

FHIAP Snapshot of Program Activity - 11/23/2009

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	2,287	4,085	6,372	6,372
Approved Lives - to be enrolled	58	7	65	42
		Total Lives:	6,437	6,414

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	223	1	224
Initial Applications Outstanding	10,214	48	10,262
Waiting list for Application	17,656	52,017	69,673
		Total Lives:	80,159

FHIAP Snapshot of Program Activity - 11/23/2009

PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	88	156	325	488	1,057	
Adults 19-UP	108	210	322	590	1,230	
Totals	196	366	647	1,078	2,287	35.9%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	19	95	151	628	893	
Adults 19-UP	39	126	310	1248	1,723	
Totals	58	221	461	1,876	2,616	41.1%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	0	5	16	46	67	
Adults 19-UP	31	114	278	979	1,402	
Totals	31	119	294	1,025	1,469	23.1%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	107	256	492	1,162	2,017	
Adults 19-UP	178	450	910	2817	4,355	
Totals	285	706	1,402	3,979	6,372	100.0%
Percentages:	4.5%	11.1%	22.0%	62.4%	100.0%	

FHIAP Snapshot of Program Activity - 11/23/2009

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	\$366.92	\$350.54	\$392.13	\$382.86	\$381.55
Subsidy Per Month	\$183.46	\$245.38	\$352.91	\$363.50	\$347.79
Member Contribution	\$183.46	\$105.16	\$39.21	\$19.36	\$33.77

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$486.29	\$521.53	\$525.24	\$511.81	\$514.74
Subsidy Per Month	\$243.15	\$365.07	\$472.72	\$486.22	\$468.57
Member Contribution	\$243.15	\$156.46	\$52.52	\$25.59	\$46.17

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$303.12	\$256.34	\$306.49	\$311.19	\$305.57
Subsidy Per Month	\$151.56	\$179.44	\$275.84	\$295.29	\$278.88
Member Contribution	\$151.56	\$76.90	\$30.65	\$15.90	\$26.69

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$62.95	\$48.19	\$14.37	\$9.41	\$21.61
Subsidy Per Month	\$62.95	\$112.45	\$129.30	\$178.75	\$144.22
Employee Share	\$125.91	\$160.65	\$143.67	\$188.15	\$165.83
Employer Contribution	\$170.57	\$147.84	\$132.88	\$99.92	\$122.97

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$61.90	\$46.10	\$13.06	\$8.34	\$21.59
Subsidy Per Month	\$61.90	\$107.56	\$117.54	\$158.45	\$128.01
Employee Share	\$123.79	\$153.65	\$130.60	\$166.79	\$149.61
Employer Contribution	\$178.78	\$162.49	\$151.61	\$130.88	\$147.22

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>	\$381.55	\$288.80	\$348.26
*Premium Per Month	\$381.55	\$165.83	\$304.13
Subsidy Per Month	\$347.79	\$144.22	\$274.73
Member Contribution	\$33.77	\$21.61	\$29.40

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

FHIAP Snapshot of Program Activity - 11/23/2009

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	304	5%	4%	5%
Metropolitan Portland	2,182	34%	45%	31%
Willamette Valley	1,916	30%	25%	27%
Southern/South Coast	1,138	18%	13%	18%
Mid-Columbia	229	4%	4%	5%
Central	250	4%	4%	6%
Southeast	164	3%	3%	4%
Northeast	189	3%	2%	4%
Other	-	0%	0%	0%
	6,372	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	49
Approved applications not yet enrolled; still within the allowed time period	65
Approved applications not enrolled in insurance within 120 days	4,576
Pended applications	175
Denied approval of application	16,486
Reservation list	69,673
Outstanding application within allowed return time	10,262
Outstanding application not received within allowed return time	146,726

