

FHIAP Snapshot of Program Activity - 07/05/2011

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	3,271	4,491	7,762	7,762
Approved Lives - to be enrolled	163	194	357	233
		Total Lives:	8,119	7,995

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	366	70	436
Initial Applications Outstanding	1,067	0	1,067
Waiting list for Application	133	34,654	34,787
		Total Lives:	36,290

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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	1,275	1,275
Adults 19-UP	330	294	464	908	0	1,996
Totals	330	294	464	908	1,275	3,271 42.1%

Non-OMIP/FMIP* Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	752	752
Adults 19-UP	98	131	369	1530	0	2,128
Totals	98	131	369	1,530	752	2,880 37.1%

*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	58	102	253	1150	0	1,563
Totals	58	102	253	1,150	48	1,611 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	2,075	2,075
Adults 19-UP	486	527	1,086	3,588	0	5,687
Totals	486	527	1,086	3,588	2,075	7,762 100.0%
Percentages:	6.3%	6.8%	14.0%	46.2%	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	66	156	182	330	248	486	734
150-169% - 70% Subsidy	63	233	225	294	288	527	815
126-149% - 90% Subsidy	133	622	300	464	433	1,086	1,519
0-125% - 95% Subsidy	538	2,680	568	908	1,106	3,588	4,694
	800	3,691	1,275	1,996	2,075	5,687	7,762

*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>	\$459.46	\$359.02	\$417.13
*Premium Per Month	\$459.46	\$224.17	\$360.31
Subsidy Per Month	\$421.13	\$199.11	\$327.57
Member Contribution	\$38.33	\$25.06	\$32.74

Average Premium and Subsidy for Individual Market

<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	<u>Weighted Average</u>
Premium Per Month	\$480.09	\$491.59	\$520.45	\$498.41	\$218.89	\$459.46
Subsidy Per Month	\$240.05	\$344.11	\$468.41	\$473.49	\$218.89	\$421.13
Member Contribution	\$240.05	\$147.48	\$52.05	\$24.92	\$0.00	\$38.33

Average Premium and Subsidy for GROUP Market

<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	<u>Weighted Average</u>
Member Contribution	\$113.59	\$60.36	\$27.35	\$15.35	\$0.00	\$25.06
Subsidy Per Month	\$113.60	\$140.84	\$246.19	\$291.65	\$151.76	\$199.11
Employee Share	\$227.19	\$201.19	\$273.54	\$307.00	\$151.76	\$224.17
Employer Contribution	\$188.91	\$179.43	\$142.22	\$122.73	\$116.46	\$134.85

*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	\$678.24	\$619.33	\$654.71	\$614.05	\$409.05	\$617.62
Subsidy Per Month	\$339.12	\$433.53	\$589.24	\$583.34	\$409.05	\$560.70
Member Contribution	\$339.12	\$185.80	\$65.47	\$30.70	\$0.00	\$56.92

Average Premium and Subsidy for Individual FMIP**						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$589.25	\$572.24	\$634.10	\$564.40	\$0.00	\$577.86
Subsidy Per Month	\$294.63	\$400.56	\$570.69	\$536.18	\$0.00	\$524.27
Member Contribution	\$294.63	\$171.67	\$63.41	\$28.22	\$0.00	\$53.59

Average Premium and Subsidy for Individual NON-OMIP/FMIP**						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$316.51	\$391.07	\$428.08	\$414.10	\$207.04	\$365.55
Subsidy Per Month	\$158.25	\$273.75	\$385.27	\$393.39	\$207.04	\$338.42
Member Contribution	\$158.25	\$117.32	\$42.81	\$20.70	\$0.00	\$27.13

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	\$113.59	\$60.36	\$27.35	\$15.35	\$0.00	\$25.06
Subsidy Per Month	\$113.60	\$140.84	\$246.19	\$291.65	\$151.76	\$199.11
Employee Share	\$227.19	\$201.19	\$273.54	\$307.00	\$151.76	\$224.17
Employer Contribution	\$188.91	\$179.43	\$142.22	\$122.73	\$116.46	\$134.85

