

FHIAP Snapshot of Program Activity - 05/23/2011

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	3,266	4,552	7,818	7,818
Approved Lives - to be enrolled	119	305	424	277
Total Lives:			8,242	8,095

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	517	185	702
Initial Applications Outstanding	1,272	2	1,274
Waiting list for Application	9	33,255	33,264
Total Lives:			35,240

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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	1,277	1,277
Adults 19-UP	333	297	462	897	0	1,989
Totals	333	297	462	897	1,277	3,266 41.8%

Non-OMIP/FMIP* Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	799	799
Adults 19-UP	94	134	361	1543	0	2,132
Totals	94	134	361	1,543	799	2,931 37.5%

*FMIP/OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	47	47
Adults 19-UP	59	104	257	1154	0	1,574
Totals	59	104	257	1,154	47	1,621 20.7%

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	2,123	2,123
Adults 19-UP	486	535	1,080	3,594	0	5,695
Totals	486	535	1,080	3,594	2,123	7,818 100.0%
Percentages:	6.2%	6.8%	13.8%	46.0%	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	68	153	187	333	255	486	741
150-169% - 70% Subsidy	62	238	218	297	280	535	815
126-149% - 90% Subsidy	140	618	312	462	452	1,080	1,532
0-125% - 95% Subsidy	576	2,697	560	897	1,136	3,594	4,730
	846	3,706	1,277	1,989	2,123	5,695	7,818

*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>	\$456.87	\$348.61	\$411.65
*Premium Per Month	\$456.87	\$211.71	\$354.46
Subsidy Per Month	\$418.64	\$187.39	\$322.04
Member Contribution	\$38.23	\$24.32	\$32.42

Average Premium and Subsidy for Individual Market

<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	<u>Weighted Average</u>
Premium Per Month	\$478.74	\$508.39	\$513.15	\$499.64	\$213.58	\$456.87
Subsidy Per Month	\$239.37	\$355.88	\$461.83	\$474.66	\$213.58	\$418.64
Member Contribution	\$239.37	\$152.52	\$51.31	\$24.98	\$0.00	\$38.23

Average Premium and Subsidy for GROUP Market

<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	<u>Weighted Average</u>
Member Contribution	\$110.55	\$60.11	\$26.27	\$13.96	\$0.00	\$24.32
Subsidy Per Month	\$110.56	\$140.25	\$236.42	\$265.26	\$146.04	\$187.39
Employee Share	\$221.11	\$200.36	\$262.69	\$279.22	\$146.04	\$211.71
Employer Contribution	\$186.97	\$173.91	\$147.73	\$128.36	\$117.25	\$136.90

*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	\$632.34	\$647.03	\$658.17	\$614.75	\$408.02	\$618.01
Subsidy Per Month	\$316.17	\$452.92	\$592.36	\$584.01	\$408.02	\$560.44
Member Contribution	\$316.17	\$194.11	\$65.82	\$30.74	\$0.00	\$57.57

Average Premium and Subsidy for Individual FMIP**						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$615.60	\$561.72	\$607.38	\$564.47	\$0.00	\$572.44
Subsidy Per Month	\$307.80	\$393.21	\$546.64	\$536.24	\$0.00	\$520.15
Member Contribution	\$307.80	\$168.52	\$60.74	\$28.22	\$0.00	\$52.28

Average Premium and Subsidy for Individual NON-OMIP/FMIP**						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$340.91	\$395.88	\$418.66	\$415.95	\$201.67	\$362.78
Subsidy Per Month	\$170.46	\$277.12	\$376.80	\$395.16	\$201.67	\$335.86
Member Contribution	\$170.45	\$118.76	\$41.87	\$20.80	\$0.00	\$26.92

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	\$110.55	\$60.11	\$26.27	\$13.96	\$0.00	\$24.32
Subsidy Per Month	\$110.56	\$140.25	\$236.42	\$265.26	\$146.04	\$187.39
Employee Share	\$221.11	\$200.36	\$262.69	\$279.22	\$146.04	\$211.71
Employer Contribution	\$186.97	\$173.91	\$147.73	\$128.36	\$117.25	\$136.90

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	\$86.32	\$49.67	\$20.56	\$10.77	\$0.00	\$19.20
Subsidy Per Month	\$86.32	\$115.90	\$185.01	\$204.70	\$127.66	\$148.65
Employee Share	\$172.64	\$165.56	\$205.57	\$215.47	\$127.66	\$167.85
Employer Contribution	\$238.26	\$204.38	\$191.72	\$186.05	\$138.42	\$173.98

