

FHIAP Snapshot of Program Activity - 07/25/2011

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	3,352	4,510	7,862	7,862
Approved Lives - to be enrolled	133	123	256	167
Total Lives:			8,118	8,029

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	261	61	322
Initial Applications Outstanding	601	0	601
Waiting list for Application	420	35,280	35,700
Total Lives:			36,623

FHIAP Snapshot of Program Activity - 07/25/2011

PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	1,301	1,301
Adults 19-UP	343	296	481	931	0	2,051
Totals	343	296	481	931	1,301	3,352 42.6%

Non-OMIP/FMIP* Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	747	747
Adults 19-UP	96	134	371	1537	0	2,138
Totals	96	134	371	1,537	747	2,885 36.7%

*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	59	104	263	1151	0	1,577
Totals	59	104	263	1,151	48	1,625 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	2,096	2,096
Adults 19-UP	498	534	1,115	3,619	0	5,766
Totals	498	534	1,115	3,619	2,096	7,862 100.0%
Percentages:	6.3%	6.8%	14.2%	46.0%	26.7%	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	67	155	188	343	255	498	753
150-169% - 70% Subsidy	65	238	227	296	292	534	826
126-149% - 90% Subsidy	138	634	309	481	447	1,115	1,562
0-125% - 95% Subsidy	525	2,688	577	931	1,102	3,619	4,721
	795	3,715	1,301	2,051	2,096	5,766	7,862

*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 - 07/25/2011

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>	\$459.87	\$357.47	\$416.21
*Premium Per Month	\$459.87	\$224.73	\$359.62
Subsidy Per Month	\$421.33	\$199.23	\$326.64
Member Contribution	\$38.54	\$25.50	\$32.98

Average Premium and Subsidy for Individual Market

<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	<u>Weighted Average</u>
Premium Per Month	\$478.62	\$491.80	\$520.32	\$498.61	\$217.12	\$459.87
Subsidy Per Month	\$239.31	\$344.26	\$468.28	\$473.68	\$217.12	\$421.33
Member Contribution	\$239.31	\$147.54	\$52.03	\$24.93	\$0.00	\$38.54

Average Premium and Subsidy for GROUP Market

<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	<u>Weighted Average</u>
Member Contribution	\$115.42	\$62.46	\$27.23	\$15.24	\$0.00	\$25.50
Subsidy Per Month	\$115.43	\$145.75	\$245.08	\$289.57	\$152.00	\$199.23
Employee Share	\$230.85	\$208.22	\$272.31	\$304.81	\$152.00	\$224.73
Employer Contribution	\$176.22	\$175.08	\$144.49	\$122.84	\$114.30	\$132.73

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

FHIAP Snapshot of Program Activity - 07/25/2011

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	\$678.24	\$631.51	\$658.13	\$616.14	\$393.52	\$620.85
Subsidy Per Month	\$339.12	\$442.06	\$592.32	\$585.34	\$393.52	\$563.54
Member Contribution	\$339.12	\$189.45	\$65.81	\$30.81	\$0.00	\$57.31

Average Premium and Subsidy for Individual FMIP**						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$578.56	\$582.75	\$628.42	\$565.95	\$0.00	\$579.63
Subsidy Per Month	\$289.28	\$407.93	\$565.58	\$537.65	\$0.00	\$523.80
Member Contribution	\$289.28	\$174.83	\$62.84	\$28.30	\$0.00	\$55.83

Average Premium and Subsidy for Individual NON-OMIP/FMIP**						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$310.40	\$393.45	\$427.06	\$415.47	\$207.88	\$366.86
Subsidy Per Month	\$155.20	\$275.41	\$384.35	\$394.70	\$207.88	\$339.61
Member Contribution	\$155.20	\$118.03	\$42.71	\$20.77	\$0.00	\$27.25

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	\$115.42	\$62.46	\$27.23	\$15.24	\$0.00	\$25.50
Subsidy Per Month	\$115.43	\$145.75	\$245.08	\$289.57	\$152.00	\$199.23
Employee Share	\$230.85	\$208.22	\$272.31	\$304.81	\$152.00	\$224.73
Employer Contribution	\$176.22	\$175.08	\$144.49	\$122.84	\$114.30	\$132.73

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	\$87.86	\$51.48	\$21.39	\$11.98	\$0.00	\$20.09
Subsidy Per Month	\$87.87	\$120.12	\$192.55	\$227.59	\$132.61	\$157.60
Employee Share	\$175.73	\$171.60	\$213.95	\$239.56	\$132.61	\$177.69
Employer Contribution	\$224.36	\$205.91	\$190.35	\$186.89	\$136.35	\$171.93

*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 - 07/25/2011

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	363	5%	4%	5%
Metropolitan Portland	2,833	36%	45%	31%
Willamette Valley	2,386	30%	25%	27%
Southern/South Coast	1,335	17%	13%	18%
Mid-Columbia	248	3%	4%	5%
Central	338	4%	4%	6%
Southeast	142	2%	3%	4%
Northeast	217	3%	2%	4%
Other	-	0%	0%	0%
	7,862	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	143
Approved applications not yet enrolled; still within the allowed time period	256
Approved applications not enrolled in insurance within 120 days	4,576
Pended applications	179
Denied approval of application	21,037
Reservation list	35,700
Outstanding application within allowed return time	601
Outstanding application not received within allowed return time	206,696