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	\$86.95	\$49.07	\$21.53	\$12.07	\$0.00	\$19.76
Subsidy Per Month	\$86.96	\$114.49	\$193.82	\$229.35	\$132.55	\$157.39
Employee Share	\$173.91	\$163.55	\$215.36	\$241.42	\$132.55	\$177.15
Employer Contribution	\$239.48	\$207.98	\$187.91	\$185.93	\$138.82	\$174.12

*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	362	5%	4%	5%
Metropolitan Portland	2,783	36%	45%	31%
Willamette Valley	2,360	30%	25%	27%
Southern/South Coast	1,318	17%	13%	18%
Mid-Columbia	246	3%	4%	5%
Central	336	4%	4%	6%
Southeast	140	2%	3%	4%
Northeast	217	3%	2%	4%
Other	-	0%	0%	0%
	7,762	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	255
Approved applications not yet enrolled; still within the allowed time period	357
Approved applications not enrolled in insurance within 120 days	4,576
Pended applications	181
Denied approval of application	20,937
Reservation list	34,787
Outstanding application within allowed return time	1,067
Outstanding application not received within allowed return time	206,290

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	147	3.3%
6-18	653	14.5%
19-29	549	12.2%
30-39	787	17.5%
40-49	879	19.6%
50-59	998	22.2%
60+	478	10.6%
Total	4,491	100%
Average Age =	38.4	
Median Age =	41.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	265	8.1%
6-18	1,010	30.9%
19-29	410	12.5%
30-39	601	18.4%
40-49	548	16.8%
50-59	335	10.2%
60+	102	3.1%
Total	3,271	100%
Average Age =	28.1	
Median Age =	29.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	412	5.3%
6-18	1,663	21.4%
19-29	959	12.4%
30-39	1,388	17.9%
40-49	1,427	18.4%
50-59	1,333	17.2%
60+	580	7.5%
Total	7,762	100%
Average Age =	34.1	
Median Age =	36.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	800	38.6%	3,691	64.9%	4,491	57.9%
Group	1,275	61.4%	1,996	35.1%	3,271	42.1%
Total	2,075	100.0%	5,687	100.0%	7,762	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	800	17.8%	1,275	39.0%	2,075	26.7%
Adults	3,691	82.2%	1,996	61.0%	5,687	73.3%
Total	4,491	100.0%	3,271	100.0%	7,762	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,737	38.7%	1,456	44.5%	3,193	41.1%
Female	2,754	61.3%	1,815	55.5%	4,569	58.9%
Total	4,491	100%	3,271	100%	7,762	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	41.9	Individual Market - OMIP	16.7
Individual Market - FMIP	6.1	Individual Market - FMIP	3.3
Individual Market - Non-OMIP/FMIP	37.9	Individual Market - Non-OMIP/FMIP	20.4
Group Market	9.1	Group Market	22.3
FHIAP - ALL	30.1	FHIAP - ALL	20.0

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	100%	Plan Total	Percent
<i>Regence BCBSO</i>	49	44	148	652	354	1,247	27.8%
<i>Health Net</i>	14	11	39	180	98	342	7.6%
<i>Kaiser</i>	6	27	66	314	95	508	11.3%
<i>ODS Health Plans</i>	11	33	44	148	103	339	7.5%
<i>*FMIP</i>	8	21	51	221	0	301	6.7%
<i>*OMIP</i>	50	81	202	929	48	1,310	29.2%
<i>Pacificare</i>	0	0	0	7	2	9	0.2%
<i>PacificSource</i>	9	6	36	130	60	241	5.4%
<i>Preferred Health Plan</i>	0	0	0	0	0	0	0.0%
<i>Providence</i>	9	10	36	99	40	194	4.3%
	156	233	622	2,680	800	4,491	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
RBCBSO	Regence Evolve Plus \$1000	42	40	140	627	344	1,193	95.7%
	BlueCross PPO Portability	7	4	8	25	10	54	4.3%
		49	44	148	652	354	1,247	27.8%

Health Net	Diamond 15 PPO \$250 Deductible	12	9	27	156	74	278	81.3%
	Diamond 15 PPO \$500 Deductible	0	1	3	3	0	7	2.0%
	Pearl 25 HMO (no deductible)	2	1	8	19	23	53	15.5%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0	0.0%
	Other	0	0	1	2	1	4	1.2%
		14	11	39	180	98	342	7.6%

