

FHIAP Snapshot of Program Activity - 04/10/2012

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	2,994	4,040	7,034	7,034
Approved Lives - to be enrolled	26	28	54	35
Total Lives:			7,088	7,069

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	63	60	123
Initial Applications Outstanding	412	812	1,224
Waiting list for Application	2,302	39,571	41,873
Total Lives:			43,220

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PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	1,184	1,184
Adults 19-UP	293	250	411	856	0	1,810
Totals	293	250	411	856	1,184	2,994 42.6%

Non-OMIP/FMIP* Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	760	760
Adults 19-UP	69	129	309	1388	0	1,895
Totals	69	129	309	1,388	760	2,655 37.7%

*FMIP/OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	38	38
Adults 19-UP	48	83	207	1009	0	1,347
Totals	48	83	207	1,009	38	1,385 19.7%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	1,982	1,982
Adults 19-UP	410	462	927	3253	0	5,052
Totals	410	462	927	3,253	1,982	7,034 100.0%
Percentages:	5.8%	6.6%	13.2%	46.2%	28.2%	100.0%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty/Subsidy Level	Individual Lives		Group Lives		Total Lives		Total
	Children <i>(100% Subsidy)</i>	Adults	Children <i>(100% Subsidy)</i>	Adults	Children <i>(100% Subsidy)</i>	Adults	
170-200% - 50% Subsidy	57	117	218	293	275	410	685
150-169% - 70% Subsidy	87	212	177	250	264	462	726
126-149% - 90% Subsidy	125	516	257	410	382	926	1,308
0-125% - 95% Subsidy	529	2,397	533	856	1,062	3,253	4,315
	798	3,242	1,185	1,809	1,983	5,051	7,034

*OMIP & FMIP are both high risk pools: OMIP is the state high risk pool funded by premium and assessments to insurance carriers; FMIP is the Federal High Risk Pool effective August 2010 that is funded by premiums and Federal funds.

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AVERAGE SUBSIDY & PREMIUM VALUES FOR INDIVIDUAL & GROUP

Weighted Average			
<i>Subsidy Levels:</i>	<u>Individual</u>	<u>Group</u>	Overall Weighted Avg
<i>Premium Per Month (includes employer contribution for Group)</i>	\$478.79	\$369.98	\$432.47
*Premium Per Month	\$478.79	\$224.49	\$370.55
Subsidy Per Month	\$440.37	\$198.95	\$337.61
Member Contribution	\$38.41	\$25.54	\$32.94

Average Premium and Subsidy for Individual Market						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$506.82	\$518.49	\$547.23	\$529.88	\$231.23	\$478.79
Subsidy Per Month	\$253.41	\$362.94	\$492.51	\$503.39	\$231.23	\$440.37
Member Contribution	\$253.41	\$155.55	\$54.72	\$26.49	\$0.00	\$38.41

Average Premium and Subsidy for GROUP Market						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Member Contribution	\$111.06	\$71.10	\$25.32	\$15.50	\$0.00	\$25.54
Subsidy Per Month	\$111.07	\$165.90	\$227.84	\$294.43	\$150.87	\$198.95
Employee Share	\$222.13	\$237.00	\$253.16	\$309.92	\$150.87	\$224.49
Employer Contribution	\$203.50	\$168.48	\$158.92	\$138.75	\$127.58	\$145.49

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

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AVERAGE SUBSIDY & PREMIUM VALUES: OMIP/FMIP vs Non-OMIP/Non-FMIP

Average Premium and Subsidy for Individual OMIP**						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$648.90	\$634.44	\$664.30	\$621.60	\$395.70	\$621.82
Subsidy Per Month	\$324.45	\$444.11	\$597.87	\$590.52	\$395.70	\$565.29
Member Contribution	\$324.45	\$190.33	\$66.43	\$31.08	\$0.00	\$56.53

Average Premium and Subsidy for Individual FMIP**						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$555.00	\$651.44	\$617.81	\$610.33	\$0.00	\$612.40
Subsidy Per Month	\$277.50	\$456.01	\$556.03	\$579.81	\$0.00	\$564.98
Member Contribution	\$277.50	\$195.43	\$61.78	\$30.52	\$0.00	\$47.42