FHIAP Snapshot of Program Activity - 07/25/2011

ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	146	3.2%
6-18	649	14.4%
19-29	551	12.2%
30-39	790	17.5%
40-49	885	19.6%
50-59	1,008	22.4%
60+	481	10.7%
Total	4,510	100%
Average Age =	38.5	
Median Age =	41.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	270	8.1%
6-18	1,031	30.8%
19-29	424	12.6%
30-39	614	18.3%
40-49	557	16.6%
50-59	350	10.4%
60+	106	3.2%
Total	3,352	100%
Average Age =	28.2	
Median Age =	29.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	416	5.3%
6-18	1,680	21.4%
19-29	975	12.4%
30-39	1,404	17.9%
40-49	1,442	18.3%
50-59	1,358	17.3%
60+	587	7.5%
Total	7,862	100%
Average Age =	34.1	
Median Age =	36.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	795	37.9%	3,715	64.4%	4,510	57.4%
Group	1,301	62.1%	2,051	35.6%	3,352	42.6%
Total	2,096	100.0%	5,766	100.0%	7,862	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	795	17.6%	1,301	38.8%	2,096	26.7%
Adults	3,715	82.4%	2,051	61.2%	5,766	73.3%
Total	4,510	100.0%	3,352	100.0%	7,862	100.0%

FHIAP Snapshot of Program Activity - 07/25/2011

ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,745	38.7%	1,487	44.4%	3,232	41.1%
Female	2,765	61.3%	1,865	55.6%	4,630	58.9%
Total	4,510	100%	3,352	100%	7,862	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	42.8	Individual Market - OMIP	16.7
Individual Market - FMIP	6.8	Individual Market - FMIP	3.4
Individual Market - Non-OMIP/FMIP	38.6	Individual Market - Non-OMIP/FMIP	20.4
Group Market	9.5	Group Market	22.3
FHIAP - ALL	30.6	FHIAP - ALL	20.0

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	100%	Plan Total	Percent
<i>Regence BCBSO</i>	48	45	151	657	351	1,252	27.8%
<i>Health Net</i>	13	11	39	180	97	340	7.5%
<i>Kaiser</i>	6	27	66	313	94	506	11.2%
<i>ODS Health Plans</i>	11	35	43	148	102	339	7.5%
<i>*FMIP</i>	9	24	58	225	0	316	7.0%
<i>*OMIP</i>	50	80	205	926	48	1,309	29.0%
<i>Pacificare</i>	0	0	1	6	2	9	0.2%
<i>PacificSource</i>	9	6	36	132	61	244	5.4%
<i>Preferred Health Plan</i>	0	0	0	0	0	0	0.0%
<i>Providence</i>	9	10	35	101	40	195	4.3%
	155	238	634	2,688	795	4,510	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 - 07/25/2011

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
RBCBSO	Regence Evolve Plus \$1000	42	40	139	632	338	1,191	95.1%
	BlueCross PPO Portability	6	5	12	25	13	61	4.9%
		48	45	151	657	351	1,252	27.8%

Health Net	Diamond 15 PPO \$250 Deductible	11	9	27	156	73	276	81.2%
	Diamond 15 PPO \$500 Deductible	0	1	3	3	0	7	2.1%
	Pearl 25 HMO (no deductible)	2	1	8	19	23	53	15.6%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0	0.0%
	Other	0	0	1	2	1	4	1.2%
		13	11	39	180	97	340	7.5%

Kaiser	Gold Rx \$500 Deductible	4	11	13	42	9	79	15.6%
	Platinum Rx Plan (no deductible)	2	16	53	271	85	427	84.4%
		6	27	66	313	94	506	11.2%

ODS	Beneficial Rx Plan \$1000 Deductible	11	35	43	148	102	339	100.0%
		11	35	43	148	102	339	7.5%

continued next page...

FHIAP Snapshot of Program Activity - 07/25/2011

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
OMIP*	\$500 Deductible	46	72	197	873	47	1,235	94.3%
	\$750 Deductible	4	8	8	53	1	74	5.7%
		50	80	205	926	48	1,309	29.0%

FMIP*	\$500 Deductible	6	19	55	210	0	290	91.8%
	\$750 Deductible	3	5	3	15	0	26	8.2%
		9	24	58	225	0	316	7.0%

Pacificare	HMO Individual (no deductible)	0	0	1	6	2	9	100.0%
		0	0	1	6	2	9	0.2%

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	9	4	28	98	38	177	72.5%
	Elect Premiere \$500 Deductible	0	1	6	28	17	52	21.3%
	Elect Premiere \$750 Deductible	0	1	2	6	6	15	6.1%
		9	6	36	132	61	244	5.4%

Providence	Optimum \$500 Deductible	0	0	0	0	0	0	0.0%
	Optimum \$1000 Deductible	9	10	35	101	40	195	100.0%
	Value Plan \$500 Deductible	0	0	0	0	0	0	0.0%
		9	10	35	101	40	195	4.3%

