

FHIAP Snapshot of Program Activity - 06/22/2009

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	2,717	4,034	6,751	6,751
Approved Lives - to be enrolled	0	0	0	0
		Total Lives:	6,751	6,751

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	0	0	0
Initial Applications Outstanding	0	0	0
Waiting list for Application*	16,840	45,682	62,522
		Total Lives:	62,522

*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	113	194	372	567	1,246	
Adults 19-UP	134	275	386	676	1,471	
Totals	247	469	758	1,243	2,717	40.2%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	22	104	184	681	991	
Adults 19-UP	49	146	354	1090	1,639	
Totals	71	250	538	1,771	2,630	39.0%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	2	17	15	48	82	
Adults 19-UP	39	150	273	860	1,322	
Totals	41	167	288	908	1,404	20.8%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	137	315	571	1,296	2,319	
Adults 19-UP	222	571	1013	2626	4,432	
Totals	359	886	1,584	3,922	6,751	100.0%
Percentages:	5.3%	13.1%	23.5%	58.1%	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	\$370.16	\$349.52	\$371.05	\$359.35	\$361.03
Subsidy Per Month	\$185.08	\$244.67	\$333.94	\$341.39	\$325.52
Member Contribution	\$185.08	\$104.86	\$37.10	\$17.97	\$35.51

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$491.95	\$502.80	\$529.46	\$510.88	\$513.18
Subsidy Per Month	\$245.98	\$351.96	\$476.52	\$485.34	\$460.67
Member Contribution	\$245.98	\$150.84	\$52.95	\$25.54	\$52.51

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$299.82	\$247.13	\$286.24	\$281.67	\$279.81
Subsidy Per Month	\$149.91	\$172.99	\$257.62	\$267.58	\$253.38
Member Contribution	\$149.91	\$74.14	\$28.62	\$14.08	\$26.43

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$61.89	\$46.76	\$14.15	\$9.32	\$21.91
Subsidy Per Month	\$61.89	\$109.11	\$127.33	\$177.15	\$141.03
Employee Share	\$123.78	\$155.87	\$141.48	\$186.48	\$162.94
Employer Contribution	\$162.34	\$144.65	\$136.19	\$97.92	\$122.52

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$61.04	\$47.28	\$14.10	\$9.42	\$22.10
Subsidy Per Month	\$61.04	\$110.33	\$126.89	\$179.07	\$141.69
Employee Share	\$122.09	\$157.61	\$140.99	\$188.50	\$163.79
Employer Contribution	\$162.91	\$145.09	\$141.65	\$100.04	\$125.27

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>	\$361.03	\$285.46	\$330.62
*Premium Per Month	\$361.03	\$162.94	\$281.31
Subsidy Per Month	\$325.52	\$141.03	\$251.27
Member Contribution	\$35.51	\$21.91	\$30.04

*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	297	4%	4%	5%
Metropolitan Portland	2,282	34%	45%	31%
Willamette Valley	2,085	31%	25%	27%
Southern/South Coast	1,183	18%	13%	18%
Mid-Columbia	244	4%	4%	5%
Central	260	4%	4%	6%
Southeast	180	3%	3%	4%
Northeast	220	3%	2%	4%
Other	-	0%	0%	0%
	6,751	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	62,522
Outstanding application within allowed return time	0
Outstanding application not received within allowed return time	224,939

