

FHIAP Snapshot of Program Activity - 09/06/2011

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	3,327	4,441	7,768	7,768
Approved Lives - to be enrolled	91	65	156	102
		Total Lives:	7,924	7,870

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	85	35	120
Initial Applications Outstanding	1	0	1
Waiting list for Application	1,061	36,518	37,579
		Total Lives:	37,700

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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	342	298	480	909	0	2,029
Totals	342	298	480	909	1,298	3,327 42.8%

Non-OMIP/FMIP* Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Total
Children 0-18	0	0	0	0	739	739
Adults 19-UP	92	148	366	1523	0	2,129
Totals	92	148	366	1,523	739	2,868 36.9%

*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	58	101	244	1123	0	1,526
Totals	58	101	244	1,123	47	1,573 20.2%

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	2,084	2,084
Adults 19-UP	492	547	1,090	3,555	0	5,684
Totals	492	547	1,090	3,555	2,084	7,768 100.0%
Percentages:	6.3%	7.0%	14.0%	45.8%	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	64	150	199	342	263	492	755
150-169% - 70% Subsidy	74	249	226	298	300	547	847
126-149% - 90% Subsidy	128	610	300	480	428	1,090	1,518
0-125% - 95% Subsidy	520	2,646	573	909	1,093	3,555	4,648
	786	3,655	1,298	2,029	2,084	5,684	7,768

*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>	\$470.25	\$361.26	\$423.57
*Premium Per Month	\$470.25	\$228.65	\$366.77
Subsidy Per Month	\$430.29	\$202.81	\$332.86
Member Contribution	\$39.96	\$25.84	\$33.91

Average Premium and Subsidy for Individual Market

<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	<u>Weighted Average</u>
Premium Per Month	\$498.55	\$513.08	\$529.17	\$508.31	\$226.09	\$470.25
Subsidy Per Month	\$249.27	\$359.16	\$476.25	\$482.89	\$226.09	\$430.29
Member Contribution	\$249.27	\$153.92	\$52.92	\$25.41	\$0.00	\$39.96

Average Premium and Subsidy for GROUP Market

<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	<u>Weighted Average</u>
Member Contribution	\$115.28	\$63.06	\$27.93	\$15.67	\$0.00	\$25.84
Subsidy Per Month	\$115.28	\$147.14	\$251.38	\$297.83	\$154.25	\$202.81
Employee Share	\$230.56	\$210.20	\$279.31	\$313.51	\$154.25	\$228.65
Employer Contribution	\$173.36	\$169.04	\$148.30	\$123.73	\$113.86	\$132.61

*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	\$665.43	\$654.83	\$657.75	\$611.45	\$384.00	\$616.67
Subsidy Per Month	\$332.71	\$458.38	\$591.98	\$580.88	\$384.00	\$559.33
Member Contribution	\$332.71	\$196.45	\$65.78	\$30.57	\$0.00	\$57.34

Average Premium and Subsidy for Individual FMIP**						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$590.27	\$583.67	\$628.15	\$569.62	\$0.00	\$582.31
Subsidy Per Month	\$295.14	\$408.57	\$565.34	\$541.14	\$0.00	\$525.22
Member Contribution	\$295.14	\$175.10	\$62.82	\$28.48	\$0.00	\$57.09

Average Premium and Subsidy for Individual NON-OMIP/FMIP**						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	100%	Weighted Average
Premium Per Month	\$356.25	\$423.36	\$449.14	\$436.72	\$216.70	\$387.39
Subsidy Per Month	\$178.13	\$296.35	\$404.23	\$414.88	\$216.70	\$357.76
Member Contribution	\$178.12	\$127.01	\$44.91	\$21.84	\$0.00	\$29.63

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	\$115.28	\$63.06	\$27.93	\$15.67	\$0.00	\$25.84
Subsidy Per Month	\$115.28	\$147.14	\$251.38	\$297.83	\$154.25	\$202.81
Employee Share	\$230.56	\$210.20	\$279.31	\$313.51	\$154.25	\$228.65
Employer Contribution	\$173.36	\$169.04	\$148.30	\$123.73	\$113.86	\$132.61

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	\$90.90	\$51.16	\$21.91	\$12.11	\$0.00	\$20.34
Subsidy Per Month	\$90.91	\$119.39	\$197.23	\$230.15	\$133.82	\$159.29
Employee Share	\$181.81	\$170.55	\$219.14	\$242.26	\$133.82	\$179.63
Employer Contribution	\$223.81	\$201.68	\$193.04	\$192.57	\$136.46	\$172.94

*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	366	5%	4%	5%
Metropolitan Portland	2,816	36%	45%	31%
Willamette Valley	2,365	30%	25%	27%
Southern/South Coast	1,291	17%	13%	18%
Mid-Columbia	242	3%	4%	5%
Central	339	4%	4%	6%
Southeast	142	2%	3%	4%
Northeast	207	3%	2%	4%
Other	-	0%	0%	0%
	7,768	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	20
Approved applications not yet enrolled; still within the allowed time period	156
Approved applications not enrolled in insurance within 120 days	4,576
Pended applications	100
Denied approval of application	21,162
Reservation list	37,579
Outstanding application within allowed return time	1
Outstanding application not received within allowed return time	207,234