Average Premium and Subsidy for Individual NON-OMIP/FMIP**						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$375.75	\$413.48	\$460.35	\$451.71	\$219.96	\$386.77
Subsidy Per Month	\$187.88	\$289.43	\$414.31	\$429.12	\$219.96	\$359.15
Member Contribution	\$187.88	\$124.04	\$46.03	\$22.58	\$0.00	\$27.62

AVERAGE SUBSIDY & PREMIUM VALUES: Group With COBRA/Portability/Self-Employed vs All Group

Average Premium and Subsidy for ALL GROUP Market						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Member Contribution	\$111.06	\$71.10	\$25.32	\$15.50	\$0.00	\$25.54
Subsidy Per Month	\$111.07	\$165.90	\$227.84	\$294.43	\$150.87	\$198.95
Employee Share	\$222.13	\$237.00	\$253.16	\$309.92	\$150.87	\$224.49
Employer Contribution	\$203.50	\$168.48	\$158.92	\$138.75	\$127.58	\$145.49

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Member Contribution	\$85.00	\$60.39	\$18.99	\$11.43	\$0.00	\$19.68
Subsidy Per Month	\$85.01	\$140.92	\$170.95	\$217.17	\$131.42	\$153.43
Employee Share	\$170.01	\$201.31	\$189.95	\$228.60	\$131.42	\$173.10
Employer Contribution	\$251.59	\$188.69	\$206.40	\$212.44	\$152.26	\$187.41

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

**OMIP & FMIP are both high risk pools: OMIP is the state high risk pool funded by premium and assessments to insurance carriers; FMIP is the Federal High Risk Pool effective August 2010 that is funded by premiums and Federal funds.

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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	319	5%	4%	5%
Metropolitan Portland	2,545	36%	45%	31%
Willamette Valley	2,210	31%	25%	27%
Southern/South Coast	1,152	16%	13%	18%
Mid-Columbia	218	3%	4%	5%
Central	313	4%	4%	6%
Southeast	110	2%	3%	4%
Northeast	167	2%	2%	4%
Other	-	0%	0%	0%
	7,034	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	23
Approved applications not yet enrolled; still within the allowed time period	54
Approved applications not enrolled in insurance within 120 days	4,576
Pended applications	100
Denied approval of application	21,537
Reservation list	41,873
Outstanding application within allowed return time	1,224
Outstanding application not received within allowed return time	209,620

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	151	3.7%
6-18	647	16.0%
19-29	478	11.8%
30-39	694	17.2%
40-49	744	18.4%
50-59	903	22.4%
60+	423	10.5%
Total	4,040	100%
Average Age =	37.8	
Median Age =	40.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	235	7.8%
6-18	949	31.7%
19-29	359	12.0%
30-39	543	18.1%
40-49	486	16.2%
50-59	332	11.1%
60+	90	3.0%
Total	2,994	100%
Average Age =	28.1	
Median Age =	28.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	386	5.5%
6-18	1,596	22.7%
19-29	837	11.9%
30-39	1,237	17.6%
40-49	1,230	17.5%
50-59	1,235	17.6%
60+	513	7.3%
Total	7,034	100%
Average Age =	33.7	
Median Age =	35.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	798	40.3%	3,242	64.2%	4,040	57.4%
Group	1,184	59.7%	1,810	35.8%	2,994	42.6%
Total	1,982	100.0%	5,052	100.0%	7,034	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	798	19.8%	1,184	39.5%	1,982	28.2%
Adults	3,242	80.2%	1,810	60.5%	5,052	71.8%
Total	4,040	100.0%	2,994	100.0%	7,034	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,590	39.4%	1,335	44.6%	2,925	41.6%
Female	2,450	60.6%	1,659	55.4%	4,109	58.4%
Total	4,040	100%	2,994	100%	7,034	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	49.8	Individual Market - OMIP	17.1
Individual Market - FMIP	14.4	Individual Market - FMIP	5.9
Individual Market - Non-OMIP/FMIP	44.0	Individual Market - Non-OMIP/FMIP	20.9
Group Market	11.6	Group Market	22.6
FHIAP - ALL	37.4	FHIAP - ALL	20.5

