

FHIAP Snapshot of Program Activity - 12/30/2011

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	3,141	4,204	7,345	7,345
Approved Lives - to be enrolled	53	31	84	55
		Total Lives:	7,429	7,400

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	47	86	133
Initial Applications Outstanding	675	800	1,475
Waiting list for Application	2,059	37,996	40,055
		Total Lives:	41,663

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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	1,233	1,233
Adults 19-UP	328	284	408	888	0	1,908
Totals	328	284	408	888	1,233	3,141 42.8%

Non-OMIP/FMIP* Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	719	719
Adults 19-UP	78	141	338	1440	0	1,997
Totals	78	141	338	1,440	719	2,716 37.0%

*FMIP/OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	43	43
Adults 19-UP	60	93	233	1059	0	1,445
Totals	60	93	233	1,059	43	1,488 20.3%

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	1,995	1,995
Adults 19-UP	466	518	979	3387	0	5,350
Totals	466	518	979	3,387	1,995	7,345 100.0%
Percentages:	6.3%	7.1%	13.3%	46.1%	27.2%	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	54	138	222	328	276	466	742
150-169% - 70% Subsidy	72	234	201	284	273	518	791
126-149% - 90% Subsidy	130	571	248	408	378	979	1,357
0-125% - 95% Subsidy	506	2,499	562	888	1,068	3,387	4,455
	762	3,442	1,233	1,908	1,995	5,350	7,345

*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>	\$484.41	\$363.41	\$432.67
*Premium Per Month	\$484.41	\$223.95	\$373.03
Subsidy Per Month	\$443.91	\$198.27	\$338.87
Member Contribution	\$40.50	\$25.68	\$34.16

Average Premium and Subsidy for Individual Market

<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$522.48	\$517.87	\$544.74	\$526.26	\$237.07	\$484.41
Subsidy Per Month	\$261.24	\$362.51	\$490.26	\$499.95	\$237.07	\$443.91
Member Contribution	\$261.24	\$155.36	\$54.47	\$26.31	\$0.00	\$40.50

Average Premium and Subsidy for GROUP Market

<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Member Contribution	\$114.05	\$65.80	\$26.58	\$15.33	\$0.00	\$25.68
Subsidy Per Month	\$114.05	\$153.54	\$239.23	\$291.31	\$150.53	\$198.27
Employee Share	\$228.10	\$219.34	\$265.81	\$306.64	\$150.53	\$223.95
Employer Contribution	\$196.24	\$170.43	\$153.99	\$126.07	\$121.98	\$139.46

*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	\$654.13	\$654.05	\$670.71	\$620.28	\$391.61	\$623.92
Subsidy Per Month	\$327.06	\$457.84	\$603.63	\$589.27	\$391.61	\$566.10
Member Contribution	\$327.06	\$196.22	\$67.07	\$31.01	\$0.00	\$57.83

Average Premium and Subsidy for Individual FMIP**						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$670.83	\$594.69	\$634.47	\$607.76	\$0.00	\$613.87
Subsidy Per Month	\$335.42	\$416.28	\$571.02	\$577.37	\$0.00	\$560.78
Member Contribution	\$335.42	\$178.41	\$63.45	\$30.39	\$0.00	\$53.08

Average Premium and Subsidy for Individual NON-OMIP/FMIP**						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$386.37	\$424.66	\$452.40	\$449.88	\$225.62	\$394.97
Subsidy Per Month	\$193.19	\$297.26	\$407.16	\$427.39	\$225.62	\$365.17
Member Contribution	\$193.19	\$127.40	\$45.24	\$22.49	\$0.00	\$29.80

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	\$114.05	\$65.80	\$26.58	\$15.33	\$0.00	\$25.68
Subsidy Per Month	\$114.05	\$153.54	\$239.23	\$291.31	\$150.53	\$198.27
Employee Share	\$228.10	\$219.34	\$265.81	\$306.64	\$150.53	\$223.95
Employer Contribution	\$196.24	\$170.43	\$153.99	\$126.07	\$121.98	\$139.46

