

FHIAP Snapshot of Program Activity - 02/02/2009

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	3,292	4,472	7,764	7,764
Approved Lives - to be enrolled	0	0	0	0
		Total Lives:	7,764	7,764

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	0	0	0
Initial Applications Outstanding	4	0	4
Waiting list for Application*	14,564	39,652	54,216
		Total Lives:	54,220

*Individual includes 3,765 OHP transfer lives.

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PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	131	225	474	654	1,484	
Adults 19-UP	181	310	513	804	1,808	
Totals	312	535	987	1,458	3,292	42.4%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	44	110	194	793	1,141	
Adults 19-UP	74	186	406	1099	1,765	
Totals	118	296	600	1,892	2,906	37.4%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	3	5	14	66	88	
Adults 19-UP	49	160	342	927	1,478	
Totals	52	165	356	993	1,566	20.2%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	178	340	682	1,513	2,713	
Adults 19-UP	304	656	1261	2830	5,051	
Totals	482	996	1,943	4,343	7,764	100.0%
Percentages:	6.2%	12.8%	25.0%	55.9%	100.0%	

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AVERAGE SUBSIDY & PREMIUM VALUES FOR INDIVIDUAL & GROUP

Average Premium and Subsidy for Individual Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$319.32	\$340.67	\$372.13	\$343.82	\$348.62
Subsidy Per Month	\$159.66	\$238.47	\$334.92	\$326.63	\$312.97
Member Contribution	\$159.66	\$102.20	\$37.21	\$17.19	\$35.65

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$462.44	\$525.33	\$531.68	\$503.05	\$510.56
Subsidy Per Month	\$231.22	\$367.73	\$478.51	\$477.89	\$458.24
Member Contribution	\$231.22	\$157.60	\$53.17	\$25.15	\$52.32

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$256.25	\$237.74	\$277.47	\$260.26	\$261.36
Subsidy Per Month	\$128.12	\$166.42	\$249.72	\$247.24	\$234.69
Member Contribution	\$128.12	\$71.32	\$27.75	\$13.01	\$26.67

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$65.98	\$43.52	\$14.22	\$9.46	\$21.78
Subsidy Per Month	\$65.98	\$101.56	\$128.01	\$179.77	\$140.76
Employee Share	\$131.96	\$145.08	\$142.24	\$189.23	\$162.54
Employer Contribution	\$146.60	\$148.22	\$125.37	\$107.46	\$123.16

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$66.08	\$44.24	\$14.24	\$9.35	\$21.84
Subsidy Per Month	\$66.08	\$103.24	\$128.12	\$177.61	\$140.38
Employee Share	\$132.16	\$147.48	\$142.36	\$186.96	\$162.22
Employer Contribution	\$161.15	\$158.10	\$125.23	\$103.74	\$124.38

Average Premium and Subsidy			
<i>Subsidy Levels:</i>	Weighted Average		Overall Weighted Average
	<u>Individual</u>	<u>Group</u>	
<i>Premium Per Month (includes employer contribution for Group)</i>	\$348.62	\$285.70	\$321.94
*Premium Per Month	\$348.62	\$162.54	\$269.72
Subsidy Per Month	\$312.97	\$140.76	\$239.95
Member Contribution	\$35.65	\$21.78	\$29.77

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

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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	363	5%	4%	5%
Metropolitan Portland	2,611	34%	45%	31%
Willamette Valley	2,381	31%	25%	27%
Southern/South Coast	1,345	17%	13%	18%
Mid-Columbia	274	4%	4%	5%
Central	320	4%	4%	6%
Southeast	215	3%	3%	4%
Northeast	255	3%	2%	4%
Other	-	0%	0%	0%
	7,764	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	0
Approved applications not yet enrolled; still within the allowed time period	0
Approved applications not enrolled in insurance within 120 days	11,174
Pended applications	0
Denied approval of application	43,612
Reservation list	54,216
Outstanding application within allowed return time	4
Outstanding application not received within allowed return time	224,938

