

FHIAP Snapshot of Program Activity - 08/10/2009

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	2,467	3,839	6,306	6,306
Approved Lives - to be enrolled	4	0	4	3
		Total Lives:	6,310	6,309

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	0	0	0
Initial Applications Outstanding	609	15	624
Waiting list for Application*	16,894	47,655	64,549
		Total Lives:	65,173

*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	105	184	339	512	1,140	
Adults 19-UP	120	241	346	620	1,327	
Totals	225	425	685	1,132	2,467	39.1%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	20	103	176	626	925	
Adults 19-UP	39	140	318	1078	1,575	
Totals	59	243	494	1,704	2,500	39.6%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	5	13	11	49	78	
Adults 19-UP	39	136	250	836	1,261	
Totals	44	149	261	885	1,339	21.2%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	130	300	526	1,187	2,143	
Adults 19-UP	198	517	914	2,534	4,163	
Totals	328	817	1,440	3,721	6,306	100.0%
Percentages:	5.2%	13.0%	22.8%	59.0%	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	\$366.84	\$345.78	\$367.94	\$367.13	\$365.10
Subsidy Per Month	\$183.42	\$242.05	\$331.14	\$348.77	\$329.97
Member Contribution	\$183.42	\$103.73	\$36.79	\$18.36	\$35.13

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$460.86	\$506.31	\$528.62	\$509.44	\$511.23
Subsidy Per Month	\$230.43	\$354.42	\$475.76	\$483.96	\$459.62
Member Contribution	\$230.43	\$151.89	\$52.86	\$25.47	\$51.61

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$296.73	\$247.35	\$283.04	\$293.22	\$286.83
Subsidy Per Month	\$148.36	\$173.14	\$254.74	\$278.56	\$260.53
Member Contribution	\$148.36	\$74.20	\$28.30	\$14.66	\$26.30

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$65.98	\$46.62	\$14.22	\$9.33	\$22.28
Subsidy Per Month	\$65.98	\$108.78	\$127.95	\$177.33	\$141.66
Employee Share	\$131.96	\$155.39	\$142.17	\$186.67	\$163.94
Employer Contribution	\$154.71	\$145.74	\$132.30	\$97.86	\$120.86

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$69.11	\$46.40	\$14.63	\$9.52	\$23.13
Subsidy Per Month	\$69.11	\$108.26	\$131.65	\$180.83	\$143.72
Employee Share	\$138.23	\$154.66	\$146.28	\$190.35	\$166.85
Employer Contribution	\$157.48	\$148.53	\$128.62	\$96.33	\$120.33

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>	\$365.10	\$284.79	\$333.68
*Premium Per Month	\$365.10	\$163.94	\$286.40
Subsidy Per Month	\$329.97	\$141.66	\$256.30
Member Contribution	\$35.13	\$22.28	\$30.10

*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	287	5%	4%	5%
Metropolitan Portland	2,138	34%	45%	31%
Willamette Valley	1,937	31%	25%	27%
Southern/South Coast	1,106	18%	13%	18%
Mid-Columbia	221	4%	4%	5%
Central	251	4%	4%	6%
Southeast	162	3%	3%	4%
Northeast	204	3%	2%	4%
Other	-	0%	0%	0%
	6,306	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	4
Approved applications not enrolled in insurance within 120 days	11,174
Pended applications	0
Denied approval of application	43,612
Reservation list	64,549
Outstanding application within allowed return time	624
Outstanding application not received within allowed return time	224,941

