

FHIAP Snapshot of Program Activity - 05/02/2011

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	3,222	4,517	7,739	7,739
Approved Lives - to be enrolled	131	358	489	319
Total Lives:			8,228	8,058

<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

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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	1,262	1,262
Adults 19-UP	328	294	454	884	0	1,960
Totals	328	294	454	884	1,262	3,222 41.6%

Non-OMIP/FMIP* Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	808	808
Adults 19-UP	93	131	358	1520	0	2,102
Totals	93	131	358	1,520	808	2,910 37.6%

*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	60	103	253	1143	0	1,559
Totals	60	103	253	1,143	48	1,607 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	2,118	2,118
Adults 19-UP	481	528	1,065	3,547	0	5,621
Totals	481	528	1,065	3,547	2,118	7,739 100.0%
Percentages:	6.2%	6.8%	13.8%	45.8%	27.4%	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	195	328	263	481	744
150-169% - 70% Subsidy	63	234	217	294	280	528	808
126-149% - 90% Subsidy	139	611	300	454	439	1,065	1,504
0-125% - 95% Subsidy	586	2,663	550	884	1,136	3,547	4,683
	856	3,661	1,262	1,960	2,118	5,621	7,739

*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>	\$458.04	\$346.40	\$411.56
*Premium Per Month	\$458.04	\$209.55	\$354.58
Subsidy Per Month	\$419.61	\$185.61	\$322.18
Member Contribution	\$38.43	\$23.94	\$32.40

Average Premium and Subsidy for Individual Market

<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	<u>Weighted Average</u>
Premium Per Month	\$492.11	\$505.95	\$514.57	\$501.18	\$213.53	\$458.04
Subsidy Per Month	\$246.06	\$354.17	\$463.11	\$476.12	\$213.53	\$419.61
Member Contribution	\$246.06	\$151.78	\$51.46	\$25.06	\$0.00	\$38.43

Average Premium and Subsidy for GROUP Market

<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	<u>Weighted Average</u>
Member Contribution	\$108.80	\$58.33	\$26.21	\$13.92	\$0.00	\$23.94
Subsidy Per Month	\$108.80	\$136.11	\$235.87	\$264.50	\$143.78	\$185.61
Employee Share	\$217.60	\$194.44	\$262.08	\$278.42	\$143.78	\$209.55
Employer Contribution	\$184.37	\$173.75	\$146.57	\$128.33	\$118.33	\$136.86

*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	\$651.53	\$640.63	\$661.15	\$615.17	\$408.02	\$619.47
Subsidy Per Month	\$325.77	\$448.44	\$595.04	\$584.41	\$408.02	\$561.41
Member Contribution	\$325.77	\$192.19	\$66.12	\$30.76	\$0.00	\$58.06

Average Premium and Subsidy for Individual FMIP**						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$605.20	\$561.47	\$607.42	\$560.27	\$0.00	\$568.93
Subsidy Per Month	\$302.60	\$393.03	\$546.68	\$532.26	\$0.00	\$516.68
Member Contribution	\$302.60	\$168.44	\$60.74	\$28.01	\$0.00	\$52.25

Average Premium and Subsidy for Individual NON-OMIP/FMIP**						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$340.07	\$396.20	\$417.43	\$416.32	\$201.87	\$362.17
Subsidy Per Month	\$170.04	\$277.34	\$375.69	\$395.51	\$201.87	\$335.43
Member Contribution	\$170.03	\$118.86	\$41.74	\$20.82	\$0.00	\$26.74

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	\$108.80	\$58.33	\$26.21	\$13.92	\$0.00	\$23.94
Subsidy Per Month	\$108.80	\$136.11	\$235.87	\$264.50	\$143.78	\$185.61
Employee Share	\$217.60	\$194.44	\$262.08	\$278.42	\$143.78	\$209.55
Employer Contribution	\$184.37	\$173.75	\$146.57	\$128.33	\$118.33	\$136.86

