

FHIAP Snapshot of Program Activity - 11/09/2009

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	2,276	3,994	6,270	6,270
Approved Lives - to be enrolled	38	6	44	29
		Total Lives:	6,314	6,299

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	183	2	185
Initial Applications Outstanding	7,623	48	7,671
Waiting list for Application*	12,986	51,389	64,375
		Total Lives:	72,231

*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	88	157	327	484	1,056	
Adults 19-UP	106	210	318	586	1,220	
Totals	194	367	645	1,070	2,276	36.3%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	19	95	149	624	887	
Adults 19-UP	39	124	306	1219	1,688	
Totals	58	219	455	1,843	2,575	41.1%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	0	6	16	42	64	
Adults 19-UP	31	113	272	939	1,355	
Totals	31	119	288	981	1,419	22.6%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	107	258	492	1,150	2,007	
Adults 19-UP	176	447	896	2744	4,263	
Totals	283	705	1,388	3,894	6,270	100.0%
Percentages:	4.5%	11.2%	22.1%	62.1%	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	\$366.82	\$347.73	\$393.14	\$382.28	\$381.03
Subsidy Per Month	\$183.41	\$243.41	\$353.82	\$362.94	\$347.12
Member Contribution	\$183.41	\$104.32	\$39.31	\$19.34	\$33.91

Average Premium and Subsidy for Individual OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$486.29	\$519.82	\$524.75	\$514.67	\$516.52
Subsidy Per Month	\$243.15	\$363.87	\$472.28	\$488.93	\$469.69
Member Contribution	\$243.15	\$155.94	\$52.48	\$25.73	\$46.83

Average Premium and Subsidy for Individual NON-OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$302.97	\$254.22	\$309.83	\$312.17	\$306.62
Subsidy Per Month	\$151.49	\$177.96	\$278.85	\$296.22	\$279.83
Member Contribution	\$151.48	\$76.27	\$30.98	\$15.95	\$26.79

Average Premium and Subsidy for GROUP Market					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$62.05	\$48.83	\$14.23	\$9.43	\$21.63
Subsidy Per Month	\$62.05	\$113.94	\$128.12	\$179.24	\$144.24
Employee Share	\$124.10	\$162.77	\$142.35	\$188.68	\$165.87
Employer Contribution	\$172.33	\$145.31	\$132.97	\$101.30	\$123.43

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$60.94	\$46.66	\$12.98	\$8.31	\$21.49
Subsidy Per Month	\$60.94	\$108.88	\$116.85	\$157.84	\$127.64
Employee Share	\$121.88	\$155.55	\$129.83	\$166.15	\$149.13
Employer Contribution	\$180.72	\$161.60	\$149.11	\$132.67	\$147.29

Average Premium and Subsidy			Overall Weighted Average
<i>Subsidy Levels:</i>	Individual	Group	
<i>Premium Per Month (includes employer contribution for Group)</i>	\$381.03	\$289.29	\$347.73
*Premium Per Month	\$381.03	\$165.87	\$302.93
Subsidy Per Month	\$347.12	\$144.24	\$273.47
Member Contribution	\$33.91	\$21.63	\$29.45

*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	295	5%	4%	5%
Metropolitan Portland	2,141	34%	45%	31%
Willamette Valley	1,900	30%	25%	27%
Southern/South Coast	1,123	18%	13%	18%
Mid-Columbia	224	4%	4%	5%
Central	246	4%	4%	6%
Southeast	158	3%	3%	4%
Northeast	183	3%	2%	4%
Other	-	0%	0%	0%
	6,270	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	18
Approved applications not yet enrolled; still within the allowed time period	44
Approved applications not enrolled in insurance within 120 days	4,576
Pended applications	167
Denied approval of application	16,475
Reservation list	64,375
Outstanding application within allowed return time	7,671
Outstanding application not received within allowed return time	146,287