FHIAP Snapshot of Program Activity - 11/23/2009

ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	203	5.0%
6-18	757	18.5%
19-29	448	11.0%
30-39	654	16.0%
40-49	804	19.7%
50-59	835	20.4%
60+	384	9.4%
Total	4,085	100%
Average Age =	36.4	
Median Age =	39.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	240	10.5%
6-18	817	35.7%
19-29	254	11.1%
30-39	426	18.6%
40-49	345	15.1%
50-59	159	7.0%
60+	46	2.0%
Total	2,287	100%
Average Age =	25.3	
Median Age =	21.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	443	7.0%
6-18	1,574	24.7%
19-29	702	11.0%
30-39	1,080	16.9%
40-49	1,149	18.0%
50-59	994	15.6%
60+	430	6.7%
Total	6,372	100%
Average Age =	32.4	
Median Age =	34.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	960	47.6%	3,125	71.8%	4,085	64.1%
Group	1,057	52.4%	1,230	28.2%	2,287	35.9%
Total	2,017	100.0%	4,355	100.0%	6,372	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	960	23.5%	1,057	46.2%	2,017	31.7%
Adults	3,125	76.5%	1,230	53.8%	4,355	68.3%
Total	4,085	100.0%	2,287	100.0%	6,372	100.0%

FHIAP Snapshot of Program Activity - 11/23/2009

ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
	Count	Percentage	Count	Percentage	Count	Percentage
Male	1,528	37.4%	1,038	45.4%	2,566	40.3%
Female	2,557	62.6%	1,249	54.6%	3,806	59.7%
Total	4,085	100%	2,287	100%	6,372	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	44.9	Individual Market - OMIP only	17.0
Individual Market - Non-OMIP only	52.1	Individual Market - Non-OMIP only	20.5
Group Market	50.7	Group Market	20.9
FHIAP - ALL	50.0	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	275	1,018	1,461	35.8%
<i>Health Net</i>	3	26	55	265	349	8.5%
<i>Kaiser</i>	3	27	64	316	410	10.0%
<i>Lifewise</i>	1	12	9	37	59	1.4%
<i>ODS Health Plans</i>	1	21	19	69	110	2.7%
<i>OMIP</i>	31	119	294	1,025	1,469	36.0%
<i>Pacificare</i>	1	2	12	40	55	1.3%
<i>PacificSource</i>	2	6	23	85	116	2.8%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	3	3	4	46	56	1.4%
	89	340	755	2,901	4,085	100%

FHIAP Snapshot of Program Activity - 11/23/2009

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	3	14	31	58	106	7.3%
	Blue Selections Premier \$500 Deductible	39	100	216	783	1,138	77.9%
	Blue Selections Premier \$1000 Deductible	2	8	26	163	199	13.6%
	BlueCross PPO Portability	0	2	2	14	18	1.2%
		44	124	275	1,018	1,461	35.8%

Health Net	Diamond 15 PPO \$250 Deductible	2	25	42	229	298	85.4%
	Diamond 15 PPO \$500 Deductible	0	0	1	2	3	0.9%
	Pearl 25 HMO (no deductible)	1	1	6	33	41	11.7%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0.0%
	Other	0	0	6	1	7	2.0%
		3	26	55	265	349	8.5%

Kaiser	Gold Rx \$500 Deductible	2	1	10	34	47	11.5%
	Platinum Rx Plan (no deductible)	1	26	54	282	363	88.5%
		3	27	64	316	410	10.0%

Lifewise	WiseChoices \$500 Deductible	1	12	9	37	59	100.0%
	Other	0	0	0	0	0	0.0%
		1	12	9	37	59	1.4%

ODS	Beneficial Rx Plan \$1000 Deductible	1	21	19	69	110	100.0%
		1	21	19	69	110	2.7%

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FHIAP Snapshot of Program Activity - 11/23/2009

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	28	111	283	979	1,401	95.4%
	\$750 Deductible	3	8	11	46	68	4.6%
		31	119	294	1,025	1,469	36.0%

Pacificare	HMO Individual (no deductible)	1	2	12	40	55	100.0%
		1	2	12	40	55	1.3%

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	31.9%
	Elect Premiere \$500 Deductible	0	2	11	50	63	54.3%
	Elect Premiere \$750 Deductible	0	2	8	6	16	13.8%
		2	6	23	85	116	2.8%