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	237	5.9%
6-18	836	20.7%
19-29	437	10.8%
30-39	587	14.6%
40-49	753	18.7%
50-59	799	19.8%
60+	385	9.5%
Total	4,034	100%
Average Age =	35.4	
Median Age =	38.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	306	11.3%
6-18	940	34.6%
19-29	318	11.7%
30-39	538	19.8%
40-49	395	14.5%
50-59	175	6.4%
60+	45	1.7%
Total	2,717	100%
Average Age =	25.0	
Median Age =	21.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	543	8.0%
6-18	1,776	26.3%
19-29	755	11.2%
30-39	1,125	16.7%
40-49	1,148	17.0%
50-59	974	14.4%
60+	430	6.4%
Total	6,751	100%
Average Age =	31.2	
Median Age =	32.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,073	46.3%	2,961	66.8%	4,034	59.8%
Group	1,246	53.7%	1,471	33.2%	2,717	40.2%
Total	2,319	100.0%	4,432	100.0%	6,751	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,073	26.6%	1,246	45.9%	2,319	34.4%
Adults	2,961	73.4%	1,471	54.1%	4,432	65.6%
Total	4,034	100.0%	2,717	100.0%	6,751	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,496	37.1%	1,229	45.2%	2,725	40.4%
Female	2,538	62.9%	1,488	54.8%	4,026	59.6%
Total	4,034	100%	2,717	100%	6,751	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	39.9	Individual Market - OMIP only	15.8
Individual Market - Non-OMIP only	47.8	Individual Market - Non-OMIP only	19.4
Group Market	45.8	Group Market	20.1
FHIAP - ALL	45.3	FHIAP - ALL	18.7

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	48	160	327	980	1,515	37.6%
<i>Health Net</i>	4	24	52	215	295	7.3%
<i>Kaiser</i>	8	26	89	242	365	9.0%
<i>Lifewise</i>	7	21	27	140	195	4.8%
<i>ODS Health Plans</i>	0	7	9	63	79	2.0%
<i>OMIP</i>	41	167	288	908	1,404	34.8%
<i>Pacificare</i>	2	1	9	45	57	1.4%
<i>PacificSource</i>	2	6	21	68	97	2.4%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	0	5	4	18	27	0.7%
	112	417	826	2,679	4,034	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	2	30	24	58	114	7.5%
	Blue Selections Premier \$500 Deductible	45	117	281	859	1,302	85.9%
	Blue Selections Premier \$1000 Deductible	1	12	16	52	81	5.3%
	BlueCross PPO Portability	0	1	6	11	18	1.2%
		48	160	327	980	1,515	37.6%

Health Net	Diamond 15 PPO \$250 Deductible	3	18	44	177	242	82.0%
	Diamond 15 PPO \$500 Deductible	0	0	0	4	4	1.4%
	Pearl 25 HMO (no deductible)	1	6	2	33	42	14.2%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0.0%
	Other	0	0	6	1	7	2.4%
		4	24	52	215	295	7.3%

Kaiser	Gold Rx \$500 Deductible	2	2	13	27	44	12.1%
	Platinum Rx Plan (no deductible)	6	24	76	215	321	87.9%
		8	26	89	242	365	9.0%

Lifewise	WiseChoices \$500 Deductible	7	21	27	140	195	100.0%
	Other	0	0	0	0	0	0.0%
		7	21	27	140	195	4.8%

ODS	Beneficial Rx Plan \$1000 Deductible	0	7	9	63	79	100.0%
		0	7	9	63	79	2.0%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	31	157	281	871	1,340	95.4%
	\$750 Deductible	10	10	7	37	64	4.6%
		41	167	288	908	1,404	34.8%

Pacificare	HMO Individual (no deductible)	2	1	9	45	57	100.0%
		2	1	9	45	57	1.4%

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	2	3	2	30	37	38.1%
	Elect Premiere \$500 Deductible	0	3	13	35	51	52.6%
	Elect Premiere \$750 Deductible	0	0	6	3	9	9.3%
		2	6	21	68	97	2.4%

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	3	4	18	25	92.6%
	Optimum \$1000 Deductible	0	2	0	0	2	7.4%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		0	5	4	18	27	0.7%

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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	0	0	0	0.0%	347	109	456	8.6%
70% Subsidy Level	9	0	9	56.3%	850	150	1,000	18.8%
90% Subsidy Level	2	2	4	25.0%	916	161	1,077	20.2%
95% Subsidy Level	3	0	3	18.8%	2,408	392	2,800	52.5%
	14	2	16	9.1%	4,521	812	5,333	14.1%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	3	12	15	10.9%	327	898	1,225	7.3%
70% Subsidy Level	6	19	25	18.1%	1,316	1,524	2,840	16.8%
90% Subsidy Level	15	18	33	23.9%	2,384	1,928	4,312	25.5%
95% Subsidy Level	39	26	65	47.1%	5,788	2,716	8,504	50.4%
	63	75	138	78.9%	9,815	7,066	16,881	44.7%

