages:	6.0%	13.7%	25.2%	55.2%	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	\$292.21	\$315.85	\$342.45	\$318.22	\$322.61
Subsidy Per Month	\$146.10	\$221.10	\$308.20	\$302.31	\$289.28
Member Contribution	\$146.10	\$94.76	\$34.24	\$15.91	\$33.33

Average Premium and Subsidy for Individual OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$391.57	\$450.79	\$466.25	\$439.12	\$445.39
Subsidy Per Month	\$195.78	\$315.55	\$419.62	\$417.16	\$398.42
Member Contribution	\$195.78	\$135.24	\$46.62	\$21.96	\$46.97

Average Premium and Subsidy for Individual NON-OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$241.25	\$233.90	\$268.87	\$254.85	\$255.31
Subsidy Per Month	\$120.63	\$163.73	\$241.99	\$242.11	\$229.46
Member Contribution	\$120.63	\$70.17	\$26.89	\$12.74	\$25.85

Average Premium and Subsidy for GROUP Market					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$67.78	\$41.70	\$14.73	\$9.05	\$21.80
Subsidy Per Month	\$67.78	\$97.30	\$132.54	\$172.00	\$138.20
Employee Share	\$135.56	\$138.99	\$147.27	\$181.06	\$159.99
Employer Contribution	\$129.95	\$137.66	\$122.60	\$109.11	\$119.84

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$67.05	\$41.94	\$14.69	\$8.89	\$21.80
Subsidy Per Month	\$67.05	\$97.86	\$132.19	\$168.97	\$136.47
Employee Share	\$134.11	\$139.80	\$146.88	\$177.87	\$158.27
Employer Contribution	\$126.31	\$146.93	\$120.66	\$111.02	\$121.55

Average Premium and Subsidy			Overall Weighted Average
<i>Subsidy Levels:</i>	Individual	Group	
<i>Premium Per Month (includes employer contribution for Group)</i>	\$322.61	\$279.83	\$304.36
*Premium Per Month	\$322.61	\$159.99	\$253.24
Subsidy Per Month	\$289.28	\$138.20	\$224.83
Member Contribution	\$33.33	\$21.80	\$28.41

*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	398	5%	4%	5%
Metropolitan Portland	2,838	33%	45%	31%
Willamette Valley	2,601	31%	25%	27%
Southern/South Coast	1,478	17%	13%	18%
Mid-Columbia	296	3%	4%	5%
Central	376	4%	4%	6%
Southeast	243	3%	3%	4%
Northeast	277	3%	2%	4%
Other	-	0%	0%	0%
	8,507	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	50,118
Outstanding application within allowed return time	0
Outstanding application not received within allowed return time	224,931

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	355	7.3%
6-18	1,023	21.0%
19-29	515	10.6%
30-39	744	15.3%
40-49	852	17.5%
50-59	920	18.9%
60+	469	9.6%
Total	4,878	100%
Average Age =	34.6	
Median Age =	37.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	445	12.3%
6-18	1,198	33.0%
19-29	490	13.5%
30-39	697	19.2%
40-49	513	14.1%
50-59	232	6.4%
60+	54	1.5%
Total	3,629	100%
Average Age =	24.7	
Median Age =	22.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	800	9.4%
6-18	2,221	26.1%
19-29	1,005	11.8%
30-39	1,441	16.9%
40-49	1,365	16.0%
50-59	1,152	13.5%
60+	523	6.1%
Total	8,507	100%
Average Age =	30.4	
Median Age =	31.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,378	45.6%	3,500	63.8%	4,878	57.3%
Group	1,643	54.4%	1,986	36.2%	3,629	42.7%
Total	3,021	100.0%	5,486	100.0%	8,507	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,378	28.2%	1,643	45.3%	3,021	35.5%
Adults	3,500	71.8%	1,986	54.7%	5,486	64.5%
Total	4,878	100.0%	3,629	100.0%	8,507	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,823	37.4%	1,612	44.4%	3,435	40.4%
Female	3,055	62.6%	2,017	55.6%	5,072	59.6%
Total	4,878	100%	3,629	100%	8,507	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	31.8	Individual Market - OMIP only	15.4
Individual Market - Non-OMIP only	41.1	Individual Market - Non-OMIP only	18.9
Group Market	38.6	Group Market	18.9
FHIAP - ALL	38.1	FHIAP - ALL	17.9

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	88	231	418	1,099	1,836	37.6%
<i>Health Net</i>	10	19	70	245	344	7.1%
<i>Kaiser</i>	12	24	119	243	398	8.2%
<i>Lifewise</i>	2	27	44	188	261	5.4%
<i>ODS Health Plans</i>	1	9	16	62	88	1.8%
<i>OMIP</i>	60	198	419	1,050	1,727	35.4%
<i>Pacificare</i>	2	1	13	60	76	1.6%
<i>PacificSource</i>	2	6	22	92	122	2.5%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	0	9	3	14	26	0.5%
	177	524	1,124	3,053	4,878	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	28	36	46	116	6.3%
	Blue Selections Premier \$500 Deductible	78	181	359	1,007	1,625	88.5%
	Blue Selections Premier \$1000 Deductible	4	18	20	43	85	4.6%
	BlueCross PPO Portability	0	4	3	3	10	0.5%
		88	231	418	1,099	1,836	37.6%

Health Net	Diamond 15 PPO \$250 Deductible	7	15	62	199	283	82.3%
	Diamond 15 PPO \$500 Deductible	1	2	0	5	8	2.3%
	Pearl 25 HMO (no deductible)	2	2	5	36	45	13.1%
	Topaz First Dollar \$250 Deductible	0	0	0	1	1	0.3%
	Other	0	0	3	4	7	2.0%
		10	19	70	245	344	7.1%

