

FHIAP Snapshot of Program Activity - 10/03/2011

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	3,285	4,367	7,652	7,652
Approved Lives - to be enrolled	91	25	116	76
		Total Lives:	7,768	7,728

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	19	14	33
Initial Applications Outstanding	0	0	0
Waiting list for Application	1,521	37,487	39,008
		Total Lives:	39,041

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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	1,270	1,270
Adults 19-UP	346	299	468	902	0	2,015
Totals	346	299	468	902	1,270	3,285 42.9%

Non-OMIP/FMIP* Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	737	737
Adults 19-UP	93	136	354	1502	0	2,085
Totals	93	136	354	1,502	737	2,822 36.9%

*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	60	101	240	1099	0	1,500
Totals	60	101	240	1,099	45	1,545 20.2%

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	2,052	2,052
Adults 19-UP	499	536	1,062	3,503	0	5,600
Totals	499	536	1,062	3,503	2,052	7,652 100.0%
Percentages:	6.5%	7.0%	13.9%	45.8%	26.8%	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	65	153	196	346	261	499	760
150-169% - 70% Subsidy	71	237	221	299	292	536	828
126-149% - 90% Subsidy	128	594	293	468	421	1,062	1,483
0-125% - 95% Subsidy	518	2,601	560	902	1,078	3,503	4,581
	782	3,585	1,270	2,015	2,052	5,600	7,652

*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>	<u>Overall Weighted Avg</u>
<i>Premium Per Month (includes employer contribution for Group)</i>	\$473.80	\$363.70	\$426.53
*Premium Per Month	\$473.80	\$229.56	\$368.95
Subsidy Per Month	\$433.43	\$203.38	\$334.67
Member Contribution	\$40.37	\$26.18	\$34.27

Average Premium and Subsidy for Individual Market

<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	<u>Weighted Average</u>
Premium Per Month	\$503.86	\$523.02	\$528.99	\$511.56	\$231.88	\$473.80
Subsidy Per Month	\$251.93	\$366.12	\$476.09	\$485.98	\$231.88	\$433.43
Member Contribution	\$251.93	\$156.91	\$52.90	\$25.58	\$0.00	\$40.37

Average Premium and Subsidy for GROUP Market

<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	<u>Weighted Average</u>
Member Contribution	\$116.18	\$61.78	\$27.63	\$15.83	\$0.00	\$26.18
Subsidy Per Month	\$116.18	\$144.15	\$248.71	\$300.85	\$155.27	\$203.38
Employee Share	\$232.35	\$205.92	\$276.35	\$316.69	\$155.27	\$229.56
Employer Contribution	\$179.56	\$165.24	\$147.95	\$124.66	\$116.02	\$134.14

*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	\$653.69	\$658.04	\$661.68	\$611.11	\$408.01	\$617.29
Subsidy Per Month	\$326.85	\$460.63	\$595.51	\$580.56	\$408.01	\$559.64
Member Contribution	\$326.85	\$197.41	\$66.17	\$30.56	\$0.00	\$57.65

Average Premium and Subsidy for Individual FMIP**						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$624.20	\$593.89	\$625.43	\$571.16	\$0.00	\$584.82
Subsidy Per Month	\$312.10	\$415.72	\$562.89	\$542.60	\$0.00	\$532.59
Member Contribution	\$312.10	\$178.17	\$62.54	\$28.56	\$0.00	\$52.23

Average Premium and Subsidy for Individual NON-OMIP/FMIP**						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$392.65	\$421.44	\$440.22	\$439.95	\$220.23	\$389.20
Subsidy Per Month	\$196.33	\$295.01	\$396.20	\$417.96	\$220.23	\$358.84
Member Contribution	\$196.32	\$126.43	\$44.02	\$22.00	\$0.00	\$30.37