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	\$84.97	\$48.81	\$20.43	\$10.78	\$0.00	\$18.84
Subsidy Per Month	\$84.97	\$113.89	\$183.85	\$204.88	\$126.10	\$147.52
Employee Share	\$169.94	\$162.70	\$204.27	\$215.66	\$126.10	\$166.36
Employer Contribution	\$235.92	\$202.92	\$191.21	\$185.61	\$138.45	\$173.27

*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	354	5%	4%	5%
Metropolitan Portland	2,779	36%	45%	31%
Willamette Valley	2,375	31%	25%	27%
Southern/South Coast	1,282	17%	13%	18%
Mid-Columbia	251	3%	4%	5%
Central	323	4%	4%	6%
Southeast	141	2%	3%	4%
Northeast	234	3%	2%	4%
Other	-	0%	0%	0%
	7,739	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

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	160	3.5%
6-18	696	15.4%
19-29	533	11.8%
30-39	781	17.3%
40-49	883	19.5%
50-59	981	21.7%
60+	483	10.7%
Total	4,517	100%
Average Age =	38.1	
Median Age =	41.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	259	8.0%
6-18	1,003	31.1%
19-29	410	12.7%
30-39	604	18.7%
40-49	531	16.5%
50-59	319	9.9%
60+	96	3.0%
Total	3,222	100%
Average Age =	27.9	
Median Age =	28.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	419	5.4%
6-18	1,699	22.0%
19-29	943	12.2%
30-39	1,385	17.9%
40-49	1,414	18.3%
50-59	1,300	16.8%
60+	579	7.5%
Total	7,739	100%
Average Age =	33.9	
Median Age =	35.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	856	40.4%	3,661	65.1%	4,517	58.4%
Group	1,262	59.6%	1,960	34.9%	3,222	41.6%
Total	2,118	100.0%	5,621	100.0%	7,739	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	856	19.0%	1,262	39.2%	2,118	27.4%
Adults	3,661	81.0%	1,960	60.8%	5,621	72.6%
Total	4,517	100.0%	3,222	100.0%	7,739	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,736	38.4%	1,439	44.7%	3,175	41.0%
Female	2,781	61.6%	1,783	55.3%	4,564	59.0%
Total	4,517	100%	3,222	100%	7,739	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	40.5	Individual Market - OMIP	16.6
Individual Market - FMIP	4.8	Individual Market - FMIP	3.6
Individual Market - Non-OMIP/FMIP	37.1	Individual Market - Non-OMIP/FMIP	20.3
Group Market	8.7	Group Market	21.9
FHIAP - ALL	29.5	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	648	388	1,270	28.1%
<i>Health Net</i>	11	14	36	186	102	349	7.7%
<i>Kaiser</i>	4	31	68	311	96	510	11.3%
<i>ODS Health Plans</i>	12	31	45	137	112	337	7.5%
<i>*FMIP</i>	6	20	41	198	0	265	5.9%
<i>*OMIP</i>	54	83	212	945	48	1,342	29.7%
<i>Pacificare</i>	0	0	1	10	5	16	0.4%
<i>PacificSource</i>	8	6	30	126	63	233	5.2%
<i>Preferred Health Plan</i>	0	0	0	0	0	0	0.0%
<i>Providence</i>	12	7	32	102	42	195	4.3%
	153	234	611	2,663	856	4,517	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	625	378	1,220	96.1%
	BlueCross PPO Portability	6	4	7	23	10	50	3.9%
		46	42	146	648	388	1,270	28.1%

Health Net	Diamond 15 PPO \$250 Deductible	8	11	26	161	78	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	14	36	186	102	349	7.7%

Kaiser	Gold Rx \$500 Deductible	1	10	20	44	6	81	15.9%
	Platinum Rx Plan (no deductible)	3	21	48	267	90	429	84.1%
		4	31	68	311	96	510	11.3%