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	146	3.3%
6-18	640	14.4%
19-29	547	12.3%
30-39	785	17.7%
40-49	850	19.1%
50-59	1,002	22.6%
60+	471	10.6%
Total	4,441	100%
Average Age =	38.4	
Median Age =	41.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	271	8.1%
6-18	1,027	30.9%
19-29	413	12.4%
30-39	612	18.4%
40-49	542	16.3%
50-59	361	10.9%
60+	101	3.0%
Total	3,327	100%
Average Age =	28.1	
Median Age =	29.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	417	5.4%
6-18	1,667	21.5%
19-29	960	12.4%
30-39	1,397	18.0%
40-49	1,392	17.9%
50-59	1,363	17.5%
60+	572	7.4%
Total	7,768	100%
Average Age =	34.0	
Median Age =	36.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	786	37.7%	3,655	64.3%	4,441	57.2%
Group	1,298	62.3%	2,029	35.7%	3,327	42.8%
Total	2,084	100.0%	5,684	100.0%	7,768	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	786	17.7%	1,298	39.0%	2,084	26.8%
Adults	3,655	82.3%	2,029	61.0%	5,684	73.2%
Total	4,441	100.0%	3,327	100.0%	7,768	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,726	38.9%	1,481	44.5%	3,207	41.3%
Female	2,715	61.1%	1,846	55.5%	4,561	58.7%
Total	4,441	100%	3,327	100%	7,768	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	43.3	Individual Market - OMIP	10.9
Individual Market - FMIP	7.5	Individual Market - FMIP	No Terms
Individual Market - Non-OMIP/FMIP	39.3	Individual Market - Non-OMIP/FMIP	11.7
Group Market	9.5	Group Market	13.7
FHIAP - ALL	30.9	FHIAP - ALL	11.7

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	100%	Plan Total	Percent
<i>Regence BCBSO</i>	47	47	161	644	346	1,245	28.0%
<i>Health Net</i>	11	10	37	174	94	326	7.3%
<i>Kaiser</i>	4	32	68	319	98	521	11.7%
<i>ODS Health Plans</i>	12	41	34	140	104	331	7.5%
<i>*FMIP</i>	11	21	57	222	0	311	7.0%
<i>*OMIP</i>	47	80	187	901	47	1,262	28.4%
<i>Pacificare</i>	0	0	0	5	0	5	0.1%
<i>PacificSource</i>	10	8	36	132	59	245	5.5%
<i>Preferred Health Plan</i>	0	0	0	0	0	0	0.0%
<i>Providence</i>	8	10	30	109	38	195	4.4%
	150	249	610	2,646	786	4,441	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
RBCBSO	Regence Evolve Plus \$1000	43	42	148	618	333	1,184	95.1%
	BlueCross PPO Portability	4	5	13	26	13	61	4.9%
		47	47	161	644	346	1,245	28.0%

Health Net	Diamond 15 PPO \$250 Deductible	9	8	26	150	71	264	81.0%
	Diamond 15 PPO \$500 Deductible	0	0	3	4	0	7	2.1%
	Pearl 25 HMO (no deductible)	2	2	7	18	22	51	15.6%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0	0.0%
	Other	0	0	1	2	1	4	1.2%
		11	10	37	174	94	326	7.3%

Kaiser	Gold Rx \$500 Deductible	4	8	13	44	9	78	15.0%
	Platinum Rx Plan (no deductible)	0	24	55	275	89	443	85.0%
		4	32	68	319	98	521	11.7%

ODS	Beneficial Rx Plan \$1000 Deductible	12	41	34	140	104	331	100.0%
		12	41	34	140	104	331	7.5%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	100%	Total	Percent
OMIP*	\$500 Deductible	43	72	175	853	46	1,189	94.2%
	\$750 Deductible	4	8	12	48	1	73	5.8%
		47	80	187	901	47	1,262	28.4%

FMIP*	\$500 Deductible	8	19	52	208	0	287	92.3%
	\$750 Deductible	3	2	5	14	0	24	7.7%
		11	21	57	222	0	311	7.0%

Pacificare	HMO Individual (no deductible)	0	0	0	5	0	5	100.0%
		0	0	0	5	0	5	0.1%

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	28	100	36	179	73.1%
	Elect Premiere \$500 Deductible	1	1	6	26	17	51	20.8%
	Elect Premiere \$750 Deductible	0	1	2	6	6	15	6.1%
		10	8	36	132	59	245	5.5%

Providence	Optimum \$500 Deductible	0	0	0	0	0	0	0.0%
	Optimum \$1000 Deductible	8	10	30	109	38	195	100.0%
	Value Plan \$500 Deductible	0	0	0	0	0	0	0.0%
		8	10	30	109	38	195	4.4%

