

FHIAP Snapshot of Program Activity - 09/21/2009

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	2,403	3,801	6,204	6,204
Approved Lives - to be enrolled	11	1	12	8
		Total Lives:	6,216	6,212

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	56	0	56
Initial Applications Outstanding	1,905	25	1,930
Waiting list for Application*	15,789	49,569	65,358
		Total Lives:	67,344

*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	96	178	339	507	1,120	
Adults 19-UP	116	227	327	613	1,283	
Totals	212	405	666	1,120	2,403	38.7%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	22	99	161	605	887	
Adults 19-UP	44	132	300	1102	1,578	
Totals	66	231	461	1,707	2,465	39.7%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	0	6	16	50	72	
Adults 19-UP	30	117	260	857	1,264	
Totals	30	123	276	907	1,336	21.5%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	118	283	516	1,162	2,079	
Adults 19-UP	190	476	887	2572	4,125	
Totals	308	759	1,403	3,734	6,204	100.0%
Percentages:	5.0%	12.2%	22.6%	60.2%	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	\$360.94	\$348.15	\$386.39	\$380.99	\$378.47
Subsidy Per Month	\$180.47	\$243.71	\$347.75	\$361.94	\$343.59
Member Contribution	\$180.47	\$104.45	\$38.64	\$19.05	\$34.88

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$483.97	\$519.50	\$526.75	\$509.74	\$513.57
Subsidy Per Month	\$241.98	\$363.65	\$474.08	\$484.25	\$465.61
Member Contribution	\$241.98	\$155.85	\$52.68	\$25.49	\$47.97

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$305.02	\$256.92	\$302.36	\$312.57	\$305.25
Subsidy Per Month	\$152.51	\$179.84	\$272.12	\$296.95	\$277.46
Member Contribution	\$152.51	\$77.08	\$30.24	\$15.63	\$27.78

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$62.15	\$47.54	\$14.30	\$9.19	\$21.74
Subsidy Per Month	\$62.15	\$110.92	\$128.70	\$174.61	\$141.23
Employee Share	\$124.30	\$158.45	\$143.00	\$183.80	\$162.97
Employer Contribution	\$167.06	\$143.97	\$132.82	\$96.81	\$120.94

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$58.81	\$45.55	\$13.08	\$8.13	\$21.48
Subsidy Per Month	\$58.81	\$106.29	\$117.70	\$154.44	\$125.26
Employee Share	\$117.62	\$151.85	\$130.78	\$162.57	\$146.75
Employer Contribution	\$180.70	\$158.45	\$149.68	\$129.24	\$145.75

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>	\$378.47	\$283.91	\$341.84
*Premium Per Month	\$378.47	\$162.97	\$295.00
Subsidy Per Month	\$343.59	\$141.23	\$265.21
Member Contribution	\$34.88	\$21.74	\$29.79

*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	286	5%	4%	5%
Metropolitan Portland	2,095	34%	45%	31%
Willamette Valley	1,903	31%	25%	27%
Southern/South Coast	1,090	18%	13%	18%
Mid-Columbia	216	3%	4%	5%
Central	256	4%	4%	6%
Southeast	162	3%	3%	4%
Northeast	196	3%	2%	4%
Other	-	0%	0%	0%
	6,204	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	43
Approved applications not yet enrolled; still within the allowed time period	12
Approved applications not enrolled in insurance within 120 days	4,876
Pended applications	13
Denied approval of application	16,414
Reservation list	65,358
Outstanding application within allowed return time	1,930
Outstanding application not received within allowed return time	145,237