*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 - 07/25/2011

TERMINATION TRENDS

Termination Reason	Current Month				Overall Terminations			
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
Member Request								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	1	1	2	13.3%	417	133	550	9.6%
150.1%-170% FPL	0	2	2	13.3%	886	184	1,070	18.6%
125.1%-150% FPL	2	0	2	13.3%	931	183	1,114	19.4%
0-125% FPL	6	3	9	60.0%	2,542	464	3,006	52.4%
	9	6	15	16.1%	4,776	964	5,740	14.4%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	19	19	29.2%	350	1,131	1,481	8.1%
150.1%-170% FPL	0	16	16	24.6%	1,366	1,706	3,072	16.8%
125.1%-150% FPL	0	0	0	0.0%	2,443	2,118	4,561	24.9%
0-125% FPL	1	29	30	46.2%	6,164	3,016	9,180	50.2%
	1	64	65	69.9%	10,323	7,971	18,294	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	6.2%
150.1%-170% FPL	0	0	0	0.0%	24	6	30	16.9%
125.1%-150% FPL	0	0	0	0.0%	19	1	20	11.3%
0-125% FPL	0	0	0	0.0%	110	6	116	65.5%
	0	0	0	0.0%	163	14	177	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%	23	5	28	15.7%
125.1%-150% FPL	0	0	0	0.0%	24	0	24	13.5%
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	2.7%
150.1%-170% FPL	1	0	1	25.0%	101	4	105	8.9%
125.1%-150% FPL	0	0	0	0.0%	296	9	305	25.9%
0-125% FPL	3	0	3	75.0%	729	7	736	62.5%
	4	0	4	4.3%	1,157	21	1,178	2.9%

Failed to make premium payments to FHIAP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	1	0	1	100.0%	471	1	472	5.3%
150.1%-170% FPL	0	0	0	0.0%	1,388	0	1,388	15.5%
125.1%-150% FPL	0	0	0	0.0%	1,867	4	1,871	20.9%
0-125% FPL	0	0	0	0.0%	5,235	0	5,235	58.4%
	1	0	1	1.1%	8,961	5	8,966	22.4%

continued on next page...

FHIAP Snapshot of Program Activity - 07/25/2011

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	358	359	9.2%
<i>150.1%-170% FPL</i>	0	0	0	0.0%	92	755	847	21.6%
<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	45.5%
	0	0	0	0.0%	419	3,495	3,914	9.8%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>170.1%-200% FPL</i>	0	0	0	0.0%	3	3	6	3.6%
<i>150.1%-170% FPL</i>	0	0	0	0.0%	16	1	17	10.2%
<i>125.1%-150% FPL</i>	0	0	0	0.0%	34	0	34	20.5%
<i>0-125% FPL</i>	0	0	0	0.0%	104	5	109	65.7%
	0	0	0	0.0%	157	9	166	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>170.1%-200% FPL</i>	0	0	0	0.0%	19	30	49	3.6%
<i>150.1%-170% FPL</i>	0	0	0	0.0%	47	57	104	7.6%
<i>125.1%-150% FPL</i>	0	1	1	12.5%	140	72	212	15.6%
<i>0-125% FPL</i>	6	1	7	87.5%	785	210	995	73.2%
	6	2	8	8.6%	991	369	1,360	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:	7,862	

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	16.1%	5,740	14.4%
<i>Ineligible</i>	65	69.9%	18,294	45.8%
<i>Rescinded Coverage</i>	0	0.0%	177	0.4%
<i>Carrier Termination</i>	0	0.0%	178	0.4%
<i>Medicare Eligible</i>	4	4.3%	1,178	2.9%
<i>Failed to pay premium</i>	1	1.1%	8,966	22.4%
<i>Failed to submit employer verification</i>	0	0.0%	3,914	9.8%
<i>Deceased</i>	0	0.0%	166	0.4%
<i>Covered in OHP</i>	8	8.6%	1,360	3.4%
Total	93	100%	39,973	100%

FHIAP Snapshot of Program Activity - 07/25/2011

ENROLLMENT BY ETHNIC/RACIAL HERITAGE AND MARKET TYPE

Heritage	Individual		Group		Total	
	Lives	Percent	Lives	Percent	Lives	Percent
<i>African-American</i>	59	1.3%	67	2.0%	126	1.6%
<i>Asian/Pacific Islander</i>	331	7.3%	136	4.1%	467	5.9%
<i>Hispanic</i>	153	3.4%	221	6.6%	374	4.8%
<i>Native American</i>	37	0.8%	38	1.1%	75	1.0%
<i>Not Given</i>	203	4.5%	208	6.2%	411	5.2%
<i>Other</i>	134	3.0%	201	6.0%	335	4.3%
<i>White</i>	3,593	79.7%	2,481	74.0%	6,074	77.3%
TOTAL	4,510	100%	3,352	100%	7,862	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	531	753
<i>150-169%</i>	70%	303	523	826
<i>126-149%</i>	90%	772	790	1,562
<i>0-125%</i>	95%	3,213	1,508	4,721
Totals		4,510	3,352	7,862

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