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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	0	0	0	0.0%	0	0	0	0.0%
150.1%-170% FPL	0	0	0	0.0%	226	0	226	21.9%
125.1%-150% FPL	0	0	0	0.0%	286	0	286	27.7%
0-125% FPL	0	0	0	0.0%	520	0	520	50.4%
	0	0	0	#DIV/0!	1,032	0	1,032	15.2%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	0	0	0	0.0%
150.1%-170% FPL	0	0	0	0.0%	399	0	399	16.6%
125.1%-150% FPL	0	0	0	0.0%	777	0	777	32.4%
0-125% FPL	0	0	0	0.0%	1,224	0	1,224	51.0%
	0	0	0	#DIV/0!	2,400	0	2,400	35.3%

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%	0	0	0	0.0%
150.1%-170% FPL	0	0	0	0.0%	7	0	7	17.1%
125.1%-150% FPL	0	0	0	0.0%	10	0	10	24.4%
0-125% FPL	0	0	0	0.0%	24	0	24	58.5%
	0	0	0	#DIV/0!	41	0	41	0.6%

Carrier Termination								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	0	0	0	0.0%
150.1%-170% FPL	0	0	0	0.0%	1	0	1	5.9%
125.1%-150% FPL	0	0	0	0.0%	8	0	8	47.1%
0-125% FPL	0	0	0	0.0%	8	0	8	47.1%
	0	0	0	#DIV/0!	17	0	17	0.3%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	0	0	0	0.0%
150.1%-170% FPL	0	0	0	0.0%	13	0	13	7.8%
125.1%-150% FPL	0	0	0	0.0%	50	0	50	29.9%
0-125% FPL	0	0	0	0.0%	104	0	104	62.3%
	0	0	0	#DIV/0!	167	0	167	2.5%

Failed to make premium payments to FHIAP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	0	0	0	0.0%
150.1%-170% FPL	0	0	0	0.0%	443	0	443	16.7%
125.1%-150% FPL	0	0	0	0.0%	777	0	777	29.2%
0-125% FPL	0	0	0	0.0%	1,437	0	1,437	54.1%
	0	0	0	#DIV/0!	2,657	0	2,657	39.1%

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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%	0	0	0	0.0%
150.1%-170% FPL	0	0	0	0.0%	91	0	91	22.3%
125.1%-150% FPL	0	0	0	0.0%	143	0	143	35.0%
0-125% FPL	0	0	0	0.0%	174	0	174	42.6%
	0	0	0	#DIV/0!	408	0	408	6.0%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	0	0	0	0.0%
150.1%-170% FPL	0	0	0	0.0%	4	0	4	14.8%
125.1%-150% FPL	0	0	0	0.0%	9	0	9	33.3%
0-125% FPL	0	0	0	0.0%	14	0	14	51.9%
	0	0	0	#DIV/0!	27	0	27	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
170.1%-200% FPL	0	0	0	0.0%	0	0	0	0.0%
150.1%-170% FPL	0	0	0	0.0%	0	0	0	0.0%
125.1%-150% FPL	0	0	0	0.0%	11	0	11	22.0%
0-125% FPL	0	0	0	0.0%	39	0	39	78.0%
	0	0	0	#DIV/0!	50	0	50	0.7%

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:	0	0.0%
Current Active Enrollment:	7,768	

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>	0	#DIV/0!	1,032	15.2%
<i>Ineligible</i>	0	#DIV/0!	2,400	35.3%
<i>Rescinded Coverage</i>	0	#DIV/0!	41	0.6%
<i>Carrier Termination</i>	0	#DIV/0!	17	0.3%
<i>Medicare Eligible</i>	0	#DIV/0!	167	2.5%
<i>Failed to pay premium</i>	0	#DIV/0!	2,657	39.1%
<i>Failed to submit employer verification</i>	0	#DIV/0!	408	6.0%
<i>Deceased</i>	0	#DIV/0!	27	0.4%
<i>Covered in OHP</i>	0	#DIV/0!	50	0.7%
Total	0	#DIV/0!	6,799	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>	55	1.2%	62	1.9%	117	1.5%
<i>Asian/Pacific Islander</i>	338	7.6%	131	3.9%	469	6.0%
<i>Hispanic</i>	148	3.3%	211	6.3%	359	4.6%
<i>Native American</i>	36	0.8%	37	1.1%	73	0.9%
<i>Not Given</i>	196	4.4%	209	6.3%	405	5.2%
<i>Other</i>	139	3.1%	205	6.2%	344	4.4%
<i>White</i>	3,529	79.5%	2,472	74.3%	6,001	77.3%
TOTAL	4,441	100%	3,327	100%	7,768	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE*

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-200%</i>	50%	214	541	755
<i>150-169%</i>	70%	323	524	847
<i>126-149%</i>	90%	738	780	1,518
<i>0-125%</i>	95%	3,166	1,482	4,648
Totals		4,441	3,327	7,768

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