

FHIAP Snapshot of Program Activity - 04/04/2011

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	3,201	4,492	7,693	7,693
Approved Lives - to be enrolled	140	425	565	369
Total Lives:			8,258	8,062

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	476	412	888
Initial Applications Outstanding	1,141	2	1,143
Waiting list for Application	163	31,803	31,966
Total Lives:			33,997

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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	1,254	1,254
Adults 19-UP	323	297	429	898	0	1,947
Totals	323	297	429	898	1,254	3,201 41.6%

Non-OMIP/FMIP* Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	819	819
Adults 19-UP	92	119	359	1504	0	2,074
Totals	92	119	359	1,504	819	2,893 37.6%

*FMIP/OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	51	51
Adults 19-UP	58	102	259	1129	0	1,548
Totals	58	102	259	1,129	51	1,599 20.8%

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	2,124	2,124
Adults 19-UP	473	518	1,047	3,531	0	5,569
Totals	473	518	1,047	3,531	2,124	7,693 100.0%
Percentages:	6.1%	6.7%	13.6%	45.9%	27.6%	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	62	150	195	323	257	473	730
150-169% - 70% Subsidy	59	221	196	297	255	518	773
126-149% - 90% Subsidy	156	618	295	429	451	1,047	1,498
0-125% - 95% Subsidy	593	2,633	568	898	1,161	3,531	4,692
	870	3,622	1,254	1,947	2,124	5,569	7,693

*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>	\$457.10	\$346.03	\$410.88
*Premium Per Month	\$457.10	\$207.80	\$353.36
Subsidy Per Month	\$418.83	\$184.00	\$321.12
Member Contribution	\$38.27	\$23.80	\$32.25

Average Premium and Subsidy for Individual Market

<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	<u>Weighted Average</u>
Premium Per Month	\$489.07	\$517.27	\$515.58	\$500.93	\$210.87	\$457.10
Subsidy Per Month	\$244.54	\$362.09	\$464.02	\$475.89	\$210.87	\$418.83
Member Contribution	\$244.54	\$155.18	\$51.56	\$25.05	\$0.00	\$38.27

Average Premium and Subsidy for GROUP Market

<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	<u>Weighted Average</u>
Member Contribution	\$107.96	\$59.55	\$26.42	\$13.53	\$0.00	\$23.80
Subsidy Per Month	\$107.97	\$138.94	\$237.80	\$257.01	\$143.61	\$184.00
Employee Share	\$215.93	\$198.49	\$264.23	\$270.54	\$143.61	\$207.80
Employer Contribution	\$185.31	\$179.70	\$146.89	\$129.53	\$119.47	\$138.24

*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	\$646.43	\$640.28	\$651.45	\$613.42	\$372.76	\$614.53
Subsidy Per Month	\$323.21	\$448.20	\$586.31	\$582.75	\$372.76	\$557.27
Member Contribution	\$323.21	\$192.08	\$65.15	\$30.67	\$0.00	\$57.26

Average Premium and Subsidy for Individual FMIP**						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$602.50	\$565.75	\$610.86	\$565.18	\$0.00	\$574.01
Subsidy Per Month	\$301.25	\$396.03	\$549.78	\$536.93	\$0.00	\$520.11
Member Contribution	\$301.25	\$169.73	\$61.09	\$28.26	\$0.00	\$53.90

Average Premium and Subsidy for Individual NON-OMIP/FMIP**						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$343.72	\$403.71	\$417.91	\$415.51	\$198.94	\$360.75
Subsidy Per Month	\$171.86	\$282.60	\$376.12	\$394.73	\$198.94	\$334.24
Member Contribution	\$171.86	\$121.11	\$41.79	\$20.77	\$0.00	\$26.52

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	\$107.96	\$59.55	\$26.42	\$13.53	\$0.00	\$23.80
Subsidy Per Month	\$107.97	\$138.94	\$237.80	\$257.01	\$143.61	\$184.00
Employee Share	\$215.93	\$198.49	\$264.23	\$270.54	\$143.61	\$207.80
Employer Contribution	\$185.31	\$179.70	\$146.89	\$129.53	\$119.47	\$138.24

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	\$85.46	\$49.26	\$21.45	\$10.82	\$0.00	\$18.95
Subsidy Per Month	\$85.46	\$114.94	\$193.06	\$205.53	\$127.51	\$150.10
Employee Share	\$170.92	\$164.19	\$214.51	\$216.35	\$127.51	\$169.05
Employer Contribution	\$237.21	\$210.95	\$192.65	\$180.43	\$139.80	\$173.68

