

FHIAP Snapshot of Program Activity - 11/03/2008

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	3,697	4,886	8,583	8,583
Approved Lives - to be enrolled	0	0	0	0
		Total Lives:	8,583	8,583

<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*	13,181	36,241	49,422
		Total Lives:	49,422

*Individual includes 3,765 OHP transfer lives.

FHIAP Snapshot of Program Activity - 11/03/2008

PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	149	293	483	747	1,672	
Adults 19-UP	198	358	552	917	2,025	
Totals	347	651	1,035	1,664	3,697	43.1%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	49	122	231	872	1,274	
Adults 19-UP	72	203	473	1129	1,877	
Totals	121	325	704	2,001	3,151	36.7%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	5	8	15	75	103	
Adults 19-UP	55	190	409	978	1,632	
Totals	60	198	424	1,053	1,735	20.2%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	203	423	729	1,694	3,049	
Adults 19-UP	325	751	1434	3024	5,534	
Totals	528	1,174	2,163	4,718	8,583	100.0%
Percentages:	6.2%	13.7%	25.2%	55.0%	100.0%	

FHIAP Snapshot of Program Activity - 11/03/2008

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	\$289.97	\$317.14	\$341.27	\$318.47	\$322.53
Subsidy Per Month	\$144.98	\$222.00	\$307.14	\$302.54	\$289.15
Member Contribution	\$144.98	\$95.14	\$34.13	\$15.92	\$33.39

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$391.07	\$449.93	\$462.53	\$438.20	\$443.85
Subsidy Per Month	\$195.53	\$314.95	\$416.27	\$416.29	\$397.09
Member Contribution	\$195.53	\$134.98	\$46.25	\$21.91	\$46.77

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$239.84	\$236.24	\$268.24	\$255.46	\$255.73
Subsidy Per Month	\$119.92	\$165.37	\$241.42	\$242.69	\$229.71
Member Contribution	\$119.92	\$70.87	\$26.82	\$12.77	\$26.02

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$69.72	\$41.57	\$14.95	\$9.12	\$22.16
Subsidy Per Month	\$69.72	\$97.00	\$134.54	\$171.06	\$138.28
Employee Share	\$139.44	\$138.56	\$149.49	\$180.19	\$160.44
Employer Contribution	\$127.68	\$134.67	\$120.04	\$110.81	\$119.18

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$65.99	\$40.88	\$14.01	\$8.10	\$21.71
Subsidy Per Month	\$65.99	\$95.38	\$126.07	\$151.05	\$124.85
Employee Share	\$131.97	\$136.26	\$140.08	\$159.15	\$146.56
Employer Contribution	\$146.45	\$144.76	\$133.24	\$136.66	\$138.17

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>	\$322.53	\$279.62	\$304.05
*Premium Per Month	\$322.53	\$160.44	\$252.71
Subsidy Per Month	\$289.15	\$138.28	\$224.17
Member Contribution	\$33.39	\$22.16	\$28.55

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

FHIAP Snapshot of Program Activity - 11/03/2008

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	407	5%	4%	5%
Metropolitan Portland	2,876	34%	45%	31%
Willamette Valley	2,616	30%	25%	27%
Southern/South Coast	1,485	17%	13%	18%
Mid-Columbia	303	4%	4%	5%
Central	378	4%	4%	6%
Southeast	241	3%	3%	4%
Northeast	277	3%	2%	4%
Other	-	0%	0%	0%
	8,583	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	49,422
Outstanding application within allowed return time	0
Outstanding application not received within allowed return time	224,934

FHIAP Snapshot of Program Activity - 11/03/2008

ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	356	7.3%
6-18	1,021	20.9%
19-29	519	10.6%
30-39	749	15.3%
40-49	855	17.5%
50-59	916	18.7%
60+	470	9.6%
Total	4,886	100%
Average Age =	34.6	
Median Age =	37.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	449	12.1%
6-18	1,223	33.1%
19-29	498	13.5%
30-39	711	19.2%
40-49	523	14.1%
50-59	239	6.5%
60+	54	1.5%
Total	3,697	100%
Average Age =	24.7	
Median Age =	22.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	805	9.4%
6-18	2,244	26.1%
19-29	1,017	11.8%
30-39	1,460	17.0%
40-49	1,378	16.1%
50-59	1,155	13.5%
60+	524	6.1%
Total	8,583	100%
Average Age =	30.4	
Median Age =	31.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,377	45.2%	3,509	63.4%	4,886	56.9%
Group	1,672	54.8%	2,025	36.6%	3,697	43.1%
Total	3,049	100.0%	5,534	100.0%	8,583	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,377	28.2%	1,672	45.2%	3,049	35.5%
Adults	3,509	71.8%	2,025	54.8%	5,534	64.5%
Total	4,886	100.0%	3,697	100.0%	8,583	100.0%

FHIAP Snapshot of Program Activity - 11/03/2008

ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,821	37.3%	1,643	44.4%	3,464	40.4%
Female	3,065	62.7%	2,054	55.6%	5,119	59.6%
Total	4,886	100%	3,697	100%	8,583	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	30.8	Individual Market - OMIP only	15.4
Individual Market - Non-OMIP only	40.3	Individual Market - Non-OMIP only	18.9
Group Market	37.5	Group Market	18.9
FHIAP - ALL	37.1	FHIAP - ALL	17.9

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	91	227	416	1,086	1,820	37.2%
<i>Health Net</i>	10	19	70	249	348	7.1%
<i>Kaiser</i>	12	25	118	246	401	8.2%
<i>Lifewise</i>	3	28	46	195	272	5.6%
<i>ODS Health Plans</i>	1	9	16	62	88	1.8%
<i>OMIP</i>	60	198	424	1,053	1,735	35.5%
<i>Pacificare</i>	2	1	13	60	76	1.6%
<i>PacificSource</i>	2	6	21	91	120	2.5%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	0	10	4	12	26	0.5%
	181	523	1,128	3,054	4,886	100%