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	4	40	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	4	46	56	1.4%

FHIAP Snapshot of Program Activity - 11/23/2009

TERMINATION TRENDS

Termination Reason	Current Month				Overall Terminations			
Member Request								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	2	0	2	18.2%	333	111	444	8.6%
70% Subsidy Level	6	0	6	54.5%	827	160	987	19.1%
90% Subsidy Level	1	0	1	9.1%	872	165	1,037	20.1%
95% Subsidy Level	2	0	2	18.2%	2,284	406	2,690	52.2%
	11	0	11	12.5%	4,316	842	5,158	13.9%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	2	6	8	12.7%	320	952	1,272	7.4%
70% Subsidy Level	1	9	10	15.9%	1,316	1,565	2,881	16.8%
90% Subsidy Level	3	8	11	17.5%	2,368	1,979	4,347	25.4%
95% Subsidy Level	17	17	34	54.0%	5,812	2,795	8,607	50.3%
	23	40	63	71.6%	9,816	7,291	17,107	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	3.8%
70% Subsidy Level	0	0	0	0.0%	20	6	26	16.3%
90% Subsidy Level	0	0	0	0.0%	21	0	21	13.1%
95% Subsidy Level	0	0	0	0.0%	104	3	107	66.9%
	0	0	0	0.0%	149	11	160	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	9.0%
90% Subsidy Level	3	0	3	37.5%	274	3	277	25.6%
95% Subsidy Level	5	0	5	62.5%	673	8	681	62.8%
	8	0	8	9.1%	1,068	16	1,084	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%	411	1	412	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%	1,790	4	1,794	21.1%
95% Subsidy Level	0	0	0	0.0%	4,988	0	4,988	58.6%
	1	0	1	1.1%	8,511	5	8,516	22.9%

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FHIAP Snapshot of Program Activity - 11/23/2009

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	40.0%	22	13	35	3.2%
<i>70% Subsidy Level</i>	1	0	1	20.0%	47	43	90	8.1%
<i>90% Subsidy Level</i>	0	0	0	0.0%	117	51	168	15.2%
<i>95% Subsidy Level</i>	2	0	2	40.0%	648	164	812	73.5%
	5	0	5	5.7%	834	271	1,105	3.0%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	88	1.4%
Current Active Enrollment:	6,372	

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>	11	12.5%	5,158	13.9%
<i>Ineligible</i>	63	71.6%	17,107	46.0%
<i>Rescinded Coverage</i>	0	0.0%	171	0.5%
<i>Carrier Termination</i>	0	0.0%	160	0.4%
<i>Medicare Eligible</i>	8	9.1%	1,084	2.9%
<i>Failed to pay premium</i>	1	1.1%	8,516	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>	5	5.7%	1,105	3.0%
Total	88	100%	37,208	100%

FHIAP Snapshot of Program Activity - 11/23/2009

ENROLLMENT BY ETHNIC/RACIAL HERITAGE AND MARKET TYPE

Heritage	Individual		Group		Total	
	Lives	Percent	Lives	Percent	Lives	Percent
<i>African-American</i>	53	1.3%	47	2.1%	100	1.6%
<i>Asian/Pacific Islander</i>	289	7.1%	60	2.6%	349	5.5%
<i>Hispanic</i>	148	3.6%	141	6.2%	289	4.5%
<i>Native American</i>	41	1.0%	34	1.5%	75	1.2%
<i>Not Given</i>	198	4.8%	113	4.9%	311	4.9%
<i>Other</i>	107	2.6%	119	5.2%	226	3.5%
<i>White</i>	3,249	79.5%	1,773	77.5%	5,022	78.8%
TOTAL	4,085	100%	2,287	100%	6,372	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	196	285
<i>150-169%</i>	70%	340	366	706
<i>126-149%</i>	90%	755	647	1,402
<i>0-125%</i>	95%	2,901	1,078	3,979
Totals		4,085	2,287	6,372