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	219	5.7%
6-18	784	20.4%
19-29	423	11.0%
30-39	568	14.8%
40-49	719	18.7%
50-59	764	19.9%
60+	362	9.4%
Total	3,839	100%
Average Age =	35.5	
Median Age =	38.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	275	11.1%
6-18	865	35.1%
19-29	281	11.4%
30-39	474	19.2%
40-49	369	15.0%
50-59	161	6.5%
60+	42	1.7%
Total	2,467	100%
Average Age =	25.1	
Median Age =	21.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	494	7.8%
6-18	1,649	26.1%
19-29	704	11.2%
30-39	1,042	16.5%
40-49	1,088	17.3%
50-59	925	14.7%
60+	404	6.4%
Total	6,306	100%
Average Age =	31.4	
Median Age =	33.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,003	46.8%	2,836	68.1%	3,839	60.9%
Group	1,140	53.2%	1,327	31.9%	2,467	39.1%
Total	2,143	100.0%	4,163	100.0%	6,306	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,003	26.1%	1,140	46.2%	2,143	34.0%
Adults	2,836	73.9%	1,327	53.8%	4,163	66.0%
Total	3,839	100.0%	2,467	100.0%	6,306	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
	Count	Percentage	Count	Percentage	Count	Percentage
Male	1,430	37.2%	1,124	45.6%	2,554	40.5%
Female	2,409	62.8%	1,343	54.4%	3,752	59.5%
Total	3,839	100%	2,467	100%	6,306	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	41.1	Individual Market - OMIP only	15.9
Individual Market - Non-OMIP only	48.9	Individual Market - Non-OMIP only	19.5
Group Market	46.8	Group Market	20.5
FHIAP - ALL	46.4	FHIAP - ALL	18.9

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	46	146	300	935	1,427	37.2%
<i>Health Net</i>	4	27	46	204	281	7.3%
<i>Kaiser</i>	4	26	68	246	344	9.0%
<i>Lifewise</i>	2	22	30	135	189	4.9%
<i>ODS Health Plans</i>	0	8	13	61	82	2.1%
<i>OMIP</i>	44	149	261	885	1,339	34.9%
<i>Pacificare</i>	1	2	11	43	57	1.5%
<i>PacificSource</i>	2	8	23	62	95	2.5%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	0	4	3	18	25	0.7%
	103	392	755	2,589	3,839	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	29	24	54	109	7.6%
	Blue Selections Premier \$500 Deductible	43	108	257	807	1,215	85.1%
	Blue Selections Premier \$1000 Deductible	1	7	13	61	82	5.7%
	BlueCross PPO Portability	0	2	6	13	21	1.5%
		46	146	300	935	1,427	37.2%

Health Net	Diamond 15 PPO \$250 Deductible	3	21	34	171	229	81.5%
	Diamond 15 PPO \$500 Deductible	0	0	0	3	3	1.1%
	Pearl 25 HMO (no deductible)	1	6	6	29	42	14.9%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0.0%
	Other	0	0	6	1	7	2.5%
		4	27	46	204	281	7.3%

Kaiser	Gold Rx \$500 Deductible	2	0	9	29	40	11.6%
	Platinum Rx Plan (no deductible)	2	26	59	217	304	88.4%
		4	26	68	246	344	9.0%

Lifewise	WiseChoices \$500 Deductible	2	22	30	135	189	100.0%
	Other	0	0	0	0	0	0.0%
		2	22	30	135	189	4.9%

ODS	Beneficial Rx Plan \$1000 Deductible	0	8	13	61	82	100.0%
		0	8	13	61	82	2.1%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	35	140	255	843	1,273	95.1%
	\$750 Deductible	9	9	6	42	66	4.9%
		44	149	261	885	1,339	34.9%

Pacificare	HMO Individual (no deductible)	1	2	11	43	57	100.0%
		1	2	11	43	57	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	2	3	4	28	37	38.9%
	Elect Premiere \$500 Deductible	0	3	13	33	49	51.6%
	Elect Premiere \$750 Deductible	0	2	6	1	9	9.5%
		2	8	23	62	95	2.5%

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	2	3	18	23	92.0%
	Optimum \$1000 Deductible	0	2	0	0	2	8.0%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		0	4	3	18	25	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%	348	110	458	8.5%
70% Subsidy Level	3	0	3	30.0%	858	163	1,021	18.9%
90% Subsidy Level	0	0	0	0.0%	918	162	1,080	20.0%
95% Subsidy Level	2	5	7	70.0%	2,424	405	2,829	52.5%
	5	5	10	8.1%	4,548	840	5,388	14.1%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	1	9	10	9.6%	331	919	1,250	7.3%
70% Subsidy Level	2	2	4	3.8%	1,318	1,554	2,872	16.8%
90% Subsidy Level	10	8	18	17.3%	2,413	1,957	4,370	25.5%
95% Subsidy Level	40	32	72	69.2%	5,872	2,776	8,648	50.5%
	53	51	104	83.9%	9,934	7,206	17,140	44.8%

