

FHIAP Snapshot of Program Activity - 08/08/2011

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	3,323	4,467	7,790	7,790
Approved Lives - to be enrolled	145	84	229	150
Total Lives:			8,019	7,940

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	137	54	191
Initial Applications Outstanding	406	0	406
Waiting list for Application	669	35,750	36,419
Total Lives:			37,016

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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	1,298	1,298
Adults 19-UP	339	302	465	919	0	2,025
Totals	339	302	465	919	1,298	3,323 42.7%

Non-OMIP/FMIP* Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	740	740
Adults 19-UP	94	139	366	1528	0	2,127
Totals	94	139	366	1,528	740	2,867 36.8%

*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	60	107	258	1128	0	1,553
Totals	60	107	258	1,128	47	1,600 20.5%

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	2,085	2,085
Adults 19-UP	493	548	1,089	3,575	0	5,705
Totals	493	548	1,089	3,575	2,085	7,790 100.0%
Percentages:	6.3%	7.0%	14.0%	45.9%	26.8%	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	154	196	339	262	493	755
150-169% - 70% Subsidy	65	246	233	302	298	548	846
126-149% - 90% Subsidy	136	624	300	465	436	1,089	1,525
0-125% - 95% Subsidy	520	2,656	569	919	1,089	3,575	4,664
	787	3,680	1,298	2,025	2,085	5,705	7,790

*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>	\$459.30	\$355.76	\$415.13
*Premium Per Month	\$459.30	\$225.18	\$359.43
Subsidy Per Month	\$420.28	\$199.95	\$326.29
Member Contribution	\$39.02	\$25.23	\$33.14

Average Premium and Subsidy for Individual Market

<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	<u>Weighted Average</u>
Premium Per Month	\$481.85	\$499.56	\$517.97	\$497.43	\$216.02	\$459.30
Subsidy Per Month	\$240.92	\$349.69	\$466.17	\$472.56	\$216.02	\$420.28
Member Contribution	\$240.92	\$149.87	\$51.80	\$24.87	\$0.00	\$39.02

Average Premium and Subsidy for GROUP Market

<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	<u>Weighted Average</u>
Member Contribution	\$113.39	\$60.60	\$27.45	\$15.50	\$0.00	\$25.23
Subsidy Per Month	\$113.40	\$141.40	\$247.09	\$294.43	\$152.51	\$199.95
Employee Share	\$226.79	\$201.99	\$274.54	\$309.92	\$152.51	\$225.18
Employer Contribution	\$169.72	\$169.48	\$146.54	\$121.72	\$111.78	\$130.57

*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	\$655.43	\$650.98	\$657.92	\$611.60	\$404.97	\$617.52
Subsidy Per Month	\$327.72	\$455.69	\$592.13	\$581.02	\$404.97	\$559.06
Member Contribution	\$327.72	\$195.29	\$65.79	\$30.58	\$0.00	\$58.46

Average Premium and Subsidy for Individual FMIP**						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$563.25	\$581.95	\$627.50	\$568.93	\$0.00	\$580.80
Subsidy Per Month	\$281.63	\$407.37	\$564.75	\$540.49	\$0.00	\$526.03
Member Contribution	\$281.63	\$174.59	\$62.75	\$28.45	\$0.00	\$54.78

Average Premium and Subsidy for Individual NON-OMIP/FMIP**						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$325.45	\$396.12	\$424.55	\$417.26	\$205.22	\$368.06
Subsidy Per Month	\$162.73	\$277.29	\$382.09	\$396.40	\$205.22	\$340.37
Member Contribution	\$162.72	\$118.84	\$42.45	\$20.86	\$0.00	\$27.69

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	\$113.39	\$60.60	\$27.45	\$15.50	\$0.00	\$25.23
Subsidy Per Month	\$113.40	\$141.40	\$247.09	\$294.43	\$152.51	\$199.95
Employee Share	\$226.79	\$201.99	\$274.54	\$309.92	\$152.51	\$225.18
Employer Contribution	\$169.72	\$169.48	\$146.54	\$121.72	\$111.78	\$130.57

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	\$88.83	\$50.76	\$21.92	\$12.01	\$0.00	\$20.19
Subsidy Per Month	\$88.83	\$118.45	\$197.28	\$228.23	\$132.33	\$157.84
Employee Share	\$177.66	\$169.21	\$219.20	\$240.24	\$132.33	\$178.03
Employer Contribution	\$217.57	\$202.39	\$189.20	\$188.99	\$133.92	\$170.02