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	304	6.8%
6-18	925	20.7%
19-29	480	10.7%
30-39	672	15.0%
40-49	794	17.8%
50-59	875	19.6%
60+	422	9.4%
Total	4,472	100%
Average Age =	35.0	
Median Age =	38.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	383	11.6%
6-18	1,101	33.4%
19-29	424	12.9%
30-39	642	19.5%
40-49	475	14.4%
50-59	210	6.4%
60+	57	1.7%
Total	3,292	100%
Average Age =	25.0	
Median Age =	22.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	687	8.8%
6-18	2,026	26.1%
19-29	904	11.6%
30-39	1,314	16.9%
40-49	1,269	16.3%
50-59	1,085	14.0%
60+	479	6.2%
Total	7,764	100%
Average Age =	30.7	
Median Age =	32.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,229	45.3%	3,243	64.2%	4,472	57.6%
Group	1,484	54.7%	1,808	35.8%	3,292	42.4%
Total	2,713	100.0%	5,051	100.0%	7,764	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,229	27.5%	1,484	45.1%	2,713	34.9%
Adults	3,243	72.5%	1,808	54.9%	5,051	65.1%
Total	4,472	100.0%	3,292	100.0%	7,764	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
	Count	Percentage	Count	Percentage	Count	Percentage
Male	1,656	37.0%	1,479	44.9%	3,135	40.4%
Female	2,816	63.0%	1,813	55.1%	4,629	59.6%
Total	4,472	100%	3,292	100%	7,764	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 only	34.2	Individual Market - OMIP only	15.6
Individual Market - Non-OMIP only	43.0	Individual Market - Non-OMIP only	19.1
Group Market	40.2	Group Market	19.2
FHIAP - ALL	40.0	FHIAP - ALL	18.2

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	89	203	352	1,033	1,677	37.5%
<i>Health Net</i>	7	17	53	244	321	7.2%
<i>Kaiser</i>	11	29	109	229	378	8.5%
<i>Lifewise</i>	2	23	36	169	230	5.1%
<i>ODS Health Plans</i>	1	10	9	68	88	2.0%
<i>OMIP</i>	52	165	356	993	1,566	35.0%
<i>Pacificare</i>	3	2	15	48	68	1.5%
<i>PacificSource</i>	3	5	23	86	117	2.6%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	2	7	3	15	27	0.6%
	170	461	956	2,885	4,472	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	3	38	32	49	122	7.3%
	Blue Selections Premier \$500 Deductible	85	146	305	934	1,470	87.7%
	Blue Selections Premier \$1000 Deductible	1	16	14	46	77	4.6%
	BlueCross PPO Portability	0	3	1	4	8	0.5%
		89	203	352	1,033	1,677	37.5%

Health Net	Diamond 15 PPO \$250 Deductible	4	15	45	195	259	80.7%
	Diamond 15 PPO \$500 Deductible	1	2	0	5	8	2.5%
	Pearl 25 HMO (no deductible)	2	0	5	38	45	14.0%
	Topaz First Dollar \$250 Deductible	0	0	0	2	2	0.6%
	Other	0	0	3	4	7	2.2%
		7	17	53	244	321	7.2%

Kaiser	Gold Rx \$500 Deductible	3	3	10	23	39	10.3%
	Platinum Rx Plan (no deductible)	8	26	99	206	339	89.7%
		11	29	109	229	378	8.5%

Lifewise	WiseChoices \$500 Deductible	2	23	36	169	230	100.0%
	Other	0	0	0	0	0	0.0%
		2	23	36	169	230	5.1%

ODS	Beneficial Rx Plan \$1000 Deductible	1	10	9	68	88	100.0%
		1	10	9	68	88	2.0%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	38	152	348	954	1,492	95.3%
	\$750 Deductible	14	13	8	39	74	4.7%
		52	165	356	993	1,566	35.0%

Pacificare	HMO Individual (no deductible)	3	2	15	48	68	100.0%
		3	2	15	48	68	1.5%

PacificSource	Elect Plus \$500 Deductible	0	0	0	0	0	0.0%
	Elect Plus \$750 Deductible	0	0	0	0	0	0.0%
	Elect Plus \$1000 Deductible	0	0	0	0	0	0.0%
	Elect Preferred \$500 Deductible	1	3	8	43	55	47.0%
	Elect Premiere \$500 Deductible	2	2	13	40	57	48.7%
	Elect Premiere \$750 Deductible	0	0	2	3	5	4.3%
		3	5	23	86	117	2.6%

Preferred Health Plan	Plan A - \$500 Deductible	0	0	0	0	0	#DIV/0!
		0	0	0	0	0	0.0%

Providence	Optimum \$500 Deductible	0	5	3	15	23	85.2%
	Optimum \$1000 Deductible	2	2	0	0	4	14.8%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		2	7	3	15	27	0.6%

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TERMINATION TRENDS

Termination Reason	Current Month				Overall Terminations			
Member Request	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	5	0	5	41.7%	326	111	437	8.4%
70% Subsidy Level	4	0	4	33.3%	825	143	968	18.5%
90% Subsidy Level	1	0	1	8.3%	914	157	1,071	20.5%
95% Subsidy Level	2	0	2	16.7%	2,371	386	2,757	52.7%
	12	0	12	11.8%	4,436	797	5,233	14.3%