Kaiser	Gold Rx \$500 Deductible	4	11	13	43	9	80	15.7%
	Platinum Rx Plan (no deductible)	2	16	53	271	86	428	84.3%
		6	27	66	314	95	508	11.3%

ODS	Beneficial Rx Plan \$1000 Deductible	11	33	44	148	103	339	100.0%
		11	33	44	148	103	339	7.5%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
OMIP*	\$500 Deductible	46	73	194	877	47	1,237	94.4%
	\$750 Deductible	4	8	8	52	1	73	5.6%
		50	81	202	929	48	1,310	29.2%

FMIP*	\$500 Deductible	5	17	48	208	0	278	92.4%
	\$750 Deductible	3	4	3	13	0	23	7.6%
		8	21	51	221	0	301	6.7%

Pacificare	HMO Individual (no deductible)	0	0	0	7	2	9	100.0%
		0	0	0	7	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	96	37	174	72.2%
	Elect Premiere \$500 Deductible	0	1	6	28	17	52	21.6%
	Elect Premiere \$750 Deductible	0	1	2	6	6	15	6.2%
		9	6	36	130	60	241	5.4%

Providence	Optimum \$500 Deductible	0	0	1	0	0	1	0.5%
	Optimum \$1000 Deductible	9	10	35	99	40	193	99.5%
	Value Plan \$500 Deductible	0	0	0	0	0	0	0.0%
		9	10	36	99	40	194	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	1	1	2	20.0%	416	133	549	9.6%
150.1%-170% FPL	0	1	1	10.0%	886	183	1,069	18.7%
125.1%-150% FPL	0	3	3	30.0%	926	184	1,110	19.4%
0-125% FPL	3	1	4	40.0%	2,538	462	3,000	52.4%
	4	6	10	12.2%	4,766	962	5,728	14.3%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	19	19	29.7%	350	1,131	1,481	8.1%
150.1%-170% FPL	0	15	15	23.4%	1,366	1,705	3,071	16.8%
125.1%-150% FPL	0	0	0	0.0%	2,443	2,117	4,560	24.9%
0-125% FPL	1	29	30	46.9%	6,162	3,027	9,189	50.2%
	1	63	64	78.0%	10,321	7,980	18,301	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	50.0%	101	4	105	9.0%
125.1%-150% FPL	0	0	0	0.0%	294	9	303	26.0%
0-125% FPL	1	0	1	50.0%	720	7	727	62.3%
	2	0	2	2.4%	1,146	21	1,167	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%	470	1	471	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%	1,869	4	1,873	20.9%
0-125% FPL	0	0	0	0.0%	5,234	0	5,234	58.4%
	0	0	0	0.0%	8,961	5	8,966	22.4%

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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	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%	50	57	107	7.9%
<i>125.1%-150% FPL</i>	0	0	0	0.0%	140	70	210	15.5%
<i>0-125% FPL</i>	4	2	6	100.0%	778	211	989	73.0%
	4	2	6	7.3%	987	368	1,355	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:	82	1.1%
Current Active Enrollment:	7,762	

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>	10	12.2%	5,728	14.3%
<i>Ineligible</i>	64	78.0%	18,301	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>	2	2.4%	1,167	2.9%
<i>Failed to pay premium</i>	0	0.0%	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>	6	7.3%	1,355	3.4%
Total	82	100%	39,952	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%	65	2.0%	121	1.6%
<i>Asian/Pacific Islander</i>	331	7.4%	138	4.2%	469	6.0%
<i>Hispanic</i>	153	3.4%	215	6.6%	368	4.7%
<i>Native American</i>	36	0.8%	38	1.2%	74	1.0%
<i>Not Given</i>	208	4.6%	201	6.1%	409	5.3%
<i>Other</i>	132	2.9%	191	5.8%	323	4.2%
<i>White</i>	3,575	79.6%	2,423	74.1%	5,998	77.3%
TOTAL	4,491	100%	3,271	100%	7,762	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	512	734
<i>150-169%</i>	70%	296	519	815
<i>126-149%</i>	90%	755	764	1,519
<i>0-125%</i>	95%	3,218	1,476	4,694
Totals		4,491	3,271	7,762

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