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	205	5.4%
6-18	754	19.8%
19-29	397	10.4%
30-39	577	15.2%
40-49	733	19.3%
50-59	768	20.2%
60+	367	9.7%
Total	3,801	100%
Average Age =	36.0	
Median Age =	39.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	269	11.2%
6-18	851	35.4%
19-29	264	11.0%
30-39	462	19.2%
40-49	361	15.0%
50-59	158	6.6%
60+	38	1.6%
Total	2,403	100%
Average Age =	25.0	
Median Age =	21.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	474	7.6%
6-18	1,605	25.9%
19-29	661	10.7%
30-39	1,039	16.7%
40-49	1,094	17.6%
50-59	926	14.9%
60+	405	6.5%
Total	6,204	100%
Average Age =	31.7	
Median Age =	33.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	959	46.1%	2,842	68.9%	3,801	61.3%
Group	1,120	53.9%	1,283	31.1%	2,403	38.7%
Total	2,079	100.0%	4,125	100.0%	6,204	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	959	25.2%	1,120	46.6%	2,079	33.5%
Adults	2,842	74.8%	1,283	53.4%	4,125	66.5%
Total	3,801	100.0%	2,403	100.0%	6,204	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,411	37.1%	1,093	45.5%	2,504	40.4%
Female	2,390	62.9%	1,310	54.5%	3,700	59.6%
Total	3,801	100%	2,403	100%	6,204	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	43.2	Individual Market - OMIP only	16.9
Individual Market - Non-OMIP only	50.2	Individual Market - Non-OMIP only	20.2
Group Market	48.7	Group Market	20.7
FHIAP - ALL	48.0	FHIAP - ALL	19.5

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	51	137	270	939	1,397	36.8%
<i>Health Net</i>	3	29	49	210	291	7.7%
<i>Kaiser</i>	3	25	65	246	339	8.9%
<i>Lifewise</i>	2	21	25	129	177	4.7%
<i>ODS Health Plans</i>	1	9	16	54	80	2.1%
<i>OMIP</i>	30	123	276	907	1,336	35.1%
<i>Pacificare</i>	2	2	12	42	58	1.5%
<i>PacificSource</i>	2	6	21	67	96	2.5%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	2	2	3	20	27	0.7%
	96	354	737	2,614	3,801	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	7	25	23	57	112	8.0%
	Blue Selections Premier \$500 Deductible	43	103	234	793	1,173	84.0%
	Blue Selections Premier \$1000 Deductible	1	7	7	75	90	6.4%
	BlueCross PPO Portability	0	2	6	14	22	1.6%
		51	137	270	939	1,397	36.8%

Health Net	Diamond 15 PPO \$250 Deductible	3	23	35	177	238	81.8%
	Diamond 15 PPO \$500 Deductible	0	0	1	2	3	1.0%
	Pearl 25 HMO (no deductible)	0	6	6	31	43	14.8%
	Topaz First Dollar \$250 Deductible	0	0	0	0	0	0.0%
	Other	0	0	6	1	7	2.4%
		3	29	48	211	291	7.7%

Kaiser	Gold Rx \$500 Deductible	2	0	9	29	40	11.8%
	Platinum Rx Plan (no deductible)	1	25	56	217	299	88.2%
		3	25	65	246	339	8.9%

Lifewise	WiseChoices \$500 Deductible	2	21	25	129	177	100.0%
	Other	0	0	0	0	0	0.0%
		2	21	25	129	177	4.7%

ODS	Beneficial Rx Plan \$1000 Deductible	1	9	16	54	80	100.0%
		1	9	16	54	80	2.1%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	26	117	269	862	1,274	95.4%
	\$750 Deductible	4	6	7	45	62	4.6%
		30	123	276	907	1,336	35.1%

Pacificare	HMO Individual (no deductible)	2	2	12	42	58	100.0%
		2	2	12	42	58	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	2	3	29	36	37.5%
	Elect Premiere \$500 Deductible	0	2	12	36	50	52.1%
	Elect Premiere \$750 Deductible	0	2	6	2	10	10.4%
		2	6	21	67	96	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	19	24	88.9%
	Optimum \$1000 Deductible	2	0	0	1	3	11.1%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		2	2	3	20	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%	322	110	432	8.4%
70% Subsidy Level	3	4	7	41.2%	819	161	980	19.1%
90% Subsidy Level	1	1	2	11.8%	866	164	1,030	20.1%
95% Subsidy Level	7	1	8	47.1%	2,280	403	2,683	52.4%
	11	6	17	13.6%	4,287	838	5,125	13.9%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	3	14	17	18.1%	320	930	1,250	7.4%
70% Subsidy Level	4	3	7	7.4%	1,308	1,550	2,858	16.9%
90% Subsidy Level	9	12	21	22.3%	2,360	1,955	4,315	25.5%
95% Subsidy Level	35	14	49	52.1%	5,775	2,755	8,530	50.3%
	51	43	94	75.2%	9,763	7,190	16,953	45.9%