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	100%	Plan Total	Percent
<i>Regence BCBSO</i>	33	40	145	592	312	1,122	27.8%
<i>Health Net</i>	7	12	29	150	84	282	7.0%
<i>Kaiser</i>	3	34	51	297	116	501	12.4%
<i>ODS Health Plans</i>	13	25	33	120	119	310	7.7%
<i>*FMIP</i>	5	10	49	194	0	258	6.4%
<i>*OMIP</i>	43	73	158	815	38	1,127	27.9%
<i>Pacificare</i>	0	0	0	0	0	0	0.0%
<i>PacificSource</i>	6	8	26	123	91	254	6.3%
<i>Preferred Health Plan</i>	0	0	0	0	0	0	0.0%
<i>Providence</i>	7	10	25	106	38	186	4.6%
	117	212	516	2,397	798	4,040	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
RBCBSO	Regence Evolve Plus \$1000	29	37	137	565	303	1,071	95.5%
	BlueCross PPO Portability	4	3	8	27	9	51	4.5%
		33	40	145	592	312	1,122	27.8%

Health Net	Diamond 15 PPO \$250 Deductible	5	8	22	109	54	198	70.2%
	Diamond 15 PPO \$500 Deductible	1	2	3	28	9	43	15.2%
	Pearl 25 HMO (no deductible)	1	2	3	13	21	40	14.2%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0	0.0%
	Other	0	0	1	0	0	1	0.4%
		7	12	29	150	84	282	7.0%

Kaiser	Gold Rx \$500 Deductible	2	3	11	37	6	59	11.8%
	Platinum Rx Plan (no deductible)	1	31	40	260	110	442	88.2%
		3	34	51	297	116	501	12.4%

ODS	Beneficial Rx Plan \$1000 Deductible	13	25	33	120	119	310	100.0%
		13	25	33	120	119	310	7.7%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
OMIP*	\$500 Deductible	37	61	147	771	35	1,051	93.3%
	\$750 Deductible	6	12	11	44	3	76	6.7%
		43	73	158	815	38	1,127	27.9%

FMIP*	\$500 Deductible	3	9	43	177	0	232	89.9%
	\$750 Deductible	2	1	6	17	0	26	10.1%
		5	10	49	194	0	258	6.4%

Pacificare	HMO Individual (no deductible)	0	0	0	0	0	0	#DIV/0!
		0	0	0	0	0	0	0.0%

PacificSource	Elect Plus \$500 Deductible	0	0	0	0	0	0	0.0%
	Elect Plus \$750 Deductible	0	0	0	0	0	0	0.0%
	Elect Plus \$1000 Deductible	0	0	0	0	0	0	0.0%
	Elect Preferred \$500 Deductible	5	6	19	94	68	192	75.6%
	Elect Premiere \$500 Deductible	1	2	6	21	17	47	18.5%
	Elect Premiere \$750 Deductible	0	0	1	8	6	15	5.9%
		6	8	26	123	91	254	6.3%

Providence	Optimum \$500 Deductible	0	0	0	0	0	0	0.0%
	Optimum \$1000 Deductible	7	10	25	106	38	186	100.0%
	Value Plan \$500 Deductible	0	0	0	0	0	0	0.0%
		7	10	25	106	38	186	4.6%

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TERMINATION TRENDS

Termination Reason	Current Month				Overall Terminations			
Member Request								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	2	0	2	16.7%	453	156	609	10.3%
150.1%-170% FPL	5	1	6	50.0%	897	182	1,079	18.2%
125.1%-150% FPL	1	1	2	16.7%	964	201	1,165	19.6%
0-125% FPL	1	1	2	16.7%	2,596	485	3,081	51.9%
	9	3	12	16.4%	4,910	1,024	5,934	14.4%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	2	6	8	18.2%	389	1,218	1,607	8.5%
150.1%-170% FPL	4	10	14	31.8%	1,374	1,765	3,139	16.6%
125.1%-150% FPL	4	5	9	20.5%	2,490	2,204	4,694	24.9%
0-125% FPL	10	3	13	29.5%	6,303	3,136	9,439	50.0%
	20	24	44	60.3%	10,556	8,323	18,879	45.8%

Rescission of coverage by insurance carrier - Never Effective								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	10	1	11	5.8%
150.1%-170% FPL	0	0	0	0.0%	24	13	37	19.5%
125.1%-150% FPL	0	0	0	0.0%	23	1	24	12.6%
0-125% FPL	0	0	0	0.0%	111	7	118	62.1%
	0	0	0	0.0%	168	22	190	0.5%