*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	353	5%	4%	5%
Metropolitan Portland	2,815	36%	45%	31%
Willamette Valley	2,371	30%	25%	27%
Southern/South Coast	1,310	17%	13%	18%
Mid-Columbia	254	3%	4%	5%
Central	333	4%	4%	6%
Southeast	144	2%	3%	4%
Northeast	238	3%	2%	4%
Other	-	0%	0%	0%
	7,818	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	338
Approved applications not yet enrolled; still within the allowed time period	424
Approved applications not enrolled in insurance within 120 days	4,576
Pended applications	364
Denied approval of application	20,663
Reservation list	33,264
Outstanding application within allowed return time	1,274
Outstanding application not received within allowed return time	205,693

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	158	3.5%
6-18	688	15.1%
19-29	541	11.9%
30-39	801	17.6%
40-49	883	19.4%
50-59	991	21.8%
60+	490	10.8%
Total	4,552	100%
Average Age =	38.2	
Median Age =	41.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	260	8.0%
6-18	1,017	31.1%
19-29	419	12.8%
30-39	606	18.6%
40-49	552	16.9%
50-59	314	9.6%
60+	98	3.0%
Total	3,266	100%
Average Age =	27.9	
Median Age =	28.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	418	5.3%
6-18	1,705	21.8%
19-29	960	12.3%
30-39	1,407	18.0%
40-49	1,435	18.4%
50-59	1,305	16.7%
60+	588	7.5%
Total	7,818	100%
Average Age =	33.9	
Median Age =	35.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	846	39.8%	3,706	65.1%	4,552	58.2%
Group	1,277	60.2%	1,989	34.9%	3,266	41.8%
Total	2,123	100.0%	5,695	100.0%	7,818	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	846	18.6%	1,277	39.1%	2,123	27.2%
Adults	3,706	81.4%	1,989	60.9%	5,695	72.8%
Total	4,552	100.0%	3,266	100.0%	7,818	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,744	38.3%	1,457	44.6%	3,201	40.9%
Female	2,808	61.7%	1,809	55.4%	4,617	59.1%
Total	4,552	100%	3,266	100%	7,818	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	41.3	Individual Market - OMIP	16.6
Individual Market - FMIP	5.5	Individual Market - FMIP	3.5
Individual Market - Non-OMIP/FMIP	37.6	Individual Market - Non-OMIP/FMIP	20.3
Group Market	9.2	Group Market	22.0
FHIAP - ALL	30.0	FHIAP - ALL	19.9

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	100%	Plan Total	Percent
<i>Regence BCBSO</i>	46	42	146	655	383	1,272	27.9%
<i>Health Net</i>	11	15	37	186	100	349	7.7%
<i>Kaiser</i>	4	31	69	317	94	515	11.3%
<i>ODS Health Plans</i>	12	31	46	145	112	346	7.6%
<i>*FMIP</i>	6	21	44	206	0	277	6.1%
<i>*OMIP</i>	53	83	213	948	47	1,344	29.5%
<i>Pacificare</i>	0	0	0	8	5	13	0.3%
<i>PacificSource</i>	9	6	31	128	63	237	5.2%
<i>Preferred Health Plan</i>	0	0	0	0	0	0	0.0%
<i>Providence</i>	12	9	32	104	42	199	4.4%
	153	238	618	2,697	846	4,552	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
RBCBSO	Regence Evolve Plus \$1000	40	38	139	631	373	1,221	96.0%
	BlueCross PPO Portability	6	4	7	24	10	51	4.0%
		46	42	146	655	383	1,272	27.9%

Health Net	Diamond 15 PPO \$250 Deductible	8	12	27	161	76	284	81.4%
	Diamond 15 PPO \$500 Deductible	0	1	3	3	0	7	2.0%
	Pearl 25 HMO (no deductible)	3	1	6	20	23	53	15.2%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0	0.0%
	Other	0	1	1	2	1	5	1.4%
		11	15	37	186	100	349	7.7%

Kaiser	Gold Rx \$500 Deductible	1	10	20	48	6	85	16.5%
	Platinum Rx Plan (no deductible)	3	21	49	269	88	430	83.5%
		4	31	69	317	94	515	11.3%

ODS	Beneficial Rx Plan \$1000 Deductible	12	31	46	145	112	346	100.0%
		12	31	46	145	112	346	7.6%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
OMIP*	\$500 Deductible	49	74	204	895	46	1,268	94.3%
	\$750 Deductible	4	9	9	53	1	76	5.7%
		53	83	213	948	47	1,344	29.5%

FMIP*	\$500 Deductible	2	15	43	191	0	251	90.6%
	\$750 Deductible	4	6	1	15	0	26	9.4%
		6	21	44	206	0	277	6.1%

Pacificare	HMO Individual (no deductible)	0	0	0	8	5	13	100.0%
		0	0	0	8	5	13	0.3%