Ineligible based on review of application	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	1	1	1.2%	319	857	1,176	7.2%
70% Subsidy Level	7	0	7	8.3%	1,280	1,437	2,717	16.7%
90% Subsidy Level	20	6	26	31.0%	2,339	1,839	4,178	25.6%
95% Subsidy Level	41	9	50	59.5%	5,657	2,590	8,247	50.5%
	68	16	84	82.4%	9,595	6,723	16,318	44.5%

Rescission of coverage by insurance carrier - Never Effective	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	12	0	12	6.9%
70% Subsidy Level	0	0	0	0.0%	23	2	25	14.3%
90% Subsidy Level	0	0	0	0.0%	19	2	21	12.0%
95% Subsidy Level	0	0	0	0.0%	113	4	117	66.9%
	0	0	0	0.0%	167	8	175	0.5%

Carrier Termination	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	4	1	5	3.7%
70% Subsidy Level	0	0	0	0.0%	17	2	19	14.0%
90% Subsidy Level	0	0	0	0.0%	19	0	19	14.0%
95% Subsidy Level	0	0	0	0.0%	91	2	93	68.4%
	0	0	0	0.0%	131	5	136	0.4%

Eligible for Medicare Coverage	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	1	0	1	20.0%	25	1	26	2.5%
70% Subsidy Level	0	0	0	0.0%	87	2	89	8.7%
90% Subsidy Level	1	0	1	20.0%	260	5	265	26.0%
95% Subsidy Level	3	0	3	60.0%	635	6	641	62.8%
	5	0	5	4.9%	1,007	14	1,021	2.8%

Failed to make premium payments to FHIAP	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	410	1	411	4.5%
70% Subsidy Level	0	0	0	0.0%	1,362	0	1,362	15.0%
90% Subsidy Level	0	0	0	0.0%	1,850	4	1,854	20.4%
95% Subsidy Level	0	0	0	0.0%	5,470	0	5,470	60.1%
	0	0	0	0.0%	9,092	5	9,097	24.8%

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TERMINATION TRENDS - *continued*

Failed to submit employer verification								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	1	292	293	8.3%
70% Subsidy Level	0	0	0	0.0%	92	702	794	22.5%
90% Subsidy Level	0	0	0	0.0%	143	683	826	23.4%
95% Subsidy Level	0	0	0	0.0%	179	1,443	1,622	45.9%
	0	0	0	0.0%	415	3,120	3,535	9.6%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	1	1	2	1.4%
70% Subsidy Level	0	0	0	0.0%	16	0	16	11.1%
90% Subsidy Level	0	0	0	0.0%	31	0	31	21.5%
95% Subsidy Level	0	0	0	0.0%	92	3	95	66.0%
	0	0	0	0.0%	140	4	144	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	17	16	33	3.3%
70% Subsidy Level	1	0	1	100.0%	42	38	80	8.0%
90% Subsidy Level	0	0	0	0.0%	112	51	163	16.3%
95% Subsidy Level	0	0	0	0.0%	589	132	721	72.3%
	1	0	1	1.0%	760	237	997	2.7%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	102	1.3%
Current Active Enrollment:	7,764	

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>	12	11.8%	5,233	14.3%
<i>Ineligible</i>	84	82.4%	16,318	44.5%
<i>Rescinded Coverage</i>	0	0.0%	175	0.5%
<i>Carrier Termination</i>	0	0.0%	136	0.4%
<i>Medicare Eligible</i>	5	4.9%	1,021	2.8%
<i>Failed to pay premium</i>	0	0.0%	9,097	24.8%
<i>Failed to submit employer verification</i>	0	0.0%	3,535	9.6%
<i>Deceased</i>	0	0.0%	144	0.4%
<i>Covered in OHP</i>	1	1.0%	997	2.7%
Total	102	100%	36,656	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>	61	1.4%	79	2.4%	140	1.8%
<i>Asian/Pacific Islander</i>	293	6.6%	78	2.4%	371	4.8%
<i>Hispanic</i>	152	3.4%	211	6.4%	363	4.7%
<i>Native American</i>	47	1.1%	47	1.4%	94	1.2%
<i>Not Given</i>	208	4.7%	141	4.3%	349	4.5%
<i>Other</i>	130	2.9%	168	5.1%	298	3.8%
<i>White</i>	3,581	80.1%	2,568	78.0%	6,149	79.2%
TOTAL	4,472	100%	3,292	100%	7,764	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	170	312	482
<i>150-169%</i>	70%	461	535	996
<i>126-149%</i>	90%	956	987	1,943
<i>0-125%</i>	95%	2,885	1,458	4,343
Totals		4,472	3,292	7,764