Carrier Termination								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	5	3	8	4.3%
150.1%-170% FPL	0	0	0	0.0%	23	5	28	15.0%
125.1%-150% FPL	0	0	0	0.0%	27	0	27	14.4%
0-125% FPL	0	0	0	0.0%	111	13	124	66.3%
	0	0	0	0.0%	166	21	187	0.5%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	1	0	1	16.7%	34	2	36	2.9%
150.1%-170% FPL	0	0	0	0.0%	108	7	115	9.2%
125.1%-150% FPL	0	0	0	0.0%	316	8	324	25.8%
0-125% FPL	5	0	5	83.3%	766	13	779	62.1%
	6	0	6	8.2%	1,224	30	1,254	3.0%

Failed to make premium payments to FHIAP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	517	1	518	5.6%
150.1%-170% FPL	0	0	0	0.0%	1,411	0	1,411	15.3%
125.1%-150% FPL	0	0	0	0.0%	1,899	4	1,903	20.6%
0-125% FPL	0	0	0	0.0%	5,384	2	5,386	58.4%
	0	0	0	0.0%	9,211	7	9,218	22.3%

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TERMINATION TRENDS - *continued*

Failed to submit employer verification								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>170.1%-200% FPL</i>	0	0	0	0.0%	0	380	380	9.5%
<i>150.1%-170% FPL</i>	0	0	0	0.0%	91	775	866	21.5%
<i>125.1%-150% FPL</i>	0	0	0	0.0%	143	808	951	23.7%
<i>0-125% FPL</i>	0	0	0	0.0%	182	1,640	1,822	45.3%
	0	0	0	0.0%	416	3,603	4,019	9.7%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>170.1%-200% FPL</i>	0	0	0	0.0%	3	4	7	4.0%
<i>150.1%-170% FPL</i>	0	0	0	0.0%	18	1	19	10.9%
<i>125.1%-150% FPL</i>	0	0	0	0.0%	34	1	35	20.0%
<i>0-125% FPL</i>	0	0	0	0.0%	109	5	114	65.1%
	0	0	0	0.0%	164	11	175	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>170.1%-200% FPL</i>	0	0	0	0.0%	24	30	54	3.9%
<i>150.1%-170% FPL</i>	0	1	1	9.1%	51	62	113	8.1%
<i>125.1%-150% FPL</i>	2	3	5	45.5%	137	76	213	15.2%
<i>0-125% FPL</i>	3	2	5	45.5%	793	226	1,019	72.8%
	5	6	11	15.1%	1,005	394	1,399	3.4%

FPL = Federal Poverty Level (at time of termination)

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	73	1.0%
Current Active Enrollment:	7,034	

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>	12	16.4%	5,934	14.4%
<i>Ineligible</i>	44	60.3%	18,879	45.8%
<i>Rescinded Coverage</i>	0	0.0%	190	0.5%
<i>Carrier Termination</i>	0	0.0%	187	0.5%
<i>Medicare Eligible</i>	6	8.2%	1,254	3.0%
<i>Failed to pay premium</i>	0	0.0%	9,218	22.3%
<i>Failed to submit employer verification</i>	0	0.0%	4,019	9.7%
<i>Deceased</i>	0	0.0%	175	0.4%
<i>Covered in OHP</i>	11	15.1%	1,399	3.4%
Total	73	100%	41,255	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%	64	2.1%	115	1.6%
<i>Asian/Pacific Islander</i>	313	7.7%	114	3.8%	427	6.1%
<i>Hispanic</i>	131	3.2%	203	6.8%	334	4.7%
<i>Native American</i>	35	0.9%	32	1.1%	67	1.0%
<i>Not Given</i>	176	4.4%	187	6.2%	363	5.2%
<i>Other</i>	142	3.5%	187	6.2%	329	4.7%
<i>White</i>	3,192	79.0%	2,207	73.7%	5,399	76.8%
TOTAL	4,040	100%	2,994	100%	7,034	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE*

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-200%</i>	50%	174	511	685
<i>150-169%</i>	70%	299	427	726
<i>126-149%</i>	90%	641	667	1,308
<i>0-125%</i>	95%	2,926	1,389	4,315
Totals		4,040	2,994	7,034

*Please note that the numbers for each subsidy level are different from those on page 2 because children are not separated out.