FHIAP Snapshot of Program Activity - 11/03/2008

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	6	22	35	47	110	6.0%
	Blue Selections Premier \$500 Deductible	79	182	359	992	1,612	88.6%
	Blue Selections Premier \$1000 Deductible	6	19	19	43	87	4.8%
	BlueCross PPO Portability	0	4	3	4	11	0.6%
		91	227	416	1,086	1,820	37.2%

Health Net	Diamond 15 PPO \$250 Deductible	7	16	63	199	285	81.9%
	Diamond 15 PPO \$500 Deductible	1	2	0	5	8	2.3%
	Pearl 25 HMO (no deductible)	2	1	4	40	47	13.5%
	Topaz First Dollar \$250 Deductible	0	0	0	1	1	0.3%
	Other	0	0	3	4	7	2.0%
		10	19	70	249	348	7.1%

Kaiser	Gold Rx \$500 Deductible	4	3	16	26	49	12.2%
	Platinum Rx Plan (no deductible)	8	22	102	220	352	87.8%
		12	25	118	246	401	8.2%

Lifewise	WiseChoices \$500 Deductible	3	28	46	195	272	100.0%
	Other	0	0	0	0	0	0.0%
		3	28	46	195	272	5.6%

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

continued next page...

FHIAP Snapshot of Program Activity - 11/03/2008

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	48	182	414	1,016	1,660	95.7%
	\$750 Deductible	12	16	10	37	75	4.3%
		60	198	424	1,053	1,735	35.5%

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	47.5%
	Elect Premiere \$500 Deductible	1	3	12	41	57	47.5%
	Elect Premiere \$750 Deductible	1	0	2	3	6	5.0%
		2	6	21	91	120	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	4	4	12	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	10	4	12	26	0.5%

FHIAP Snapshot of Program Activity - 11/03/2008

TERMINATION TRENDS

Termination Reason	Current Month				Overall Terminations			
Member Request								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	1	0	1	3.8%	311	104	415	8.1%
70% Subsidy Level	4	0	4	15.4%	794	140	934	18.3%
90% Subsidy Level	0	0	0	0.0%	891	148	1,039	20.4%
95% Subsidy Level	16	5	21	80.8%	2,337	372	2,709	53.1%
	21	5	26	16.1%	4,333	764	5,097	14.2%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	5	12	17	13.2%	309	830	1,139	7.1%
70% Subsidy Level	7	9	16	12.4%	1,254	1,403	2,657	16.7%
90% Subsidy Level	22	13	35	27.1%	2,303	1,785	4,088	25.6%
95% Subsidy Level	46	15	61	47.3%	5,529	2,538	8,067	50.6%
	80	49	129	80.1%	9,395	6,556	15,951	44.6%

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%	21	1	22	2.2%
70% Subsidy Level	0	0	0	0.0%	85	2	87	8.8%
90% Subsidy Level	2	0	2	100.0%	254	5	259	26.1%
95% Subsidy Level	0	0	0	0.0%	621	5	626	63.0%
	2	0	2	1.2%	981	13	994	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%	404	1	405	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	3	1,827	20.4%
95% Subsidy Level	0	0	0	0.0%	5,413	0	5,413	60.3%
	0	0	0	0.0%	8,969	4	8,973	25.1%

continued on next page...

FHIAP Snapshot of Program Activity - 11/03/2008

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	257	258	7.7%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	656	748	22.3%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	637	780	23.2%
<i>95% Subsidy Level</i>	0	0	0	0.0%	179	1,392	1,571	46.8%
	0	0	0	0.0%	415	2,942	3,357	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>	0	0	0	0.0%	30	0	30	20.8%
<i>95% Subsidy Level</i>	0	0	0	0.0%	93	3	96	66.7%
	0	0	0	0.0%	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	30	71	7.3%
<i>90% Subsidy Level</i>	3	0	3	75.0%	111	51	162	16.7%
<i>95% Subsidy Level</i>	1	0	1	25.0%	573	132	705	72.7%
	4	0	4	2.5%	742	228	970	2.7%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	161	1.9%
Current Active Enrollment:	8,583	

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>	26	16.1%	5,097	14.2%
<i>Ineligible</i>	129	80.1%	15,951	44.6%
<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	1.2%	994	2.8%
<i>Failed to pay premium</i>	0	0.0%	8,973	25.1%
<i>Failed to submit employer verification</i>	0	0.0%	3,357	9.4%
<i>Deceased</i>	0	0.0%	144	0.4%
<i>Covered in OHP</i>	4	2.5%	970	2.7%
Total	161	100%	35,796	100%

FHIAP Snapshot of Program Activity - 11/03/2008

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%	91	2.5%	166	1.9%
<i>Asian/Pacific Islander</i>	309	6.3%	91	2.5%	400	4.7%
<i>Hispanic</i>	166	3.4%	252	6.8%	418	4.9%
<i>Native American</i>	52	1.1%	58	1.6%	110	1.3%
<i>Not Given</i>	234	4.8%	150	4.1%	384	4.5%
<i>Other</i>	138	2.8%	197	5.3%	335	3.9%
<i>White</i>	3,912	80.1%	2,858	77.3%	6,770	78.9%
TOTAL	4,886	100%	3,697	100%	8,583	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	181	347	528
<i>150-169%</i>	70%	523	651	1,174
<i>126-149%</i>	90%	1,128	1,035	2,163
<i>0-125%</i>	95%	3,054	1,664	4,718
Totals		4,886	3,697	8,583