ODS	Beneficial Rx Plan \$1000 Deductible	12	31	45	137	112	337	100.0%
		12	31	45	137	112	337	7.5%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
OMIP*	\$500 Deductible	50	74	203	892	47	1,266	94.3%
	\$750 Deductible	4	9	9	53	1	76	5.7%
		54	83	212	945	48	1,342	29.7%

FMIP*	\$500 Deductible	3	14	40	184	0	241	90.9%
	\$750 Deductible	3	6	1	14	0	24	9.1%
		6	20	41	198	0	265	5.9%

Pacificare	HMO Individual (no deductible)	0	0	1	10	5	16	100.0%
		0	0	1	10	5	16	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	92	39	166	71.2%
	Elect Premiere \$500 Deductible	1	0	6	27	17	51	21.9%
	Elect Premiere \$750 Deductible	0	1	1	7	7	16	6.9%
		8	6	30	126	63	233	5.2%

Providence	Optimum \$500 Deductible	1	0	0	0	0	1	0.5%
	Optimum \$1000 Deductible	11	7	32	102	42	194	99.5%
	Value Plan \$500 Deductible	0	0	0	0	0	0	0.0%
		12	7	32	102	42	195	4.3%

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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%	409	133	542	9.6%
150.1%-170% FPL	1	2	3	20.0%	878	181	1,059	18.7%
125.1%-150% FPL	0	0	0	0.0%	922	179	1,101	19.4%
0-125% FPL	12	0	12	80.0%	2,520	449	2,969	52.4%
	13	2	15	20.3%	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	8	10	18.5%	349	1,087	1,436	7.9%
150.1%-170% FPL	0	3	3	5.6%	1,363	1,674	3,037	16.7%
125.1%-150% FPL	11	3	14	25.9%	2,440	2,102	4,542	25.0%
0-125% FPL	15	12	27	50.0%	6,158	2,984	9,142	50.3%
	28	26	54	73.0%	10,310	7,847	18,157	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	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	7	301	26.0%
0-125% FPL	2	0	2	100.0%	713	7	720	62.2%
	2	0	2	2.7%	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	0	0	0	0.0%	1,857	4	1,861	20.9%
0-125% FPL	0	0	0	0.0%	5,202	0	5,202	58.4%
	0	0	0	0.0%	8,903	5	8,908	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	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	10.5%
<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%
	0	0	0	0.0%	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%	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>	3	0	3	100.0%	144	68	212	15.7%
<i>0-125% FPL</i>	0	0	0	0.0%	769	211	980	72.8%
	3	0	3	4.1%	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:	74	1.0%
Current Active Enrollment:	7,739	

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>	15	20.3%	5,671	14.3%
<i>Ineligible</i>	54	73.0%	18,157	45.8%
<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	2.7%	1,158	2.9%
<i>Failed to pay premium</i>	0	0.0%	8,908	22.5%
<i>Failed to submit employer verification</i>	0	0.0%	3,915	9.9%
<i>Deceased</i>	0	0.0%	162	0.4%
<i>Covered in OHP</i>	3	4.1%	1,347	3.4%
Total	74	100%	39,672	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>	56	1.2%	72	2.2%	128	1.7%
<i>Asian/Pacific Islander</i>	328	7.3%	136	4.2%	464	6.0%
<i>Hispanic</i>	157	3.5%	216	6.7%	373	4.8%
<i>Native American</i>	38	0.8%	39	1.2%	77	1.0%
<i>Not Given</i>	224	5.0%	189	5.9%	413	5.3%
<i>Other</i>	128	2.8%	193	6.0%	321	4.1%
<i>White</i>	3,586	79.4%	2,377	73.8%	5,963	77.1%
TOTAL	4,517	100%	3,222	100%	7,739	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	523	744
<i>150-169%</i>	70%	297	511	808
<i>126-149%</i>	90%	750	754	1,504
<i>0-125%</i>	95%	3,249	1,434	4,683
Totals		4,517	3,222	7,739

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