

FHIAP Snapshot of Program Activity - 04/29/2011

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	3,282	4,554	7,836	7,836
Approved Lives - to be enrolled	131	358	489	319
Total Lives:			8,325	8,155

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	468	298	766
Initial Applications Outstanding	1,153	1	1,154
Waiting list for Application	137	32,623	32,760
Total Lives:			34,680

FHIAP Snapshot of Program Activity - 04/29/2011

PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	1,285	1,285
Adults 19-UP	338	299	457	903	0	1,997
Totals	338	299	457	903	1,285	3,282 41.9%

Non-OMIP/FMIP* Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	825	825
Adults 19-UP	93	130	358	1530	0	2,111
Totals	93	130	358	1,530	825	2,936 37.5%

*FMIP/OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	48	48
Adults 19-UP	61	104	258	1147	0	1,570
Totals	61	104	258	1,147	48	1,618 20.6%

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	2,158	2,158
Adults 19-UP	492	533	1,073	3,580	0	5,678
Totals	492	533	1,073	3,580	2,158	7,836 100.0%
Percentages:	6.3%	6.8%	13.7%	45.7%	27.5%	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	68	154	202	338	270	492	762
150-169% - 70% Subsidy	63	234	217	299	280	533	813
126-149% - 90% Subsidy	146	616	302	457	448	1,073	1,521
0-125% - 95% Subsidy	596	2,677	564	903	1,160	3,580	4,740
	873	3,681	1,285	1,997	2,158	5,678	7,836

*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.

FHIAP Snapshot of Program Activity - 04/29/2011

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>	\$455.12	\$344.39	\$408.74
*Premium Per Month	\$455.12	\$207.98	\$351.61
Subsidy Per Month	\$416.72	\$184.14	\$319.31
Member Contribution	\$38.41	\$23.84	\$32.31

Average Premium and Subsidy for Individual Market

<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	<u>Weighted Average</u>
Premium Per Month	\$492.29	\$510.67	\$514.28	\$498.69	\$211.92	\$455.12
Subsidy Per Month	\$246.15	\$357.47	\$462.85	\$473.76	\$211.92	\$416.72
Member Contribution	\$246.15	\$153.20	\$51.43	\$24.93	\$0.00	\$38.41

Average Premium and Subsidy for GROUP Market

<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	<u>Weighted Average</u>
Member Contribution	\$107.60	\$58.30	\$26.16	\$13.73	\$0.00	\$23.84
Subsidy Per Month	\$107.61	\$136.03	\$235.41	\$260.95	\$143.34	\$184.14
Employee Share	\$215.21	\$194.33	\$261.57	\$274.68	\$143.34	\$207.98
Employer Contribution	\$183.83	\$174.11	\$145.35	\$126.81	\$118.64	\$136.40

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

FHIAP Snapshot of Program Activity - 04/29/2011

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	\$652.56	\$649.12	\$658.40	\$615.30	\$408.02	\$619.44
Subsidy Per Month	\$326.28	\$454.39	\$592.56	\$584.54	\$408.02	\$561.23
Member Contribution	\$326.28	\$194.74	\$65.84	\$30.77	\$0.00	\$58.21

Average Premium and Subsidy for Individual FMIP**						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$621.17	\$561.47	\$607.42	\$559.20	\$0.00	\$569.07
Subsidy Per Month	\$310.58	\$393.03	\$546.68	\$531.24	\$0.00	\$514.69
Member Contribution	\$310.58	\$168.44	\$60.74	\$27.96	\$0.00	\$54.39

Average Premium and Subsidy for Individual NON-OMIP/FMIP**						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$344.42	\$399.84	\$422.10	\$414.43	\$200.28	\$360.72
Subsidy Per Month	\$172.21	\$279.89	\$379.89	\$393.71	\$200.28	\$333.92
Member Contribution	\$172.21	\$119.95	\$42.21	\$20.72	\$0.00	\$26.80