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	202	5.1%
6-18	749	18.8%
19-29	432	10.8%
30-39	627	15.7%
40-49	787	19.7%
50-59	818	20.5%
60+	379	9.5%
Total	3,994	100%
Average Age =	36.4	
Median Age =	39.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	238	10.5%
6-18	818	35.9%
19-29	250	11.0%
30-39	429	18.8%
40-49	341	15.0%
50-59	158	6.9%
60+	42	1.8%
Total	2,276	100%
Average Age =	25.2	
Median Age =	21.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	440	7.0%
6-18	1,567	25.0%
19-29	682	10.9%
30-39	1,056	16.8%
40-49	1,128	18.0%
50-59	976	15.6%
60+	421	6.7%
Total	6,270	100%
Average Age =	32.3	
Median Age =	34.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	951	47.4%	3,043	71.4%	3,994	63.7%
Group	1,056	52.6%	1,220	28.6%	2,276	36.3%
Total	2,007	100.0%	4,263	100.0%	6,270	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	951	23.8%	1,056	46.4%	2,007	32.0%
Adults	3,043	76.2%	1,220	53.6%	4,263	68.0%
Total	3,994	100.0%	2,276	100.0%	6,270	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,494	37.4%	1,031	45.3%	2,525	40.3%
Female	2,500	62.6%	1,245	54.7%	3,745	59.7%
Total	3,994	100%	2,276	100%	6,270	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	43.9	Individual Market - OMIP only	17.0
Individual Market - Non-OMIP only	51.1	Individual Market - Non-OMIP only	20.5
Group Market	49.7	Group Market	20.9
FHIAP - ALL	49.0	FHIAP - ALL	19.7

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	44	124	269	1,000	1,437	36.0%
<i>Health Net</i>	3	27	53	257	340	8.5%
<i>Kaiser</i>	3	27	63	306	399	10.0%
<i>Lifewise</i>	1	12	12	47	72	1.8%
<i>ODS Health Plans</i>	1	18	19	69	107	2.7%
<i>OMIP</i>	31	119	288	981	1,419	35.5%
<i>Pacificare</i>	1	2	12	40	55	1.4%
<i>PacificSource</i>	2	6	22	79	109	2.7%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	3	3	5	45	56	1.4%
	89	338	743	2,824	3,994	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	3	14	31	58	106	7.4%
	Blue Selections Premier \$500 Deductible	39	101	211	783	1,134	78.9%
	Blue Selections Premier \$1000 Deductible	2	7	25	145	179	12.5%
	BlueCross PPO Portability	0	2	2	14	18	1.3%
		44	124	269	1,000	1,437	36.0%

Health Net	Diamond 15 PPO \$250 Deductible	3	26	42	221	292	85.9%
	Diamond 15 PPO \$500 Deductible	0	0	1	3	4	1.2%
	Pearl 25 HMO (no deductible)	0	1	4	32	37	10.9%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0.0%
	Other	0	0	6	1	7	2.1%
		3	27	53	257	340	8.5%

Kaiser	Gold Rx \$500 Deductible	2	1	9	36	48	12.0%
	Platinum Rx Plan (no deductible)	1	26	54	270	351	88.0%
		3	27	63	306	399	10.0%

Lifewise	WiseChoices \$500 Deductible	1	12	12	47	72	100.0%
	Other	0	0	0	0	0	0.0%
		1	12	12	47	72	1.8%

ODS	Beneficial Rx Plan \$1000 Deductible	1	18	19	69	107	100.0%
		1	18	19	69	107	2.7%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	28	111	278	940	1,357	95.6%
	\$750 Deductible	3	8	10	41	62	4.4%
		31	119	288	981	1,419	35.5%

Pacificare	HMO Individual (no deductible)	1	2	12	40	55	100.0%
		1	2	12	40	55	1.4%

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	2	4	29	37	33.9%
	Elect Premiere \$500 Deductible	0	2	9	46	57	52.3%
	Elect Premiere \$750 Deductible	0	2	9	4	15	13.8%
		2	6	22	79	109	2.7%

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	1	3	5	39	48	85.7%
	Optimum \$1000 Deductible	2	0	0	6	8	14.3%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		3	3	5	45	56	1.4%

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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	2	0	2	25.0%	333	111	444	8.6%
70% Subsidy Level	3	0	3	37.5%	824	161	985	19.1%
90% Subsidy Level	1	0	1	12.5%	874	165	1,039	20.2%
95% Subsidy Level	2	0	2	25.0%	2,283	405	2,688	52.1%
	8	0	8	10.1%	4,314	842	5,156	13.9%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	2	6	8	13.3%	321	952	1,273	7.4%
70% Subsidy Level	1	9	10	16.7%	1,316	1,562	2,878	16.8%
90% Subsidy Level	4	4	8	13.3%	2,369	1,976	4,345	25.4%
95% Subsidy Level	17	17	34	56.7%	5,817	2,795	8,612	50.3%
	24	36	60	75.9%	9,823	7,285	17,108	46.0%