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	8	5	24	94	39	170	71.7%
	Elect Premiere \$500 Deductible	1	0	6	27	17	51	21.5%
	Elect Premiere \$750 Deductible	0	1	1	7	7	16	6.8%
		9	6	31	128	63	237	5.2%

Providence	Optimum \$500 Deductible	1	0	0	0	0	1	0.5%
	Optimum \$1000 Deductible	11	9	32	104	42	198	99.5%
	Value Plan \$500 Deductible	0	0	0	0	0	0	0.0%
		12	9	32	104	42	199	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	0	0	0	0.0%	412	133	545	9.6%
150.1%-170% FPL	1	2	3	10.0%	881	181	1,062	18.6%
125.1%-150% FPL	1	0	1	3.3%	927	179	1,106	19.4%
0-125% FPL	19	7	26	86.7%	2,531	460	2,991	52.4%
	21	9	30	32.3%	4,751	953	5,704	14.4%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	1	8	9	16.4%	348	1,076	1,424	7.9%
150.1%-170% FPL	0	8	8	14.5%	1,360	1,677	3,037	16.7%
125.1%-150% FPL	10	3	13	23.6%	2,439	2,099	4,538	25.0%
0-125% FPL	13	12	25	45.5%	6,156	2,980	9,136	50.4%
	24	31	55	59.1%	10,303	7,832	18,135	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	3.9%
150.1%-170% FPL	0	0	0	0.0%	21	5	26	14.6%
125.1%-150% FPL	0	0	0	0.0%	26	0	26	14.6%
0-125% FPL	0	0	0	0.0%	108	11	119	66.9%
	0	0	0	0.0%	160	18	178	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	9	303	26.1%
0-125% FPL	2	0	2	100.0%	713	7	720	62.1%
	2	0	2	2.2%	1,139	21	1,160	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%	465	1	466	5.2%
150.1%-170% FPL	0	0	0	0.0%	1,383	0	1,383	15.5%
125.1%-150% FPL	0	0	0	0.0%	1,858	4	1,862	20.9%
0-125% FPL	0	0	0	0.0%	5,209	0	5,209	58.4%
	0	0	0	0.0%	8,915	5	8,920	22.5%

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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%	1	357	358	9.1%
150.1%-170% FPL	0	0	0	0.0%	92	757	849	21.7%
125.1%-150% FPL	0	0	0	0.0%	143	786	929	23.7%
0-125% FPL	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
170.1%-200% FPL	0	0	0	0.0%	2	3	5	3.1%
150.1%-170% FPL	0	0	0	0.0%	16	1	17	10.4%
125.1%-150% FPL	0	0	0	0.0%	35	0	35	21.5%
0-125% FPL	0	0	0	0.0%	102	4	106	65.0%
	0	0	0	0.0%	155	8	163	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	20	31	51	3.8%
150.1%-170% FPL	0	0	0	0.0%	47	57	104	7.7%
125.1%-150% FPL	3	0	3	50.0%	143	69	212	15.7%
0-125% FPL	3	0	3	50.0%	775	211	986	72.9%
	6	0	6	6.5%	985	368	1,353	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:	93	1.2%
Current Active Enrollment:	7,818	

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>	30	32.3%	5,704	14.4%
<i>Ineligible</i>	55	59.1%	18,135	45.7%
<i>Rescinded Coverage</i>	0	0.0%	176	0.4%
<i>Carrier Termination</i>	0	0.0%	178	0.4%
<i>Medicare Eligible</i>	2	2.2%	1,160	2.9%
<i>Failed to pay premium</i>	0	0.0%	8,920	22.5%
<i>Failed to submit employer verification</i>	0	0.0%	3,915	9.9%
<i>Deceased</i>	0	0.0%	163	0.4%
<i>Covered in OHP</i>	6	6.5%	1,353	3.4%
Total	93	100%	39,704	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>	57	1.3%	71	2.2%	128	1.6%
<i>Asian/Pacific Islander</i>	329	7.2%	141	4.3%	470	6.0%
<i>Hispanic</i>	152	3.3%	218	6.7%	370	4.7%
<i>Native American</i>	40	0.9%	39	1.2%	79	1.0%
<i>Not Given</i>	225	4.9%	194	5.9%	419	5.4%
<i>Other</i>	131	2.9%	192	5.9%	323	4.1%
<i>White</i>	3,618	79.5%	2,411	73.8%	6,029	77.1%
TOTAL	4,552	100%	3,266	100%	7,818	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	520	741
<i>150-169%</i>	70%	300	515	815
<i>126-149%</i>	90%	758	774	1,532
<i>0-125%</i>	95%	3,273	1,457	4,730
Totals		4,552	3,266	7,818

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