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	\$107.60	\$58.30	\$26.16	\$13.73	\$0.00	\$23.84
Subsidy Per Month	\$107.61	\$136.03	\$235.41	\$260.95	\$143.34	\$184.14
Employee Share	\$215.21	\$194.33	\$261.57	\$274.68	\$143.34	\$207.98
Employer Contribution	\$183.83	\$174.11	\$145.35	\$126.81	\$118.64	\$136.40

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	\$83.78	\$48.96	\$20.53	\$10.70	\$0.00	\$18.81
Subsidy Per Month	\$83.79	\$114.25	\$184.75	\$203.26	\$126.00	\$147.05
Employee Share	\$167.57	\$163.21	\$205.28	\$213.95	\$126.00	\$165.86
Employer Contribution	\$234.17	\$202.76	\$190.32	\$182.04	\$138.64	\$172.25

*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.

FHIAP Snapshot of Program Activity - 04/29/2011

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	355	5%	4%	5%
Metropolitan Portland	2,810	36%	45%	31%
Willamette Valley	2,423	31%	25%	27%
Southern/South Coast	1,293	17%	13%	18%
Mid-Columbia	251	3%	4%	5%
Central	327	4%	4%	6%
Southeast	141	2%	3%	4%
Northeast	236	3%	2%	4%
Other	-	0%	0%	0%
	7,836	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	381
Approved applications not yet enrolled; still within the allowed time period	489
Approved applications not enrolled in insurance within 120 days	4,576
Pended applications	385
Denied approval of application	20,491
Reservation list	32,760
Outstanding application within allowed return time	1,154
Outstanding application not received within allowed return time	205,483

FHIAP Snapshot of Program Activity - 04/29/2011

ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	165	3.6%
6-18	708	15.5%
19-29	539	11.8%
30-39	785	17.2%
40-49	882	19.4%
50-59	987	21.7%
60+	488	10.7%
Total	4,554	100%
Average Age =	38.0	
Median Age =	40.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	266	8.1%
6-18	1,019	31.0%
19-29	423	12.9%
30-39	615	18.7%
40-49	541	16.5%
50-59	322	9.8%
60+	96	2.9%
Total	3,282	100%
Average Age =	27.9	
Median Age =	28.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	431	5.5%
6-18	1,727	22.0%
19-29	962	12.3%
30-39	1,400	17.9%
40-49	1,423	18.2%
50-59	1,309	16.7%
60+	584	7.5%
Total	7,836	100%
Average Age =	33.8	
Median Age =	35.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	873	40.5%	3,681	64.8%	4,554	58.1%
Group	1,285	59.5%	1,997	35.2%	3,282	41.9%
Total	2,158	100.0%	5,678	100.0%	7,836	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	873	19.2%	1,285	39.2%	2,158	27.5%
Adults	3,681	80.8%	1,997	60.8%	5,678	72.5%
Total	4,554	100.0%	3,282	100.0%	7,836	100.0%

FHIAP Snapshot of Program Activity - 04/29/2011

ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,756	38.6%	1,466	44.7%	3,222	41.1%
Female	2,798	61.4%	1,816	55.3%	4,614	58.9%
Total	4,554	100%	3,282	100%	7,836	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	40.6	Individual Market - OMIP	16.6
Individual Market - FMIP	5.1	Individual Market - FMIP	3.6
Individual Market - Non-OMIP/FMIP	37.3	Individual Market - Non-OMIP/FMIP	20.3
Group Market	8.7	Group Market	21.9
FHIAP - ALL	29.6	FHIAP - ALL	19.8

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	100%	Plan Total	Percent
<i>Regence BCBSO</i>	46	42	146	649	398	1,281	28.1%
<i>Health Net</i>	11	14	36	188	104	353	7.8%
<i>Kaiser</i>	4	31	68	314	96	513	11.3%
<i>ODS Health Plans</i>	12	30	44	136	112	334	7.3%
<i>*FMIP</i>	7	20	41	193	0	261	5.7%
<i>*OMIP</i>	54	84	217	954	48	1,357	29.8%
<i>Pacificare</i>	0	0	2	11	6	19	0.4%
<i>PacificSource</i>	8	6	30	129	64	237	5.2%
<i>Preferred Health Plan</i>	0	0	0	0	0	0	0.0%
<i>Providence</i>	12	7	32	103	45	199	4.4%
	154	234	616	2,677	873	4,554	100%

*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.