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	\$116.18	\$61.78	\$27.63	\$15.83	\$0.00	\$26.18
Subsidy Per Month	\$116.18	\$144.15	\$248.71	\$300.85	\$155.27	\$203.38
Employee Share	\$232.35	\$205.92	\$276.35	\$316.69	\$155.27	\$229.56
Employer Contribution	\$179.56	\$165.24	\$147.95	\$124.66	\$116.02	\$134.14

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	\$90.56	\$50.00	\$21.91	\$12.31	\$0.00	\$20.45
Subsidy Per Month	\$90.57	\$116.67	\$197.24	\$233.96	\$134.80	\$160.31
Employee Share	\$181.13	\$166.68	\$219.15	\$246.27	\$134.80	\$180.77
Employer Contribution	\$232.97	\$196.16	\$193.50	\$191.32	\$138.12	\$174.09

*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	363	5%	4%	5%
Metropolitan Portland	2,779	36%	45%	31%
Willamette Valley	2,341	31%	25%	27%
Southern/South Coast	1,259	16%	13%	18%
Mid-Columbia	235	3%	4%	5%
Central	340	4%	4%	6%
Southeast	137	2%	3%	4%
Northeast	198	3%	2%	4%
Other	-	0%	0%	0%
	7,652	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	6
Approved applications not yet enrolled; still within the allowed time period	116
Approved applications not enrolled in insurance within 120 days	4,576
Pended applications	27
Denied approval of application	21,178
Reservation list	39,008
Outstanding application within allowed return time	0
Outstanding application not received within allowed return time	207,231

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	147	3.4%
6-18	635	14.5%
19-29	535	12.3%
30-39	765	17.5%
40-49	830	19.0%
50-59	996	22.8%
60+	459	10.5%
Total	4,367	100%
Average Age =	38.4	
Median Age =	41.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	266	8.1%
6-18	1,004	30.6%
19-29	413	12.6%
30-39	615	18.7%
40-49	535	16.3%
50-59	351	10.7%
60+	101	3.1%
Total	3,285	100%
Average Age =	28.2	
Median Age =	29.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	413	5.4%
6-18	1,639	21.4%
19-29	948	12.4%
30-39	1,380	18.0%
40-49	1,365	17.8%
50-59	1,347	17.6%
60+	560	7.3%
Total	7,652	100%
Average Age =	34.0	
Median Age =	36.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	782	38.1%	3,585	64.0%	4,367	57.1%
Group	1,270	61.9%	2,015	36.0%	3,285	42.9%
Total	2,052	100.0%	5,600	100.0%	7,652	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	782	17.9%	1,270	38.7%	2,052	26.8%
Adults	3,585	82.1%	2,015	61.3%	5,600	73.2%
Total	4,367	100.0%	3,285	100.0%	7,652	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,692	38.7%	1,460	44.4%	3,152	41.2%
Female	2,675	61.3%	1,825	55.6%	4,500	58.8%
Total	4,367	100%	3,285	100%	7,652	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	44.1	Individual Market - OMIP	10.9
Individual Market - FMIP	8.3	Individual Market - FMIP	No Terms
Individual Market - Non-OMIP/FMIP	40.2	Individual Market - Non-OMIP/FMIP	11.7
Group Market	10.0	Group Market	13.7
FHIAP - ALL	31.8	FHIAP - ALL	11.7

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	100%	Plan Total	Percent
<i>Regence BCBSO</i>	48	41	161	628	334	1,212	27.8%
<i>Health Net</i>	7	9	39	171	94	320	7.3%
<i>Kaiser</i>	6	29	63	317	99	514	11.8%
<i>ODS Health Plans</i>	12	38	29	145	112	336	7.7%
<i>*FMIP</i>	5	20	58	217	0	300	6.9%
<i>*OMIP</i>	55	81	182	882	45	1,245	28.5%
<i>Pacificare</i>	0	0	0	3	0	3	0.1%
<i>PacificSource</i>	12	9	32	133	58	244	5.6%
<i>Preferred Health Plan</i>	0	0	0	0	0	0	0.0%
<i>Providence</i>	8	10	30	105	40	193	4.4%
	153	237	594	2,601	782	4,367	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
RBCBSO	Regence Evolve Plus \$1000	43	36	149	601	321	1,150	94.9%
	BlueCross PPO Portability	5	5	12	27	13	62	5.1%
		48	41	161	628	334	1,212	27.8%

