

FHIAP Snapshot of Program Activity - 08/03/2009

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	2,523	3,833	6,356	6,356
Approved Lives - to be enrolled	0	0	0	0
Total Lives:			6,356	6,356

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	0	0	0
Initial Applications Outstanding	204	13	217
Waiting list for Application*	17,175	47,246	64,421
Total Lives:			64,638

*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	105	185	342	526	1,158	
Adults 19-UP	121	254	350	640	1,365	
Totals	226	439	692	1,166	2,523	39.7%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	20	103	175	625	923	
Adults 19-UP	39	142	318	1076	1,575	
Totals	59	245	493	1,701	2,498	39.3%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	5	13	11	49	78	
Adults 19-UP	39	136	250	832	1,257	
Totals	44	149	261	881	1,335	21.0%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	130	301	528	1,200	2,159	
Adults 19-UP	199	532	918	2,548	4,197	
Totals	329	833	1,446	3,748	6,356	100.0%
Percentages:	5.2%	13.1%	22.8%	59.0%	100.0%	

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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	\$366.84	\$347.40	\$368.35	\$367.27	\$365.43
Subsidy Per Month	\$183.42	\$243.18	\$331.52	\$348.91	\$330.17
Member Contribution	\$183.42	\$104.22	\$36.84	\$18.36	\$35.26

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$460.86	\$505.74	\$528.62	\$509.88	\$511.46
Subsidy Per Month	\$230.43	\$354.02	\$475.76	\$484.38	\$459.78
Member Contribution	\$230.43	\$151.72	\$52.86	\$25.49	\$51.69

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$296.73	\$251.11	\$283.51	\$293.41	\$287.38
Subsidy Per Month	\$148.36	\$175.78	\$255.16	\$278.74	\$260.91
Member Contribution	\$148.36	\$75.33	\$28.35	\$14.67	\$26.48

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$65.32	\$46.58	\$14.22	\$9.30	\$22.15
Subsidy Per Month	\$65.32	\$108.70	\$127.96	\$176.65	\$141.50
Employee Share	\$130.63	\$155.28	\$142.18	\$185.95	\$163.65
Employer Contribution	\$154.96	\$148.51	\$135.23	\$98.61	\$122.39

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$62.94	\$46.45	\$14.02	\$9.24	\$21.69
Subsidy Per Month	\$62.94	\$108.38	\$126.15	\$175.63	\$140.67
Employee Share	\$125.88	\$154.83	\$140.17	\$184.87	\$162.36
Employer Contribution	\$130.27	\$144.37	\$135.18	\$98.68	\$119.30

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>	\$365.43	\$286.04	\$333.92
*Premium Per Month	\$365.43	\$163.65	\$285.33
Subsidy Per Month	\$330.17	\$141.50	\$255.28
Member Contribution	\$35.26	\$22.15	\$30.06

*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	290	5%	4%	5%
Metropolitan Portland	2,167	34%	45%	31%
Willamette Valley	1,947	31%	25%	27%
Southern/South Coast	1,112	17%	13%	18%
Mid-Columbia	222	3%	4%	5%
Central	246	4%	4%	6%
Southeast	168	3%	3%	4%
Northeast	204	3%	2%	4%
Other	-	0%	0%	0%
	6,356	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	64,421
Outstanding application within allowed return time	217
Outstanding application not received within allowed return time	224,941