*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	373	5%	4%	5%
Metropolitan Portland	2,805	36%	45%	31%
Willamette Valley	2,360	30%	25%	27%
Southern/South Coast	1,306	17%	13%	18%
Mid-Columbia	244	3%	4%	5%
Central	344	4%	4%	6%
Southeast	145	2%	3%	4%
Northeast	213	3%	2%	4%
Other	-	0%	0%	0%
	7,790	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	50
Approved applications not yet enrolled; still within the allowed time period	229
Approved applications not enrolled in insurance within 120 days	4,576
Pended applications	141
Denied approval of application	21,122
Reservation list	36,419
Outstanding application within allowed return time	406
Outstanding application not received within allowed return time	206,857

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	146	3.3%
6-18	641	14.3%
19-29	547	12.2%
30-39	778	17.4%
40-49	871	19.5%
50-59	1,011	22.6%
60+	473	10.6%
Total	4,467	100%
Average Age =	38.5	
Median Age =	41.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	274	8.2%
6-18	1,024	30.8%
19-29	408	12.3%
30-39	621	18.7%
40-49	551	16.6%
50-59	345	10.4%
60+	100	3.0%
Total	3,323	100%
Average Age =	28.1	
Median Age =	29.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	420	5.4%
6-18	1,665	21.4%
19-29	955	12.3%
30-39	1,399	18.0%
40-49	1,422	18.3%
50-59	1,356	17.4%
60+	573	7.4%
Total	7,790	100%
Average Age =	34.0	
Median Age =	36.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	787	37.7%	3,680	64.5%	4,467	57.3%
Group	1,298	62.3%	2,025	35.5%	3,323	42.7%
Total	2,085	100.0%	5,705	100.0%	7,790	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	787	17.6%	1,298	39.1%	2,085	26.8%
Adults	3,680	82.4%	2,025	60.9%	5,705	73.2%
Total	4,467	100.0%	3,323	100.0%	7,790	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,727	38.7%	1,479	44.5%	3,206	41.2%
Female	2,740	61.3%	1,844	55.5%	4,584	58.8%
Total	4,467	100%	3,323	100%	7,790	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	42.5	Individual Market - OMIP	16.7
Individual Market - FMIP	6.6	Individual Market - FMIP	3.4
Individual Market - Non-OMIP/FMIP	38.5	Individual Market - Non-OMIP/FMIP	20.4
Group Market	9.3	Group Market	22.4
FHIAP - ALL	30.3	FHIAP - ALL	20.1

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	100%	Plan Total	Percent
<i>Regence BCBSO</i>	48	46	154	655	347	1,250	28.0%
<i>Health Net</i>	14	11	37	174	95	331	7.4%
<i>Kaiser</i>	3	30	66	312	94	505	11.3%
<i>ODS Health Plans</i>	11	35	42	142	102	332	7.4%
<i>*FMIP</i>	8	25	59	226	0	318	7.1%
<i>*OMIP</i>	52	82	199	902	47	1,282	28.7%
<i>Pacificare</i>	0	0	1	5	2	8	0.2%
<i>PacificSource</i>	9	8	34	137	60	248	5.6%
<i>Preferred Health Plan</i>	0	0	0	0	0	0	0.0%
<i>Providence</i>	9	9	32	103	40	193	4.3%
	154	246	624	2,656	787	4,467	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	41	140	628	334	1,185	94.8%
	BlueCross PPO Portability	6	5	14	27	13	65	5.2%
		48	46	154	655	347	1,250	28.0%

Health Net	Diamond 15 PPO \$250 Deductible	12	9	26	150	72	269	81.3%
	Diamond 15 PPO \$500 Deductible	0	0	3	4	0	7	2.1%
	Pearl 25 HMO (no deductible)	2	2	7	18	22	51	15.4%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0	0.0%
	Other	0	0	1	2	1	4	1.2%
		14	11	37	174	95	331	7.4%

Kaiser	Gold Rx \$500 Deductible	3	9	15	38	9	74	14.7%
	Platinum Rx Plan (no deductible)	0	21	51	274	85	431	85.3%
		3	30	66	312	94	505	11.3%

ODS	Beneficial Rx Plan \$1000 Deductible	11	35	42	142	102	332	100.0%
		11	35	42	142	102	332	7.4%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
OMIP*	\$500 Deductible	48	74	189	854	46	1,211	94.5%
	\$750 Deductible	4	8	10	48	1	71	5.5%
		52	82	199	902	47	1,282	28.7%