*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	347	5%	4%	5%
Metropolitan Portland	2,740	36%	45%	31%
Willamette Valley	2,391	31%	25%	27%
Southern/South Coast	1,267	17%	13%	18%
Mid-Columbia	237	3%	4%	5%
Central	304	4%	4%	6%
Southeast	139	2%	3%	4%
Northeast	231	3%	2%	4%
Other	-	0%	0%	0%
	7,656	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	434
Approved applications not yet enrolled; still within the allowed time period	565
Approved applications not enrolled in insurance within 120 days	4,576
Pended applications	454
Denied approval of application	20,367
Reservation list	31,966
Outstanding application within allowed return time	1,143
Outstanding application not received within allowed return time	205,060

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	167	3.7%
6-18	703	15.7%
19-29	530	11.8%
30-39	773	17.2%
40-49	872	19.4%
50-59	963	21.4%
60+	484	10.8%
Total	4,492	100%
Average Age =	37.9	
Median Age =	40.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	260	8.1%
6-18	994	31.1%
19-29	415	13.0%
30-39	601	18.8%
40-49	530	16.6%
50-59	308	9.6%
60+	93	2.9%
Total	3,201	100%
Average Age =	27.8	
Median Age =	28.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	427	5.6%
6-18	1,697	22.1%
19-29	945	12.3%
30-39	1,374	17.9%
40-49	1,402	18.2%
50-59	1,271	16.5%
60+	577	7.5%
Total	7,693	100%
Average Age =	33.7	
Median Age =	35.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	870	41.0%	3,622	65.0%	4,492	58.4%
Group	1,254	59.0%	1,947	35.0%	3,201	41.6%
Total	2,124	100.0%	5,569	100.0%	7,693	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	870	19.4%	1,254	39.2%	2,124	27.6%
Adults	3,622	80.6%	1,947	60.8%	5,569	72.4%
Total	4,492	100.0%	3,201	100.0%	7,693	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,727	38.4%	1,427	44.6%	3,154	41.0%
Female	2,765	61.6%	1,774	55.4%	4,539	59.0%
Total	4,492	100%	3,201	100%	7,693	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	39.8	Individual Market - OMIP	16.5
Individual Market - FMIP	4.2	Individual Market - FMIP	3.3
Individual Market - Non-OMIP/FMIP	37.2	Individual Market - Non-OMIP/FMIP	20.2
Group Market	8.3	Group Market	21.8
FHIAP - ALL	29.5	FHIAP - ALL	19.7

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	100%	Plan Total	Percent
<i>Regence BCBSO</i>	42	44	144	644	391	1,265	28.2%
<i>Health Net</i>	10	13	36	193	106	358	8.0%
<i>Kaiser</i>	6	23	68	306	95	498	11.1%
<i>ODS Health Plans</i>	13	27	47	129	115	331	7.4%
<i>*FMIP</i>	5	19	39	172	0	235	5.2%
<i>*OMIP</i>	53	83	220	957	51	1,364	30.4%
<i>Pacificare</i>	1	0	2	14	8	25	0.6%
<i>PacificSource</i>	8	6	29	118	59	220	4.9%
<i>Preferred Health Plan</i>	0	0	0	0	0	0	0.0%
<i>Providence</i>	12	6	33	100	45	196	4.4%
	150	221	618	2,633	870	4,492	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
RBCBSO	Regence Evolve Plus \$1000	37	40	137	620	381	1,215	96.0%
	BlueCross PPO Portability	5	4	7	24	10	50	4.0%
		42	44	144	644	391	1,265	28.2%

Health Net	Diamond 15 PPO \$250 Deductible	7	10	28	164	82	291	81.3%
	Diamond 15 PPO \$500 Deductible	0	1	3	3	0	7	2.0%
	Pearl 25 HMO (no deductible)	3	1	4	24	23	55	15.4%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0	0.0%
	Other	0	1	1	2	1	5	1.4%
		10	13	36	193	106	358	8.0%

Kaiser	Gold Rx \$500 Deductible	1	5	20	42	5	73	14.7%
	Platinum Rx Plan (no deductible)	5	18	48	264	90	425	85.3%
		6	23	68	306	95	498	11.1%

ODS	Beneficial Rx Plan \$1000 Deductible	13	27	47	129	115	331	100.0%
		13	27	47	129	115	331	7.4%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
OMIP*	\$500 Deductible	49	74	211	904	50	1,288	94.4%
	\$750 Deductible	4	9	9	53	1	76	5.6%
		53	83	220	957	51	1,364	30.4%

FMIP*	\$500 Deductible	3	13	39	162	0	217	92.3%
	\$750 Deductible	2	6	0	10	0	18	7.7%
		5	19	39	172	0	235	5.2%

Pacificare	HMO Individual (no deductible)	1	0	2	14	8	25	100.0%
		1	0	2	14	8	25	0.6%