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	219	5.7%
6-18	782	20.4%
19-29	423	11.0%
30-39	565	14.7%
40-49	716	18.7%
50-59	767	20.0%
60+	361	9.4%
Total	3,833	100%
Average Age =	35.5	
Median Age =	38.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	281	11.1%
6-18	877	34.8%
19-29	296	11.7%
30-39	487	19.3%
40-49	375	14.9%
50-59	162	6.4%
60+	45	1.8%
Total	2,523	100%
Average Age =	25.1	
Median Age =	21.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	500	7.9%
6-18	1,659	26.1%
19-29	719	11.3%
30-39	1,052	16.6%
40-49	1,091	17.2%
50-59	929	14.6%
60+	406	6.4%
Total	6,356	100%
Average Age =	31.4	
Median Age =	33.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,001	46.4%	2,832	67.5%	3,833	60.3%
Group	1,158	53.6%	1,365	32.5%	2,523	39.7%
Total	2,159	100.0%	4,197	100.0%	6,356	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,001	26.1%	1,158	45.9%	2,159	34.0%
Adults	2,832	73.9%	1,365	54.1%	4,197	66.0%
Total	3,833	100.0%	2,523	100.0%	6,356	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
	Count	Percentage	Count	Percentage	Count	Percentage
Male	1,425	37.2%	1,149	45.5%	2,574	40.5%
Female	2,408	62.8%	1,374	54.5%	3,782	59.5%
Total	3,833	100%	2,523	100%	6,356	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	41.2	Individual Market - OMIP only	15.9
Individual Market - Non-OMIP only	49.0	Individual Market - Non-OMIP only	19.5
Group Market	46.7	Group Market	20.4
FHIAP - ALL	46.4	FHIAP - ALL	18.8

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	46	148	299	933	1,426	37.2%
<i>Health Net</i>	4	27	46	204	281	7.3%
<i>Kaiser</i>	4	26	68	245	343	8.9%
<i>Lifewise</i>	2	23	30	135	190	5.0%
<i>ODS Health Plans</i>	0	7	13	61	81	2.1%
<i>OMIP</i>	44	149	261	881	1,335	34.8%
<i>Pacificare</i>	1	2	11	43	57	1.5%
<i>PacificSource</i>	2	8	23	62	95	2.5%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	0	4	3	18	25	0.7%
	103	394	754	2,582	3,833	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	2	29	24	54	109	7.6%
	Blue Selections Premier \$500 Deductible	43	110	256	804	1,213	85.1%
	Blue Selections Premier \$1000 Deductible	1	7	13	62	83	5.8%
	BlueCross PPO Portability	0	2	6	13	21	1.5%
		46	148	299	933	1,426	37.2%

Health Net	Diamond 15 PPO \$250 Deductible	3	21	34	171	229	81.5%
	Diamond 15 PPO \$500 Deductible	0	0	0	3	3	1.1%
	Pearl 25 HMO (no deductible)	1	6	6	29	42	14.9%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0.0%
	Other	0	0	6	1	7	2.5%
		4	27	46	204	281	7.3%

Kaiser	Gold Rx \$500 Deductible	2	0	9	29	40	11.7%
	Platinum Rx Plan (no deductible)	2	26	59	216	303	88.3%
		4	26	68	245	343	8.9%

Lifewise	WiseChoices \$500 Deductible	2	23	30	135	190	100.0%
	Other	0	0	0	0	0	0.0%
		2	23	30	135	190	5.0%

ODS	Beneficial Rx Plan \$1000 Deductible	0	7	13	61	81	100.0%
		0	7	13	61	81	2.1%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	35	140	255	839	1,269	95.1%
	\$750 Deductible	9	9	6	42	66	4.9%
		44	149	261	881	1,335	34.8%

Pacificare	HMO Individual (no deductible)	1	2	11	43	57	100.0%
		1	2	11	43	57	1.5%

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	3	4	28	37	38.9%
	Elect Premiere \$500 Deductible	0	3	13	33	49	51.6%
	Elect Premiere \$750 Deductible	0	2	6	1	9	9.5%
		2	8	23	62	95	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	2	3	18	23	92.0%
	Optimum \$1000 Deductible	0	2	0	0	2	8.0%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		0	4	3	18	25	0.7%

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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	0	0	0	0.0%	348	110	458	8.5%
70% Subsidy Level	1	0	1	12.5%	855	163	1,018	18.9%
90% Subsidy Level	0	0	0	0.0%	918	162	1,080	20.1%
95% Subsidy Level	2	5	7	87.5%	2,425	405	2,830	52.5%
	3	5	8	6.6%	4,546	840	5,386	14.1%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	1	10	11	10.4%	331	920	1,251	7.3%
70% Subsidy Level	2	2	4	3.8%	1,318	1,551	2,869	16.7%
90% Subsidy Level	10	9	19	17.9%	2,413	1,959	4,372	25.5%
95% Subsidy Level	40	32	72	67.9%	5,873	2,776	8,649	50.5%
	53	53	106	86.9%	9,935	7,206	17,141	44.9%