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	6.8%
70% Subsidy Level	0	0	0	0.0%	23	2	25	14.1%
90% Subsidy Level	0	0	0	0.0%	19	1	20	11.3%
95% Subsidy Level	0	0	0	0.0%	115	5	120	67.8%
	0	0	0	0.0%	169	8	177	0.5%

Carrier Termination								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	4	2	6	3.8%
70% Subsidy Level	0	0	0	0.0%	20	6	26	16.5%
90% Subsidy Level	0	0	0	0.0%	22	1	23	14.6%
95% Subsidy Level	0	0	0	0.0%	100	3	103	65.2%
	0	0	0	0.0%	146	12	158	0.4%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	27	1	28	2.6%
70% Subsidy Level	1	0	1	12.5%	95	3	98	9.0%
90% Subsidy Level	1	0	1	12.5%	280	5	285	26.1%
95% Subsidy Level	6	0	6	75.0%	674	8	682	62.4%
	8	0	8	6.5%	1,076	17	1,093	2.9%

Failed to make premium payments to FHIAP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	424	1	425	4.6%
70% Subsidy Level	0	0	0	0.0%	1,397	0	1,397	15.0%
90% Subsidy Level	0	0	0	0.0%	1,879	4	1,883	20.3%
95% Subsidy Level	0	0	0	0.0%	5,590	0	5,590	60.1%
	0	0	0	0.0%	9,290	5	9,295	24.3%

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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	332	333	8.9%
70% Subsidy Level	0	0	0	0.0%	92	729	821	21.9%
90% Subsidy Level	0	0	0	0.0%	143	751	894	23.8%
95% Subsidy Level	0	0	0	0.0%	183	1,521	1,704	45.4%
	0	0	0	0.0%	419	3,333	3,752	9.8%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	1	2	3	2.0%
70% Subsidy Level	0	0	0	0.0%	16	0	16	10.5%
90% Subsidy Level	0	0	0	0.0%	32	0	32	20.9%
95% Subsidy Level	0	0	0	0.0%	98	4	102	66.7%
	0	0	0	0.0%	147	6	153	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	19	17	36	3.3%
70% Subsidy Level	0	0	0	0.0%	44	42	86	7.8%
90% Subsidy Level	1	0	1	50.0%	116	55	171	15.5%
95% Subsidy Level	1	0	1	50.0%	649	159	808	73.4%
	2	0	2	1.6%	828	273	1,101	2.9%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	124	2.0%
Current Active Enrollment:	6,306	

Distribution of current and to date terminations by termination reason

	<u>Current</u>	<u>Percent</u>	<u>To Date</u>	<u>Percent</u>
Member Request	10	8.1%	5,388	14.1%
Ineligible	104	83.9%	17,140	44.8%
Rescinded Coverage	0	0.0%	177	0.5%
Carrier Termination	0	0.0%	158	0.4%
Medicare Eligible	8	6.5%	1,093	2.9%
Failed to pay premium	0	0.0%	9,295	24.3%
Failed to submit employer verification	0	0.0%	3,752	9.8%
Deceased	0	0.0%	153	0.4%
Covered in OHP	2	1.6%	1,101	2.9%
Total	124	100%	38,257	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>	53	1.4%	49	2.0%	102	1.6%
<i>Asian/Pacific Islander</i>	265	6.9%	63	2.6%	328	5.2%
<i>Hispanic</i>	145	3.8%	151	6.1%	296	4.7%
<i>Native American</i>	39	1.0%	31	1.3%	70	1.1%
<i>Not Given</i>	185	4.8%	110	4.5%	295	4.7%
<i>Other</i>	109	2.8%	133	5.4%	242	3.8%
<i>White</i>	3,043	79.3%	1,930	78.2%	4,973	78.9%
TOTAL	3,839	100%	2,467	100%	6,306	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	103	225	328
<i>150-169%</i>	70%	392	425	817
<i>126-149%</i>	90%	755	685	1,440
<i>0-125%</i>	95%	2,589	1,132	3,721
Totals		3,839	2,467	6,306