

FHIAP Snapshot of Program Activity - 10/31/2011

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	3,189	4,347	7,536	7,536
Approved Lives - to be enrolled	69	23	92	60
		Total Lives:	7,628	7,596

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	36	21	57
Initial Applications Outstanding	173	671	844
Waiting list for Application	1,815	37,224	39,039
		Total Lives:	39,940

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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	1,235	1,235
Adults 19-UP	338	284	442	890	0	1,954
Totals	338	284	442	890	1,235	3,189 42.3%

Non-OMIP/FMIP* Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	732	732
Adults 19-UP	95	135	357	1487	0	2,074
Totals	95	135	357	1,487	732	2,806 37.2%

*FMIP/OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	45	45
Adults 19-UP	63	100	237	1096	0	1,496
Totals	63	100	237	1,096	45	1,541 20.4%

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	2,012	2,012
Adults 19-UP	496	519	1,036	3,473	0	5,524
Totals	496	519	1,036	3,473	2,012	7,536 100.0%
Percentages:	6.6%	6.9%	13.7%	46.1%	26.7%	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	63	158	200	338	263	496	759
150-169% - 70% Subsidy	74	235	210	284	284	519	803
126-149% - 90% Subsidy	123	594	275	442	398	1,036	1,434
0-125% - 95% Subsidy	517	2,583	550	890	1,067	3,473	4,540
	777	3,570	1,235	1,954	2,012	5,524	7,536

*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>	\$473.98	\$367.50	\$428.92
*Premium Per Month	\$473.98	\$229.10	\$370.35
Subsidy Per Month	\$433.25	\$202.75	\$335.71
Member Contribution	\$40.73	\$26.35	\$34.64

Average Premium and Subsidy for Individual Market

<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$526.01	\$509.02	\$530.74	\$511.19	\$233.08	\$473.98
Subsidy Per Month	\$263.00	\$356.32	\$477.66	\$485.63	\$233.08	\$433.25
Member Contribution	\$263.00	\$152.71	\$53.07	\$25.56	\$0.00	\$40.73

Average Premium and Subsidy for GROUP Market

<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Member Contribution	\$118.57	\$63.22	\$26.65	\$15.87	\$0.00	\$26.35
Subsidy Per Month	\$118.57	\$147.53	\$239.82	\$301.47	\$154.19	\$202.75
Employee Share	\$237.14	\$210.75	\$266.47	\$317.34	\$154.19	\$229.10
Employer Contribution	\$180.48	\$168.12	\$155.92	\$128.58	\$120.78	\$138.40

*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	\$655.54	\$650.27	\$663.10	\$606.45	\$382.84	\$612.50
Subsidy Per Month	\$327.77	\$455.19	\$596.79	\$576.13	\$382.84	\$555.05
Member Contribution	\$327.77	\$195.08	\$66.31	\$30.32	\$0.00	\$57.45

Average Premium and Subsidy for Individual FMIP**						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$625.88	\$585.00	\$612.35	\$576.79	\$0.00	\$585.68
Subsidy Per Month	\$312.94	\$409.50	\$551.11	\$547.95	\$0.00	\$531.20
Member Contribution	\$312.94	\$175.50	\$61.23	\$28.84	\$0.00	\$54.48

Average Premium and Subsidy for Individual NON-OMIP/FMIP**						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$413.38	\$407.22	\$443.46	\$438.48	\$222.03	\$388.88
Subsidy Per Month	\$206.69	\$285.06	\$399.11	\$416.55	\$222.03	\$358.46
Member Contribution	\$206.69	\$122.17	\$44.35	\$21.92	\$0.00	\$30.42

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	\$118.57	\$63.22	\$26.65	\$15.87	\$0.00	\$26.35
Subsidy Per Month	\$118.57	\$147.53	\$239.82	\$301.47	\$154.19	\$202.75
Employee Share	\$237.14	\$210.75	\$266.47	\$317.34	\$154.19	\$229.10
Employer Contribution	\$180.48	\$168.12	\$155.92	\$128.58	\$120.78	\$138.40

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	\$92.85	\$51.91	\$20.65	\$12.24	\$0.00	\$20.51
Subsidy Per Month	\$92.85	\$121.14	\$185.82	\$232.60	\$134.31	\$159.19
Employee Share	\$185.70	\$173.05	\$206.46	\$244.85	\$134.31	\$179.70
Employer Contribution	\$235.88	\$198.26	\$201.18	\$196.07	\$142.84	\$178.67

*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	359	5%	4%	5%
Metropolitan Portland	2,727	36%	45%	31%
Willamette Valley	2,303	31%	25%	27%
Southern/South Coast	1,240	16%	13%	18%
Mid-Columbia	239	3%	4%	5%
Central	334	4%	4%	6%
Southeast	137	2%	3%	4%
Northeast	197	3%	2%	4%
Other	-	0%	0%	0%
	7,536	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	11
Approved applications not yet enrolled; still within the allowed time period	92
Approved applications not enrolled in insurance within 120 days	4,576
Pended applications	46
Denied approval of application	21,197
Reservation list	39,039
Outstanding application within allowed return time	844
Outstanding application not received within allowed return time	207,225