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	21	84	33	150	68.2%
	Elect Premiere \$500 Deductible	1	0	6	28	18	53	24.1%
	Elect Premiere \$750 Deductible	0	1	2	6	8	17	7.7%
		8	6	29	118	59	220	4.9%

Providence	Optimum \$500 Deductible	1	0	0	0	0	1	0.5%
	Optimum \$1000 Deductible	11	6	33	100	45	195	99.5%
	Value Plan \$500 Deductible	0	0	0	0	0	0	0.0%
		12	6	33	100	45	196	4.4%

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TERMINATION TRENDS

Termination Reason	Current Month				Overall Terminations			
Member Request	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	20	3	23	19.0%	403	132	535	9.5%
150.1%-170% FPL	7	5	12	9.9%	880	180	1,060	18.8%
125.1%-150% FPL	14	0	14	11.6%	918	176	1,094	19.4%
0-125% FPL	68	4	72	59.5%	2,501	441	2,942	52.2%
	109	12	121	28.5%	4,702	929	5,631	14.3%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	6	38	44	19.8%	346	1,064	1,410	7.8%
150.1%-170% FPL	9	28	37	16.7%	1,357	1,662	3,019	16.7%
125.1%-150% FPL	9	26	35	15.8%	2,439	2,094	4,533	25.1%
0-125% FPL	53	53	106	47.7%	6,139	2,959	9,098	50.4%
	77	145	222	52.2%	10,281	7,779	18,060	45.7%

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	0.5%	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	3	0	3	42.9%	294	7	301	26.1%
0-125% FPL	4	0	4	57.1%	709	7	716	62.0%
	7	0	7	1.6%	1,135	19	1,154	2.9%

Failed to make premium payments to FHIAP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	9	0	9	22.5%	462	1	463	5.2%
150.1%-170% FPL	5	0	5	12.5%	1,379	0	1,379	15.5%
125.1%-150% FPL	3	0	3	7.5%	1,856	4	1,860	20.9%
0-125% FPL	23	0	23	57.5%	5,195	0	5,195	58.4%
	40	0	40	9.4%	8,892	5	8,897	22.5%

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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%	1	351	352	9.0%
<i>150.1%-170% FPL</i>	0	0	0	0.0%	92	755	847	21.7%
<i>125.1%-150% FPL</i>	0	0	0	0.0%	143	784	927	23.8%
<i>0-125% FPL</i>	0	0	0	0.0%	183	1,592	1,775	45.5%
	0	0	0	0.0%	419	3,482	3,901	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>	1	0	1	100.0%	16	1	17	10.5%
<i>125.1%-150% FPL</i>	0	0	0	0.0%	35	0	35	21.6%
<i>0-125% FPL</i>	0	0	0	0.0%	101	4	105	64.8%
	1	0	1	0.2%	154	8	162	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>170.1%-200% FPL</i>	0	0	0	0.0%	21	28	49	3.7%
<i>150.1%-170% FPL</i>	0	1	1	3.1%	47	61	108	8.1%
<i>125.1%-150% FPL</i>	8	10	18	56.3%	145	66	211	15.7%
<i>0-125% FPL</i>	5	8	13	40.6%	761	211	972	72.5%
	13	19	32	7.5%	974	366	1,340	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:	425	5.5%
Current Active Enrollment:	7,693	

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>	121	28.5%	5,631	14.3%
<i>Ineligible</i>	222	52.2%	18,060	45.7%
<i>Rescinded Coverage</i>	0	0.0%	176	0.4%
<i>Carrier Termination</i>	2	0.5%	177	0.4%
<i>Medicare Eligible</i>	7	1.6%	1,154	2.9%
<i>Failed to pay premium</i>	40	9.4%	8,897	22.5%
<i>Failed to submit employer verification</i>	0	0.0%	3,901	9.9%
<i>Deceased</i>	1	0.2%	162	0.4%
<i>Covered in OHP</i>	32	7.5%	1,340	3.4%
Total	425	100%	39,498	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	1.2%	73	2.3%	128	1.7%
<i>Asian/Pacific Islander</i>	328	7.3%	135	4.2%	463	6.0%
<i>Hispanic</i>	158	3.5%	223	7.0%	381	5.0%
<i>Native American</i>	40	0.9%	32	1.0%	72	0.9%
<i>Not Given</i>	229	5.1%	182	5.7%	411	5.3%
<i>Other</i>	122	2.7%	201	6.3%	323	4.2%
<i>White</i>	3,560	79.3%	2,355	73.6%	5,915	76.9%
TOTAL	4,492	100%	3,201	100%	7,693	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE*

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-200%</i>	50%	212	518	730
<i>150-169%</i>	70%	280	493	773
<i>126-149%</i>	90%	774	724	1,498
<i>0-125%</i>	95%	3,226	1,466	4,692
Totals		4,492	3,201	7,693

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