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	\$88.66	\$54.17	\$20.82	\$11.21	\$0.00	\$19.92
Subsidy Per Month	\$88.67	\$126.40	\$187.39	\$213.07	\$131.19	\$153.32
Employee Share	\$177.33	\$180.57	\$208.21	\$224.29	\$131.19	\$173.25
Employer Contribution	\$242.68	\$204.56	\$193.17	\$193.12	\$144.25	\$178.52

*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 accessing the program by region				
	<u>Lives</u>	<u>Percentage</u>	<u>Population Percentage</u>	<u>Percent of Uninsured</u>
NW/ North Coast	9,924	3%	4%	5%
Metropolitan Portland	59,931	16%	45%	31%
Willamette Valley	54,272	15%	25%	27%
Southern/ South Coast	41,238	11%	13%	18%
Mid-Columbia	8,714	2%	4%	5%
Central	10,203	3%	4%	6%
Southeast	5,871	2%	3%	4%
Northeast	6,462	2%	2%	4%
Other	176,131	47%	0%	0%
	372,746	100%	100%	100%

Total percent may not equal 100% due to rounding differences

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	335	5%	4%	5%
Metropolitan Portland	2,658	36%	45%	31%
Willamette Valley	2,275	31%	25%	27%
Southern/South Coast	1,212	17%	13%	18%
Mid-Columbia	225	3%	4%	5%
Central	336	5%	4%	6%
Southeast	125	2%	3%	4%
Northeast	179	2%	2%	4%
Other	-	0%	0%	0%
	7,345	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	32
Approved applications not yet enrolled; still within the allowed time period	84
Approved applications not enrolled in insurance within 120 days	4,576
Pended applications	101
Denied approval of application	21,299
Reservation list	40,055
Outstanding application within allowed return time	1,475
Outstanding application not received within allowed return time	207,707

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	150	3.6%
6-18	612	14.6%
19-29	513	12.2%
30-39	741	17.6%
40-49	786	18.7%
50-59	950	22.6%
60+	452	10.8%
Total	4,204	100%
Average Age =	38.3	
Median Age =	41.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	245	7.8%
6-18	988	31.5%
19-29	380	12.1%
30-39	593	18.9%
40-49	494	15.7%
50-59	345	11.0%
60+	96	3.1%
Total	3,141	100%
Average Age =	28.1	
Median Age =	28.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	395	5.4%
6-18	1,600	21.8%
19-29	893	12.2%
30-39	1,334	18.2%
40-49	1,280	17.4%
50-59	1,295	17.6%
60+	548	7.5%
Total	7,345	100%
Average Age =	33.9	
Median Age =	35.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	762	38.2%	3,442	64.3%	4,204	57.2%
Group	1,233	61.8%	1,908	35.7%	3,141	42.8%
Total	1,995	100.0%	5,350	100.0%	7,345	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	762	18.1%	1,233	39.3%	1,995	27.2%
Adults	3,442	81.9%	1,908	60.7%	5,350	72.8%
Total	4,204	100.0%	3,141	100.0%	7,345	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,630	38.8%	1,398	44.5%	3,028	41.2%
Female	2,574	61.2%	1,743	55.5%	4,317	58.8%
Total	4,204	100%	3,141	100%	7,345	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	47.0	Individual Market - OMIP	10.9
Individual Market - FMIP	11.3	Individual Market - FMIP	No Terms
Individual Market - Non-OMIP/FMIP	42.2	Individual Market - Non-OMIP/FMIP	11.7
Group Market	10.7	Group Market	13.7
FHIAP - ALL	34.7	FHIAP - ALL	11.7