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	152	3.5%
6-18	625	14.4%
19-29	535	12.3%
30-39	753	17.3%
40-49	834	19.2%
50-59	986	22.7%
60+	462	10.6%
Total	4,347	100%
Average Age =	38.4	
Median Age =	41.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	258	8.1%
6-18	977	30.6%
19-29	397	12.4%
30-39	605	19.0%
40-49	515	16.1%
50-59	337	10.6%
60+	100	3.1%
Total	3,189	100%
Average Age =	28.1	
Median Age =	29.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	410	5.4%
6-18	1,602	21.3%
19-29	932	12.4%
30-39	1,358	18.0%
40-49	1,349	17.9%
50-59	1,323	17.6%
60+	562	7.5%
Total	7,536	100%
Average Age =	34.0	
Median Age =	36.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	777	38.6%	3,570	64.6%	4,347	57.7%
Group	1,235	61.4%	1,954	35.4%	3,189	42.3%
Total	2,012	100.0%	5,524	100.0%	7,536	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	777	17.9%	1,235	38.7%	2,012	26.7%
Adults	3,570	82.1%	1,954	61.3%	5,524	73.3%
Total	4,347	100.0%	3,189	100.0%	7,536	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,684	38.7%	1,417	44.4%	3,101	41.1%
Female	2,663	61.3%	1,772	55.6%	4,435	58.9%
Total	4,347	100%	3,189	100%	7,536	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	45.2	Individual Market - OMIP	10.9
Individual Market - FMIP	9.2	Individual Market - FMIP	No Terms
Individual Market - Non-OMIP/FMIP	40.8	Individual Market - Non-OMIP/FMIP	11.7
Group Market	10.4	Group Market	13.7
FHIAP - ALL	32.8	FHIAP - ALL	11.7

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	100%	Plan Total	Percent
<i>Regence BCBSO</i>	49	44	165	620	334	1,212	27.9%
<i>Health Net</i>	6	8	38	172	93	317	7.3%
<i>Kaiser</i>	9	30	56	316	99	510	11.7%
<i>ODS Health Plans</i>	14	34	33	142	113	336	7.7%
<i>*FMIP</i>	8	19	55	215	0	297	6.8%
<i>*OMIP</i>	55	81	182	881	45	1,244	28.6%
<i>Pacificare</i>	0	0	0	3	0	3	0.1%
<i>PacificSource</i>	9	9	35	129	54	236	5.4%
<i>Preferred Health Plan</i>	0	0	0	0	0	0	0.0%
<i>Providence</i>	8	10	30	105	39	192	4.4%
	158	235	594	2,583	777	4,347	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
RBCBSO	Regence Evolve Plus \$1000	44	39	157	589	321	1,150	94.9%
	BlueCross PPO Portability	5	5	8	31	13	62	5.1%
		49	44	165	620	334	1,212	27.9%

Health Net	Diamond 15 PPO \$250 Deductible	5	6	27	153	70	261	82.3%
	Diamond 15 PPO \$500 Deductible	0	0	3	1	0	4	1.3%
	Pearl 25 HMO (no deductible)	1	2	8	16	22	49	15.5%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0	0.0%
	Other	0	0	0	2	1	3	0.9%
		6	8	38	172	93	317	7.3%

Kaiser	Gold Rx \$500 Deductible	4	8	12	43	9	76	14.9%
	Platinum Rx Plan (no deductible)	5	22	44	273	90	434	85.1%
		9	30	56	316	99	510	11.7%

ODS	Beneficial Rx Plan \$1000 Deductible	14	34	33	142	113	336	100.0%
		14	34	33	142	113	336	7.7%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
OMIP*	\$500 Deductible	51	71	174	831	44	1,171	94.1%
	\$750 Deductible	4	10	8	50	1	73	5.9%
		55	81	182	881	45	1,244	28.6%

FMIP*	\$500 Deductible	6	17	49	202	0	274	92.3%
	\$750 Deductible	2	2	6	13	0	23	7.7%
		8	19	55	215	0	297	6.8%

Pacificare	HMO Individual (no deductible)	0	0	0	3	0	3	100.0%
		0	0	0	3	0	3	0.1%

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	7	6	26	100	31	170	72.0%
	Elect Premiere \$500 Deductible	2	2	7	23	17	51	21.6%
	Elect Premiere \$750 Deductible	0	1	2	6	6	15	6.4%
		9	9	35	129	54	236	5.4%

Providence	Optimum \$500 Deductible	0	0	0	0	0	0	0.0%
	Optimum \$1000 Deductible	8	10	30	105	39	192	100.0%
	Value Plan \$500 Deductible	0	0	0	0	0	0	0.0%
		8	10	30	105	39	192	4.4%

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TERMINATION TRENDS

Termination Reason	Current Month				Overall Terminations			
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
Member Request								
	0	0	0	0.0%	0	0	0	0.0%
170.1%-200% FPL	0	0	0	0.0%	226	0	226	21.9%
150.1%-170% FPL	0	0	0	0.0%	286	0	286	27.7%
125.1%-150% FPL	0	0	0	0.0%	520	0	520	50.4%
0-125% FPL	0	0	0	0.0%	1,032	0	1,032	15.2%
	0	0	0	#DIV/0!				