Health Net	Diamond 15 PPO \$250 Deductible	6	7	27	149	71	260	81.3%
	Diamond 15 PPO \$500 Deductible	0	0	3	4	0	7	2.2%
	Pearl 25 HMO (no deductible)	1	2	8	16	22	49	15.3%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0	0.0%
	Other	0	0	1	2	1	4	1.3%
		7	9	39	171	94	320	7.3%

Kaiser	Gold Rx \$500 Deductible	4	8	13	43	9	77	15.0%
	Platinum Rx Plan (no deductible)	2	21	50	274	90	437	85.0%
		6	29	63	317	99	514	11.8%

ODS	Beneficial Rx Plan \$1000 Deductible	12	38	29	145	112	336	100.0%
		12	38	29	145	112	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	69	174	834	44	1,172	94.1%
	\$750 Deductible	4	12	8	48	1	73	5.9%
		55	81	182	882	45	1,245	28.5%

FMIP*	\$500 Deductible	3	18	53	204	0	278	92.7%
	\$750 Deductible	2	2	5	13	0	22	7.3%
		5	20	58	217	0	300	6.9%

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	10	6	25	102	35	178	73.0%
	Elect Premiere \$500 Deductible	2	2	5	25	17	51	20.9%
	Elect Premiere \$750 Deductible	0	1	2	6	6	15	6.1%
		12	9	32	133	58	244	5.6%

Providence	Optimum \$500 Deductible	0	0	0	0	0	0	0.0%
	Optimum \$1000 Deductible	8	10	30	105	40	193	100.0%
	Value Plan \$500 Deductible	0	0	0	0	0	0	0.0%
		8	10	30	105	40	193	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
<i>170.1%-200% FPL</i>	0	0	0	0.0%	0	0	0	0.0%
<i>150.1%-170% FPL</i>	0	0	0	0.0%	91	0	91	22.3%
<i>125.1%-150% FPL</i>	0	0	0	0.0%	143	0	143	35.0%
<i>0-125% FPL</i>	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
<i>170.1%-200% FPL</i>	0	0	0	0.0%	0	0	0	0.0%
<i>150.1%-170% FPL</i>	0	0	0	0.0%	4	0	4	14.8%
<i>125.1%-150% FPL</i>	0	0	0	0.0%	9	0	9	33.3%
<i>0-125% FPL</i>	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
<i>170.1%-200% FPL</i>	0	0	0	0.0%	0	0	0	0.0%
<i>150.1%-170% FPL</i>	0	0	0	0.0%	0	0	0	0.0%
<i>125.1%-150% FPL</i>	0	0	0	0.0%	11	0	11	22.0%
<i>0-125% FPL</i>	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:	7,652	

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>	55	1.3%	64	1.9%	119	1.6%
<i>Asian/Pacific Islander</i>	334	7.6%	126	3.8%	460	6.0%
<i>Hispanic</i>	146	3.3%	210	6.4%	356	4.7%
<i>Native American</i>	36	0.8%	37	1.1%	73	1.0%
<i>Not Given</i>	192	4.4%	201	6.1%	393	5.1%
<i>Other</i>	147	3.4%	205	6.2%	352	4.6%
<i>White</i>	3,457	79.2%	2,442	74.3%	5,899	77.1%
TOTAL	4,367	100%	3,285	100%	7,652	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE*

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-200%</i>	50%	218	542	760
<i>150-169%</i>	70%	308	520	828
<i>126-149%</i>	90%	722	761	1,483
<i>0-125%</i>	95%	3,119	1,462	4,581
Totals		4,367	3,285	7,652

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