Rescission of coverage by insurance carrier - Never Effective								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	11	0	11	6.4%
70% Subsidy Level	0	0	0	0.0%	23	2	25	14.6%
90% Subsidy Level	0	0	0	0.0%	19	1	20	11.7%
95% Subsidy Level	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
50% Subsidy Level	0	0	0	0.0%	4	2	6	3.7%
70% Subsidy Level	0	0	0	0.0%	20	6	26	16.1%
90% Subsidy Level	0	0	0	0.0%	21	0	21	13.0%
95% Subsidy Level	0	0	0	0.0%	105	3	108	67.1%
	0	0	0	0.0%	150	11	161	0.4%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	27	1	28	2.6%
70% Subsidy Level	0	0	0	0.0%	94	4	98	9.1%
90% Subsidy Level	3	0	3	50.0%	274	3	277	25.7%
95% Subsidy Level	3	0	3	50.0%	668	8	676	62.7%
	6	0	6	7.6%	1,063	16	1,079	2.9%

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	4.8%
70% Subsidy Level	1	0	1	100.0%	1,322	0	1,322	15.5%
90% Subsidy Level	0	0	0	0.0%	1,791	4	1,795	21.1%
95% Subsidy Level	0	0	0	0.0%	4,989	0	4,989	58.6%
	1	0	1	1.3%	8,512	5	8,517	22.9%

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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	337	338	9.0%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	736	828	22.0%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	750	893	23.8%
<i>95% Subsidy Level</i>	0	0	0	0.0%	183	1,518	1,701	45.2%
	0	0	0	0.0%	419	3,341	3,760	10.1%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	0	1	1	0.7%
<i>70% Subsidy Level</i>	0	0	0	0.0%	15	0	15	10.2%
<i>90% Subsidy Level</i>	0	0	0	0.0%	32	1	33	22.4%
<i>95% Subsidy Level</i>	0	0	0	0.0%	94	4	98	66.7%
	0	0	0	0.0%	141	6	147	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	2	0	2	50.0%	22	13	35	3.2%
<i>70% Subsidy Level</i>	1	0	1	25.0%	47	43	90	8.1%
<i>90% Subsidy Level</i>	0	0	0	0.0%	118	52	170	15.4%
<i>95% Subsidy Level</i>	1	0	1	25.0%	647	163	810	73.3%
	4	0	4	5.1%	834	271	1,105	3.0%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	79	1.3%
Current Active Enrollment:	6,270	

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>	8	10.1%	5,156	13.9%
<i>Ineligible</i>	60	75.9%	17,108	46.0%
<i>Rescinded Coverage</i>	0	0.0%	171	0.5%
<i>Carrier Termination</i>	0	0.0%	161	0.4%
<i>Medicare Eligible</i>	6	7.6%	1,079	2.9%
<i>Failed to pay premium</i>	1	1.3%	8,517	22.9%
<i>Failed to submit employer verification</i>	0	0.0%	3,760	10.1%
<i>Deceased</i>	0	0.0%	147	0.4%
<i>Covered in OHP</i>	4	5.1%	1,105	3.0%
Total	79	100%	37,204	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>	51	1.3%	47	2.1%	98	1.6%
<i>Asian/Pacific Islander</i>	284	7.1%	60	2.6%	344	5.5%
<i>Hispanic</i>	145	3.6%	141	6.2%	286	4.6%
<i>Native American</i>	41	1.0%	34	1.5%	75	1.2%
<i>Not Given</i>	193	4.8%	111	4.9%	304	4.8%
<i>Other</i>	102	2.6%	120	5.3%	222	3.5%
<i>White</i>	3,178	79.6%	1,763	77.5%	4,941	78.8%
TOTAL	3,994	100%	2,276	100%	6,270	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	89	194	283
<i>150-169%</i>	70%	338	367	705
<i>126-149%</i>	90%	743	645	1,388
<i>0-125%</i>	95%	2,824	1,070	3,894
Totals		3,994	2,276	6,270