Rescission of coverage by insurance carrier - Never Effective								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	11	0	11	6.4%
70% Subsidy Level	0	0	0	0.0%	23	2	25	14.6%
90% Subsidy Level	0	0	0	0.0%	19	1	20	11.7%
95% Subsidy Level	0	0	0	0.0%	110	5	115	67.3%
	0	0	0	0.0%	163	8	171	0.5%

Carrier Termination								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	4	3	7	4.3%
70% Subsidy Level	0	0	0	0.0%	21	6	27	16.6%
90% Subsidy Level	0	0	0	0.0%	21	0	21	12.9%
95% Subsidy Level	0	0	0	0.0%	105	3	108	66.3%
	0	0	0	0.0%	151	12	163	0.4%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	1	0	1	14.3%	27	1	28	2.6%
70% Subsidy Level	2	0	2	28.6%	94	3	97	9.1%
90% Subsidy Level	1	0	1	14.3%	271	4	275	25.7%
95% Subsidy Level	3	0	3	42.9%	662	8	670	62.6%
	7	0	7	5.6%	1,054	16	1,070	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%	409	1	410	4.8%
70% Subsidy Level	0	0	0	0.0%	1,308	0	1,308	15.4%
90% Subsidy Level	0	0	0	0.0%	1,783	4	1,787	21.1%
95% Subsidy Level	0	0	0	0.0%	4,967	0	4,967	58.6%
	0	0	0	0.0%	8,467	5	8,472	22.9%

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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	335	336	9.0%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	727	819	21.9%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	743	886	23.7%
<i>95% Subsidy Level</i>	0	0	0	0.0%	183	1,511	1,694	45.4%
	0	0	0	0.0%	419	3,316	3,735	10.1%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	0	1	1	0.7%
<i>70% Subsidy Level</i>	0	0	0	0.0%	15	0	15	10.3%
<i>90% Subsidy Level</i>	0	0	0	0.0%	32	1	33	22.6%
<i>95% Subsidy Level</i>	0	0	0	0.0%	93	4	97	66.4%
	0	0	0	0.0%	140	6	146	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	20	15	35	3.2%
<i>70% Subsidy Level</i>	0	0	0	0.0%	43	43	86	7.9%
<i>90% Subsidy Level</i>	0	0	0	0.0%	118	51	169	15.5%
<i>95% Subsidy Level</i>	5	2	7	100.0%	638	161	799	73.4%
	5	2	7	5.6%	819	270	1,089	2.9%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	125	2.0%
Current Active Enrollment:	6,204	

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>	17	13.6%	5,125	13.9%
<i>Ineligible</i>	94	75.2%	16,953	45.9%
<i>Rescinded Coverage</i>	0	0.0%	171	0.5%
<i>Carrier Termination</i>	0	0.0%	163	0.4%
<i>Medicare Eligible</i>	7	5.6%	1,070	2.9%
<i>Failed to pay premium</i>	0	0.0%	8,472	22.9%
<i>Failed to submit employer verification</i>	0	0.0%	3,735	10.1%
<i>Deceased</i>	0	0.0%	146	0.4%
<i>Covered in OHP</i>	7	5.6%	1,089	2.9%
Total	125	100%	36,924	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>	49	1.3%	47	2.0%	96	1.5%
<i>Asian/Pacific Islander</i>	258	6.8%	63	2.6%	321	5.2%
<i>Hispanic</i>	138	3.6%	148	6.2%	286	4.6%
<i>Native American</i>	40	1.1%	31	1.3%	71	1.1%
<i>Not Given</i>	186	4.9%	121	5.0%	307	4.9%
<i>Other</i>	108	2.8%	130	5.4%	238	3.8%
<i>White</i>	3,022	79.5%	1,863	77.5%	4,885	78.7%
TOTAL	3,801	100%	2,403	100%	6,204	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	96	212	308
<i>150-169%</i>	70%	354	405	759
<i>126-149%</i>	90%	737	666	1,403
<i>0-125%</i>	95%	2,614	1,120	3,734
Totals		3,801	2,403	6,204