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	0	0	0	0.0%
150.1%-170% FPL	0	0	0	0.0%	399	0	399	16.6%
125.1%-150% FPL	0	0	0	0.0%	777	0	777	32.4%
0-125% FPL	0	0	0	0.0%	1,224	0	1,224	51.0%
	0	0	0	#DIV/0!	2,400	0	2,400	35.3%

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%	0	0	0	0.0%
150.1%-170% FPL	0	0	0	0.0%	7	0	7	17.1%
125.1%-150% FPL	0	0	0	0.0%	10	0	10	24.4%
0-125% FPL	0	0	0	0.0%	24	0	24	58.5%
	0	0	0	#DIV/0!	41	0	41	0.6%

Carrier Termination								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	0	0	0	0.0%
150.1%-170% FPL	0	0	0	0.0%	1	0	1	5.9%
125.1%-150% FPL	0	0	0	0.0%	8	0	8	47.1%
0-125% FPL	0	0	0	0.0%	8	0	8	47.1%
	0	0	0	#DIV/0!	17	0	17	0.3%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	0	0	0	0.0%
150.1%-170% FPL	0	0	0	0.0%	13	0	13	7.8%
125.1%-150% FPL	0	0	0	0.0%	50	0	50	29.9%
0-125% FPL	0	0	0	0.0%	104	0	104	62.3%
	0	0	0	#DIV/0!	167	0	167	2.5%

Failed to make premium payments to FHIAP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	0	0	0	0.0%
150.1%-170% FPL	0	0	0	0.0%	443	0	443	16.7%
125.1%-150% FPL	0	0	0	0.0%	777	0	777	29.2%
0-125% FPL	0	0	0	0.0%	1,437	0	1,437	54.1%
	0	0	0	#DIV/0!	2,657	0	2,657	39.1%

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TERMINATION TRENDS - *continued*

Failed to submit employer verification								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	0	0	0	0.0%
150.1%-170% FPL	0	0	0	0.0%	91	0	91	22.3%
125.1%-150% FPL	0	0	0	0.0%	143	0	143	35.0%
0-125% FPL	0	0	0	0.0%	174	0	174	42.6%
	0	0	0	#DIV/0!	408	0	408	6.0%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	0	0	0	0.0%
150.1%-170% FPL	0	0	0	0.0%	4	0	4	14.8%
125.1%-150% FPL	0	0	0	0.0%	9	0	9	33.3%
0-125% FPL	0	0	0	0.0%	14	0	14	51.9%
	0	0	0	#DIV/0!	27	0	27	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	0	0	0	0.0%
150.1%-170% FPL	0	0	0	0.0%	0	0	0	0.0%
125.1%-150% FPL	0	0	0	0.0%	11	0	11	22.0%
0-125% FPL	0	0	0	0.0%	39	0	39	78.0%
	0	0	0	#DIV/0!	50	0	50	0.7%

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:	0	0.0%
Current Active Enrollment:	7,536	

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>	0	#DIV/0!	1,032	15.2%
<i>Ineligible</i>	0	#DIV/0!	2,400	35.3%
<i>Rescinded Coverage</i>	0	#DIV/0!	41	0.6%
<i>Carrier Termination</i>	0	#DIV/0!	17	0.3%
<i>Medicare Eligible</i>	0	#DIV/0!	167	2.5%
<i>Failed to pay premium</i>	0	#DIV/0!	2,657	39.1%
<i>Failed to submit employer verification</i>	0	#DIV/0!	408	6.0%
<i>Deceased</i>	0	#DIV/0!	27	0.4%
<i>Covered in OHP</i>	0	#DIV/0!	50	0.7%
Total	0	#DIV/0!	6,799	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	1.2%	61	1.9%	114	1.5%
<i>Asian/Pacific Islander</i>	335	7.7%	124	3.9%	459	6.1%
<i>Hispanic</i>	139	3.2%	207	6.5%	346	4.6%
<i>Native American</i>	35	0.8%	37	1.2%	72	1.0%
<i>Not Given</i>	188	4.3%	195	6.1%	383	5.1%
<i>Other</i>	150	3.5%	201	6.3%	351	4.7%
<i>White</i>	3,447	79.3%	2,364	74.1%	5,811	77.1%
TOTAL	4,347	100%	3,189	100%	7,536	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE*

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-200%</i>	50%	221	538	759
<i>150-169%</i>	70%	309	494	803
<i>126-149%</i>	90%	717	717	1,434
<i>0-125%</i>	95%	3,100	1,440	4,540
Totals		4,347	3,189	7,536

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