FHIAP Snapshot of Program Activity - 04/29/2011

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
RBCBSO	Regence Evolve Plus \$1000	41	38	139	626	388	1,232	96.2%
	BlueCross PPO Portability	5	4	7	23	10	49	3.8%
		46	42	146	649	398	1,281	28.1%

Health Net	Diamond 15 PPO \$250 Deductible	8	11	26	163	80	288	81.6%
	Diamond 15 PPO \$500 Deductible	0	1	3	3	0	7	2.0%
	Pearl 25 HMO (no deductible)	3	1	6	20	23	53	15.0%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0	0.0%
	Other	0	1	1	2	1	5	1.4%
		11	14	36	188	104	353	7.8%

Kaiser	Gold Rx \$500 Deductible	1	10	20	44	6	81	15.8%
	Platinum Rx Plan (no deductible)	3	21	48	270	90	432	84.2%
		4	31	68	314	96	513	11.3%

ODS	Beneficial Rx Plan \$1000 Deductible	12	30	44	136	112	334	100.0%
		12	30	44	136	112	334	7.3%

continued next page...

FHIAP Snapshot of Program Activity - 04/29/2011

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
OMIP*	\$500 Deductible	50	75	208	901	47	1,281	94.4%
	\$750 Deductible	4	9	9	53	1	76	5.6%
		54	84	217	954	48	1,357	29.8%

FMIP*	\$500 Deductible	3	14	40	179	0	236	90.4%
	\$750 Deductible	4	6	1	14	0	25	9.6%
		7	20	41	193	0	261	5.7%

Pacificare	HMO Individual (no deductible)	0	0	2	11	6	19	100.0%
		0	0	2	11	6	19	0.4%

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	5	23	94	39	168	70.9%
	Elect Premiere \$500 Deductible	1	0	6	28	18	53	22.4%
	Elect Premiere \$750 Deductible	0	1	1	7	7	16	6.8%
		8	6	30	129	64	237	5.2%

Providence	Optimum \$500 Deductible	1	0	0	0	0	1	0.5%
	Optimum \$1000 Deductible	11	7	32	103	45	198	99.5%
	Value Plan \$500 Deductible	0	0	0	0	0	0	0.0%
		12	7	32	103	45	199	4.4%

*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.

FHIAP Snapshot of Program Activity - 04/29/2011

TERMINATION TRENDS

Termination Reason	Current Month				Overall Terminations			
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
Member Request								
	6	0	6	23.1%	409	133	542	9.6%
170.1%-200% FPL	1	0	1	3.8%	878	181	1,059	18.7%
150.1%-170% FPL	3	0	3	11.5%	922	179	1,101	19.4%
125.1%-150% FPL	8	8	16	61.5%	2,520	449	2,969	52.4%
0-125% FPL	18	8	26	24.8%	4,729	942	5,671	14.3%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	2	15	17	24.3%	349	1,087	1,436	7.9%
150.1%-170% FPL	8	6	14	20.0%	1,363	1,675	3,038	16.7%
125.1%-150% FPL	2	4	6	8.6%	2,440	2,102	4,542	25.0%
0-125% FPL	13	20	33	47.1%	6,158	2,984	9,142	50.3%
	25	45	70	66.7%	10,310	7,848	18,158	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	6.3%
150.1%-170% FPL	0	0	0	0.0%	23	6	29	16.5%
125.1%-150% FPL	0	0	0	0.0%	19	1	20	11.4%
0-125% FPL	0	0	0	0.0%	110	6	116	65.9%
	0	0	0	0.0%	162	14	176	0.4%