FMIP*	\$500 Deductible	6	20	54	213	0	293	92.1%
	\$750 Deductible	2	5	5	13	0	25	7.9%
		8	25	59	226	0	318	7.1%

Pacificare	HMO Individual (no deductible)	0	0	1	5	2	8	100.0%
		0	0	1	5	2	8	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	6	26	103	37	181	73.0%
	Elect Premiere \$500 Deductible	0	1	6	28	17	52	21.0%
	Elect Premiere \$750 Deductible	0	1	2	6	6	15	6.0%
		9	8	34	137	60	248	5.6%

Providence	Optimum \$500 Deductible	0	0	0	0	0	0	0.0%
	Optimum \$1000 Deductible	9	9	32	103	40	193	100.0%
	Value Plan \$500 Deductible	0	0	0	0	0	0	0.0%
		9	9	32	103	40	193	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	0	1	10.0%	417	133	550	9.6%
150.1%-170% FPL	0	0	0	0.0%	888	183	1,071	18.6%
125.1%-150% FPL	1	3	4	40.0%	934	185	1,119	19.5%
0-125% FPL	5	0	5	50.0%	2,536	467	3,003	52.3%
	7	3	10	11.1%	4,775	968	5,743	14.3%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	3	25	28	40.0%	351	1,139	1,490	8.1%
150.1%-170% FPL	1	8	9	12.9%	1,364	1,712	3,076	16.8%
125.1%-150% FPL	1	11	12	17.1%	2,444	2,119	4,563	24.9%
0-125% FPL	5	16	21	30.0%	6,164	3,017	9,181	50.1%
	10	60	70	77.8%	10,323	7,987	18,310	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	6.2%
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	0	0	0	0.0%	101	4	105	8.9%
125.1%-150% FPL	2	0	2	25.0%	296	9	305	25.8%
0-125% FPL	6	0	6	75.0%	730	9	739	62.6%
	8	0	8	8.9%	1,158	23	1,181	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%	476	1	477	5.3%
150.1%-170% FPL	0	0	0	0.0%	1,393	0	1,393	15.4%
125.1%-150% FPL	0	0	0	0.0%	1,873	4	1,877	20.8%
0-125% FPL	0	0	0	0.0%	5,281	0	5,281	58.5%
	0	0	0	0.0%	9,023	5	9,028	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	359	360	9.2%
150.1%-170% FPL	0	0	0	0.0%	92	754	846	21.6%
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	45.5%
	0	0	0	0.0%	419	3,495	3,914	9.8%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	3	3	6	3.6%
150.1%-170% FPL	0	0	0	0.0%	16	1	17	10.2%
125.1%-150% FPL	0	0	0	0.0%	34	0	34	20.5%
0-125% FPL	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
170.1%-200% FPL	0	0	0	0.0%	19	30	49	3.6%
150.1%-170% FPL	0	0	0	0.0%	49	57	106	7.8%
125.1%-150% FPL	0	0	0	0.0%	140	72	212	15.6%
0-125% FPL	2	0	2	100.0%	786	207	993	73.0%
	2	0	2	2.2%	994	366	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:	90	1.2%
Current Active Enrollment:	7,790	

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	11.1%	5,743	14.3%
<i>Ineligible</i>	70	77.8%	18,310	45.7%
<i>Rescinded Coverage</i>	0	0.0%	177	0.4%
<i>Carrier Termination</i>	0	0.0%	178	0.4%
<i>Medicare Eligible</i>	8	8.9%	1,181	2.9%
<i>Failed to pay premium</i>	0	0.0%	9,028	22.5%
<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>	2	2.2%	1,360	3.4%
Total	90	100%	40,057	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	1.3%	64	1.9%	120	1.5%
<i>Asian/Pacific Islander</i>	333	7.5%	134	4.0%	467	6.0%
<i>Hispanic</i>	152	3.4%	216	6.5%	368	4.7%
<i>Native American</i>	37	0.8%	39	1.2%	76	1.0%
<i>Not Given</i>	198	4.4%	213	6.4%	411	5.3%
<i>Other</i>	136	3.0%	199	6.0%	335	4.3%
<i>White</i>	3,555	79.6%	2,458	74.0%	6,013	77.2%
TOTAL	4,467	100%	3,323	100%	7,790	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE*

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-200%</i>	50%	220	535	755
<i>150-169%</i>	70%	311	535	846
<i>126-149%</i>	90%	760	765	1,525
<i>0-125%</i>	95%	3,176	1,488	4,664
Totals		4,467	3,323	7,790

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