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	6.8%
70% Subsidy Level	0	0	0	0.0%	23	2	25	14.1%
90% Subsidy Level	0	0	0	0.0%	19	1	20	11.3%
95% Subsidy Level	0	0	0	0.0%	115	5	120	67.8%
	0	0	0	0.0%	169	8	177	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%	21	6	27	17.0%
90% Subsidy Level	0	0	0	0.0%	22	1	23	14.5%
95% Subsidy Level	0	0	0	0.0%	100	3	103	64.8%
	0	0	0	0.0%	147	12	159	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	1	0	1	16.7%	95	3	98	9.0%
90% Subsidy Level	1	0	1	16.7%	280	5	285	26.1%
95% Subsidy Level	4	0	4	66.7%	673	8	681	62.4%
	6	0	6	4.9%	1,075	17	1,092	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%	424	1	425	4.6%
70% Subsidy Level	0	0	0	0.0%	1,397	0	1,397	15.0%
90% Subsidy Level	0	0	0	0.0%	1,879	4	1,883	20.3%
95% Subsidy Level	0	0	0	0.0%	5,590	0	5,590	60.1%
	0	0	0	0.0%	9,290	5	9,295	24.3%

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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	330	331	9.0%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	718	810	21.9%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	742	885	23.9%
<i>95% Subsidy Level</i>	0	0	0	0.0%	183	1,487	1,670	45.2%
	0	0	0	0.0%	419	3,277	3,696	9.7%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	1	2	3	2.0%
<i>70% Subsidy Level</i>	0	0	0	0.0%	16	0	16	10.5%
<i>90% Subsidy Level</i>	0	0	0	0.0%	32	0	32	20.9%
<i>95% Subsidy Level</i>	0	0	0	0.0%	98	4	102	66.7%
	0	0	0	0.0%	147	6	153	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	19	17	36	3.3%
<i>70% Subsidy Level</i>	0	0	0	0.0%	44	42	86	7.8%
<i>90% Subsidy Level</i>	1	0	1	50.0%	116	55	171	15.6%
<i>95% Subsidy Level</i>	1	0	1	50.0%	649	157	806	73.3%
	2	0	2	1.6%	828	271	1,099	2.9%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	122	1.9%
Current Active Enrollment:	6,356	

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	6.6%	5,386	14.1%
<i>Ineligible</i>	106	86.9%	17,141	44.9%
<i>Rescinded Coverage</i>	0	0.0%	177	0.5%
<i>Carrier Termination</i>	0	0.0%	159	0.4%
<i>Medicare Eligible</i>	6	4.9%	1,092	2.9%
<i>Failed to pay premium</i>	0	0.0%	9,295	24.3%
<i>Failed to submit employer verification</i>	0	0.0%	3,696	9.7%
<i>Deceased</i>	0	0.0%	153	0.4%
<i>Covered in OHP</i>	2	1.6%	1,099	2.9%
Total	122	100%	38,198	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>	53	1.4%	55	2.2%	108	1.7%
<i>Asian/Pacific Islander</i>	265	6.9%	63	2.5%	328	5.2%
<i>Hispanic</i>	145	3.8%	150	5.9%	295	4.6%
<i>Native American</i>	39	1.0%	31	1.2%	70	1.1%
<i>Not Given</i>	183	4.8%	111	4.4%	294	4.6%
<i>Other</i>	109	2.8%	140	5.5%	249	3.9%
<i>White</i>	3,039	79.3%	1,973	78.2%	5,012	78.9%
TOTAL	3,833	100%	2,523	100%	6,356	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	103	226	329
<i>150-169%</i>	70%	394	439	833
<i>126-149%</i>	90%	754	692	1,446
<i>0-125%</i>	95%	2,582	1,166	3,748
Totals		3,833	2,523	6,356