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	100%	Plan Total	Percent
<i>Regence BCBSO</i>	41	45	164	602	316	1,168	27.8%
<i>Health Net</i>	6	10	36	162	88	302	7.2%
<i>Kaiser</i>	7	32	53	308	107	507	12.1%
<i>ODS Health Plans</i>	10	36	31	133	109	319	7.6%
<i>*FMIP</i>	7	15	54	206	0	282	6.7%
<i>*OMIP</i>	53	78	179	853	43	1,206	28.7%
<i>Pacificare</i>	0	0	0	0	0	0	0.0%
<i>PacificSource</i>	8	10	25	133	62	238	5.7%
<i>Preferred Health Plan</i>	0	0	0	0	0	0	0.0%
<i>Providence</i>	6	8	29	102	37	182	4.3%
	138	234	571	2,499	762	4,204	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
RBCBSO	Regence Evolve Plus \$1000	34	42	156	571	303	1,106	94.7%
	BlueCross PPO Portability	7	3	8	31	13	62	5.3%
		41	45	164	602	316	1,168	27.8%

Health Net	Diamond 15 PPO \$250 Deductible	4	7	24	115	54	204	67.5%
	Diamond 15 PPO \$500 Deductible	1	1	5	31	11	49	16.2%
	Pearl 25 HMO (no deductible)	1	2	7	16	22	48	15.9%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0	0.0%
	Other	0	0	1	0	0	1	0.3%
		6	10	37	162	87	302	7.2%

Kaiser	Gold Rx \$500 Deductible	5	8	10	39	9	71	14.0%
	Platinum Rx Plan (no deductible)	2	24	43	269	98	436	86.0%
		7	32	53	308	107	507	12.1%

ODS	Beneficial Rx Plan \$1000 Deductible	10	36	31	133	109	319	100.0%
		10	36	31	133	109	319	7.6%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
OMIP*	\$500 Deductible	47	69	171	808	42	1,137	94.3%
	\$750 Deductible	6	9	8	45	1	69	5.7%
		53	78	179	853	43	1,206	28.7%

FMIP*	\$500 Deductible	6	13	48	192	0	259	91.8%
	\$750 Deductible	1	2	6	14	0	23	8.2%
		7	15	54	206	0	282	6.7%

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	7	7	18	102	39	173	72.7%
	Elect Premiere \$500 Deductible	1	2	7	23	17	50	21.0%
	Elect Premiere \$750 Deductible	0	1	0	8	6	15	6.3%
		8	10	25	133	62	238	5.7%

Providence	Optimum \$500 Deductible	0	0	0	0	0	0	0.0%
	Optimum \$1000 Deductible	6	8	29	102	37	182	100.0%
	Value Plan \$500 Deductible	0	0	0	0	0	0	0.0%
		6	8	29	102	37	182	4.3%

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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

	Lives	Percent of Enrollment
Current Month Terminations:	0	0.0%
Current Active Enrollment:	7,345	

Distribution of current and to date terminations by termination reason

	Current	Percent	To Date	Percent
Member Request	0	#DIV/0!	1,032	15.2%
Ineligible	0	#DIV/0!	2,400	35.3%
Rescinded Coverage	0	#DIV/0!	41	0.6%
Carrier Termination	0	#DIV/0!	17	0.3%
Medicare Eligible	0	#DIV/0!	167	2.5%
Failed to pay premium	0	#DIV/0!	2,657	39.1%
Failed to submit employer verification	0	#DIV/0!	408	6.0%
Deceased	0	#DIV/0!	27	0.4%
Covered in OHP	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>	52	1.2%	63	2.0%	115	1.6%
<i>Asian/Pacific Islander</i>	320	7.6%	124	3.9%	444	6.0%
<i>Hispanic</i>	135	3.2%	211	6.7%	346	4.7%
<i>Native American</i>	36	0.9%	31	1.0%	67	0.9%
<i>Not Given</i>	185	4.4%	192	6.1%	377	5.1%
<i>Other</i>	144	3.4%	202	6.4%	346	4.7%
<i>White</i>	3,332	79.3%	2,318	73.8%	5,650	76.9%
TOTAL	4,204	100%	3,141	100%	7,345	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE*

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-200%</i>	50%	192	550	742
<i>150-169%</i>	70%	306	485	791
<i>126-149%</i>	90%	701	656	1,357
<i>0-125%</i>	95%	3,005	1,450	4,455
Totals		4,204	3,141	7,345

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