Kaiser	Gold Rx \$500 Deductible	4	3	16	26	49	12.3%
	Platinum Rx Plan (no deductible)	8	21	103	217	349	87.7%
		12	24	119	243	398	8.2%

Lifewise	WiseChoices \$500 Deductible	2	27	44	188	261	100.0%
	Other	0	0	0	0	0	0.0%
		2	27	44	188	261	5.4%

ODS	Beneficial Rx Plan \$1000 Deductible	1	9	16	62	88	100.0%
		1	9	16	62	88	1.8%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	48	182	409	1,012	1,651	95.6%
	\$750 Deductible	12	16	10	38	76	4.4%
		60	198	419	1,050	1,727	35.4%

Pacificare	HMO Individual (no deductible)	2	1	13	60	76	100.0%
		2	1	13	60	76	1.6%

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	0	3	7	47	57	46.7%
	Elect Premiere \$500 Deductible	1	3	13	42	59	48.4%
	Elect Premiere \$750 Deductible	1	0	2	3	6	4.9%
		2	6	22	92	122	2.5%

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	3	3	14	20	76.9%
	Optimum \$1000 Deductible	0	6	0	0	6	23.1%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		0	9	3	14	26	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	3	0	3	7.0%	313	105	418	8.2%
70% Subsidy Level	6	0	6	14.0%	797	141	938	18.3%
90% Subsidy Level	2	0	2	4.7%	892	153	1,045	20.4%
95% Subsidy Level	25	7	32	74.4%	2,345	377	2,722	53.1%
	36	7	43	21.0%	4,347	776	5,123	14.3%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	5	20	25	16.2%	309	842	1,151	7.2%
70% Subsidy Level	7	14	21	13.6%	1,256	1,412	2,668	16.7%
90% Subsidy Level	22	17	39	25.3%	2,298	1,796	4,094	25.6%
95% Subsidy Level	46	23	69	44.8%	5,534	2,551	8,085	50.5%
	80	74	154	75.1%	9,397	6,601	15,998	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%	16	2	18	13.3%
90% Subsidy Level	0	0	0	0.0%	21	0	21	15.6%
95% Subsidy Level	0	0	0	0.0%	90	1	91	67.4%
	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	0	0	0	0.0%	23	1	24	2.4%
70% Subsidy Level	0	0	0	0.0%	86	2	88	8.8%
90% Subsidy Level	2	0	2	100.0%	255	5	260	26.0%
95% Subsidy Level	0	0	0	0.0%	623	5	628	62.8%
	2	0	2	1.0%	987	13	1,000	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%	402	1	403	4.5%
70% Subsidy Level	0	0	0	0.0%	1,328	0	1,328	14.8%
90% Subsidy Level	0	0	0	0.0%	1,824	4	1,828	20.4%
95% Subsidy Level	0	0	0	0.0%	5,416	0	5,416	60.3%
	0	0	0	0.0%	8,970	5	8,975	25.0%

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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	263	264	7.8%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	662	754	22.2%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	648	791	23.3%
<i>95% Subsidy Level</i>	0	0	0	0.0%	179	1,406	1,585	46.7%
	0	0	0	0.0%	415	2,979	3,394	9.4%

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>	1	0	1	50.0%	31	0	31	21.5%
<i>95% Subsidy Level</i>	1	0	1	50.0%	92	3	95	66.0%
	2	0	2	1.0%	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	15	32	3.3%
<i>70% Subsidy Level</i>	0	0	0	0.0%	41	34	75	7.7%
<i>90% Subsidy Level</i>	3	0	3	75.0%	111	51	162	16.5%
<i>95% Subsidy Level</i>	1	0	1	25.0%	578	133	711	72.6%
	4	0	4	2.0%	747	233	980	2.7%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	205	2.4%
Current Active Enrollment:	8,507	

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>	43	21.0%	5,123	14.3%
<i>Ineligible</i>	154	75.1%	15,998	44.5%
<i>Rescinded Coverage</i>	0	0.0%	175	0.5%
<i>Carrier Termination</i>	0	0.0%	135	0.4%
<i>Medicare Eligible</i>	2	1.0%	1,000	2.8%
<i>Failed to pay premium</i>	0	0.0%	8,975	25.0%
<i>Failed to submit employer verification</i>	0	0.0%	3,394	9.4%
<i>Deceased</i>	2	1.0%	144	0.4%
<i>Covered in OHP</i>	4	2.0%	980	2.7%
Total	205	100%	35,924	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>	75	1.5%	87	2.4%	162	1.9%
<i>Asian/Pacific Islander</i>	309	6.3%	90	2.5%	399	4.7%
<i>Hispanic</i>	165	3.4%	247	6.8%	412	4.8%
<i>Native American</i>	50	1.0%	56	1.5%	106	1.2%
<i>Not Given</i>	228	4.7%	150	4.1%	378	4.4%
<i>Other</i>	142	2.9%	189	5.2%	331	3.9%
<i>White</i>	3,909	80.1%	2,810	77.4%	6,719	79.0%
TOTAL	4,878	100%	3,629	100%	8,507	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	177	333	510
<i>150-169%</i>	70%	524	641	1,165
<i>126-149%</i>	90%	1,124	1,016	2,140
<i>0-125%</i>	95%	3,053	1,639	4,692
Totals		4,878	3,629	8,507