Carrier Termination								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	5	2	7	4.0%
150.1%-170% FPL	0	0	0	0.0%	21	5	26	14.7%
125.1%-150% FPL	0	0	0	0.0%	26	0	26	14.7%
0-125% FPL	2	0	2	100.0%	107	11	118	66.7%
	2	0	2	1.9%	159	18	177	0.4%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	31	1	32	2.8%
150.1%-170% FPL	0	0	0	0.0%	101	4	105	9.1%
125.1%-150% FPL	0	0	0	0.0%	294	7	301	26.0%
0-125% FPL	1	0	1	100.0%	713	7	720	62.2%
	1	0	1	1.0%	1,139	19	1,158	2.9%

Failed to make premium payments to FHIAP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	464	1	465	5.2%
150.1%-170% FPL	0	0	0	0.0%	1,380	0	1,380	15.5%
125.1%-150% FPL	1	0	1	100.0%	1,857	4	1,861	20.9%
0-125% FPL	0	0	0	0.0%	5,202	0	5,202	58.4%
	1	0	1	1.0%	8,903	5	8,908	22.5%

continued on next page...

FHIAP Snapshot of Program Activity - 04/29/2011

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%	1	357	358	9.1%
<i>150.1%-170% FPL</i>	0	0	0	0.0%	92	757	849	21.7%
<i>125.1%-150% FPL</i>	0	0	0	0.0%	143	786	929	23.7%
<i>0-125% FPL</i>	0	0	0	0.0%	183	1,596	1,779	45.4%
	0	0	0	0.0%	419	3,496	3,915	9.9%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>170.1%-200% FPL</i>	0	0	0	0.0%	2	3	5	3.1%
<i>150.1%-170% FPL</i>	0	0	0	0.0%	16	1	17	10.4%
<i>125.1%-150% FPL</i>	0	0	0	0.0%	35	0	35	21.5%
<i>0-125% FPL</i>	1	0	1	100.0%	102	4	106	65.0%
	1	0	1	1.0%	155	8	163	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>170.1%-200% FPL</i>	0	1	1	25.0%	20	31	51	3.8%
<i>150.1%-170% FPL</i>	0	0	0	0.0%	47	57	104	7.7%
<i>125.1%-150% FPL</i>	0	0	0	0.0%	144	68	212	15.7%
<i>0-125% FPL</i>	3	0	3	75.0%	769	211	980	72.8%
	3	1	4	3.8%	980	367	1,347	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:	105	1.3%
Current Active Enrollment:	7,836	

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>	26	24.8%	5,671	14.3%
<i>Ineligible</i>	70	66.7%	18,158	45.8%
<i>Rescinded Coverage</i>	0	0.0%	176	0.4%
<i>Carrier Termination</i>	2	1.9%	177	0.4%
<i>Medicare Eligible</i>	1	1.0%	1,158	2.9%
<i>Failed to pay premium</i>	1	1.0%	8,908	22.5%
<i>Failed to submit employer verification</i>	0	0.0%	3,915	9.9%
<i>Deceased</i>	1	1.0%	163	0.4%
<i>Covered in OHP</i>	4	3.8%	1,347	3.4%
Total	105	100%	39,673	100%

FHIAP Snapshot of Program Activity - 04/29/2011

ENROLLMENT BY ETHNIC/RACIAL HERITAGE AND MARKET TYPE

Heritage	Individual		Group		Total	
	Lives	Percent	Lives	Percent	Lives	Percent
<i>African-American</i>	56	1.2%	72	2.2%	128	1.6%
<i>Asian/Pacific Islander</i>	333	7.3%	141	4.3%	474	6.0%
<i>Hispanic</i>	158	3.5%	221	6.7%	379	4.8%
<i>Native American</i>	40	0.9%	39	1.2%	79	1.0%
<i>Not Given</i>	231	5.1%	191	5.8%	422	5.4%
<i>Other</i>	127	2.8%	200	6.1%	327	4.2%
<i>White</i>	3,609	79.2%	2,418	73.7%	6,027	76.9%
TOTAL	4,554	100%	3,282	100%	7,836	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE*

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-200%</i>	50%	222	540	762
<i>150-169%</i>	70%	297	516	813
<i>126-149%</i>	90%	762	759	1,521
<i>0-125%</i>	95%	3,273	1,467	4,740
Totals		4,554	3,282	7,836

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