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	1	20	11.4%
95% Subsidy Level	0	0	0	0.0%	113	5	118	67.4%
	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	3	7	4.4%
70% Subsidy Level	0	0	0	0.0%	21	5	26	16.5%
90% Subsidy Level	0	0	0	0.0%	22	0	22	13.9%
95% Subsidy Level	0	0	0	0.0%	100	3	103	65.2%
	0	0	0	0.0%	147	11	158	0.4%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	26	1	27	2.5%
70% Subsidy Level	0	0	0	0.0%	90	3	93	8.7%
90% Subsidy Level	3	0	3	33.3%	277	5	282	26.3%
95% Subsidy Level	6	0	6	66.7%	662	7	669	62.5%
	9	0	9	5.1%	1,055	16	1,071	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%	420	1	421	4.6%
70% Subsidy Level	0	0	0	0.0%	1,380	0	1,380	15.0%
90% Subsidy Level	0	0	0	0.0%	1,874	4	1,878	20.4%
95% Subsidy Level	5	0	5	100.0%	5,535	0	5,535	60.1%
	5	0	5	2.9%	9,209	5	9,214	24.4%

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TERMINATION TRENDS - continued

Failed to submit employer verification								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	1	329	330	9.0%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	714	806	21.9%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	735	878	23.9%
<i>95% Subsidy Level</i>	0	0	0	0.0%	179	1,484	1,663	45.2%
	0	0	0	0.0%	415	3,262	3,677	9.7%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	1	2	3	2.0%
<i>70% Subsidy Level</i>	0	0	0	0.0%	16	0	16	10.5%
<i>90% Subsidy Level</i>	0	0	0	0.0%	32	0	32	21.1%
<i>95% Subsidy Level</i>	0	0	0	0.0%	97	4	101	66.4%
	0	0	0	0.0%	146	6	152	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	19	16	35	3.3%
<i>70% Subsidy Level</i>	0	0	0	0.0%	42	41	83	7.8%
<i>90% Subsidy Level</i>	0	0	0	0.0%	115	54	169	15.8%
<i>95% Subsidy Level</i>	3	4	7	100.0%	636	145	781	73.1%
	3	4	7	4.0%	812	256	1,068	2.8%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	175	2.6%
Current Active Enrollment:	6,751	

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>	16	9.1%	5,333	14.1%
<i>Ineligible</i>	138	78.9%	16,881	44.7%
<i>Rescinded Coverage</i>	0	0.0%	175	0.5%
<i>Carrier Termination</i>	0	0.0%	158	0.4%
<i>Medicare Eligible</i>	9	5.1%	1,071	2.8%
<i>Failed to pay premium</i>	5	2.9%	9,214	24.4%
<i>Failed to submit employer verification</i>	0	0.0%	3,677	9.7%
<i>Deceased</i>	0	0.0%	152	0.4%
<i>Covered in OHP</i>	7	4.0%	1,068	2.8%
Total	175	100%	37,729	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>	58	1.4%	66	2.4%	124	1.8%
<i>Asian/Pacific Islander</i>	273	6.8%	68	2.5%	341	5.1%
<i>Hispanic</i>	149	3.7%	163	6.0%	312	4.6%
<i>Native American</i>	45	1.1%	32	1.2%	77	1.1%
<i>Not Given</i>	186	4.6%	125	4.6%	311	4.6%
<i>Other</i>	118	2.9%	149	5.5%	267	4.0%
<i>White</i>	3,205	79.4%	2,114	77.8%	5,319	78.8%
TOTAL	4,034	100%	2,717	100%	6,751	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	112	247	359
<i>150-169%</i>	70%	417	469	886
<i>126-149%</i>	90%	826	758	1,584
<i>0-125%</i>	95%	2,679	1,243	3,922
Totals		4,034	2,717	6,751