

FHIAP Snapshot of Program Activity - 10/15/2007

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	6,021	11,562	17,583	17,583
Approved Lives - to be enrolled	340	1,478	1,818	1,187
Total Lives:			19,401	18,770

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	1,626	2,920	4,546
Initial Applications Outstanding	3,657	900	4,557
Waiting list for Application	114	9,653	9,767
Total Lives:			18,870

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PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	185	465	655	1,452	2,757	
Adults 19-UP	242	532	821	1669	3,264	
Totals	427	997	1,476	3,121	6,021	34.2%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	57	155	272	1,315	1,799	
Adults 19-UP	106	300	695	3635	4,736	
Totals	163	455	967	4,950	6,535	37.2%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	5	14	36	138	193	
Adults 19-UP	67	235	681	3851	4,834	
Totals	72	249	717	3,989	5,027	28.6%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	247	634	963	2,905	4,749	
Adults 19-UP	415	1067	2197	9155	12,834	
Totals	662	1,701	3,160	12,060	17,583	100.0%
Percentages:	3.8%	9.7%	18.0%	68.6%	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	\$256.73	\$270.42	\$309.42	\$310.16	\$306.43
Subsidy Per Month	\$128.37	\$189.29	\$278.48	\$294.65	\$282.12
Member Contribution	\$128.37	\$81.13	\$30.94	\$15.51	\$24.31

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$385.66	\$383.93	\$408.82	\$391.67	\$393.68
Subsidy Per Month	\$192.83	\$268.75	\$367.94	\$372.08	\$363.56
Member Contribution	\$192.83	\$115.18	\$40.88	\$19.58	\$30.12

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$195.77	\$205.88	\$231.15	\$239.95	\$234.99
Subsidy Per Month	\$97.88	\$144.11	\$208.04	\$227.95	\$215.44
Member Contribution	\$97.88	\$61.76	\$23.12	\$12.00	\$19.55

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$63.08	\$42.00	\$15.33	\$8.18	\$19.78
Subsidy Per Month	\$63.08	\$98.01	\$137.98	\$155.42	\$134.47
Employee Share	\$126.16	\$140.01	\$153.31	\$163.60	\$154.25
Employer Contribution	\$129.50	\$119.11	\$111.19	\$99.72	\$108.08

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$61.77	\$40.91	\$14.30	\$7.44	\$19.64
Subsidy Per Month	\$61.77	\$95.46	\$128.66	\$141.35	\$123.38
Employee Share	\$123.53	\$136.36	\$142.95	\$148.79	\$143.02
Employer Contribution	\$134.20	\$129.28	\$124.74	\$119.67	\$123.87

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>	\$306.43	\$262.33	\$291.33
*Premium Per Month	\$306.43	\$154.25	\$250.01
Subsidy Per Month	\$282.12	\$134.47	\$231.56
Member Contribution	\$24.31	\$19.78	\$22.76

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

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GEOGRAPHIC TRENDS

Number accessing the program by region				
	<u>Lives</u>	<u>Percentage</u>	<u>Population Percentage</u>	<u>Percent of Uninsured</u>
NW/ North Coast	14,685	4%	4%	5%
Metropolitan Portland	89,390	24%	45%	31%
Willamette Valley	80,145	21%	25%	27%
Southern/ South Coast	58,868	16%	13%	18%
Mid-Columbia	13,579	4%	4%	5%
Central	15,964	4%	4%	6%
Southeast	8,368	2%	3%	4%
Northeast	9,529	3%	2%	4%
Other	83,976	22%	0%	0%
	374,504	100%	100%	100%

Total percent may not equal 100% due to rounding differences

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	893	5%	4%	5%
Metropolitan Portland	5,989	34%	45%	31%
Willamette Valley	5,148	29%	25%	27%
Southern/ South Coast	3,156	18%	13%	18%
Mid-Columbia	639	4%	4%	5%
Central	778	4%	4%	6%
Southeast	453	3%	3%	4%
Northeast	527	3%	2%	4%
Other	-	0%	0%	0%
	17,583	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	2,114
Approved applications not yet enrolled; still within the allowed time period	1,818
Approved applications not enrolled in insurance within 120 days	11,174
Pended applications	2,432
Denied approval of application	42,307
Reservation list	9,767
Outstanding application within allowed return time	4,557
Outstanding application not received within allowed return time	220,215

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	540	4.7%
6-18	1,452	12.6%
19-29	1,726	14.9%
30-39	2,062	17.8%
40-49	2,402	20.8%
50-59	2,320	20.1%
60+	1,060	9.2%
Total	11,562	100%
Average Age =	37.4	
Median Age =	40.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	797	13.2%
6-18	1,960	32.6%
19-29	918	15.2%
30-39	1,160	19.3%
40-49	792	13.2%
50-59	323	5.4%
60+	71	1.2%
Total	6,021	100%
Average Age =	24.0	
Median Age =	22.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	1,337	7.6%
6-18	3,412	19.4%
19-29	2,644	15.0%
30-39	3,222	18.3%
40-49	3,194	18.2%
50-59	2,643	15.0%
60+	1,131	6.4%
Total	17,583	100%
Average Age =	32.9	
Median Age =	34.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,992	41.9%	9,570	74.6%	11,562	65.8%
Group	2,757	58.1%	3,264	25.4%	6,021	34.2%
Total	4,749	100.0%	12,834	100.0%	17,583	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,992	17.2%	2,757	45.8%	4,749	27.0%
Adults	9,570	82.8%	3,264	54.2%	12,834	73.0%
Total	11,562	100.0%	6,021	100.0%	17,583	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	4,413	38.2%	2,692	44.7%	7,105	40.4%
Female	7,149	61.8%	3,329	55.3%	10,478	59.6%
Total	11,562	100%	6,021	100%	17,583	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	16.4	Individual Market - OMIP only	14.2
Individual Market - Non-OMIP only	25.2	Individual Market - Non-OMIP only	16.6
Group Market	22.9	Group Market	18.3
FHIAP - ALL	22.1	FHIAP - ALL	16.5

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	115	274	576	2,548	3,513	30.4%
<i>Health Net</i>	7	36	95	603	741	6.4%
<i>Kaiser</i>	18	53	119	764	954	8.3%
<i>Lifewise</i>	15	49	103	575	742	6.4%
<i>ODS Health Plans</i>	2	7	11	95	115	1.0%
<i>OMIP</i>	72	249	717	3,989	5,027	43.5%
<i>Pacificare</i>	1	10	21	141	173	1.5%
<i>PacificSource</i>	5	26	42	224	297	2.6%
	235	704	1,684	8,939	11,562	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Basic	0	0	0	0	0	0.0%
	Blue Selections Basic w/Dental	0	0	0	0	0	0.0%
	Blue Selections Plus \$500 Ded	45	161	294	1,103	1,603	45.6%
	Blue Selections Plus \$500 ded w/Dental	48	93	249	1,350	1,740	49.5%
	Blue Selections Plus \$1000 ded	8	8	18	49	83	2.4%
	Blue Selections Plus \$1000 ded w/Dental	14	12	12	38	76	2.2%
	CHEC/\$500	0	0	0	0	0	0.0%
	CHEC/\$1,000	0	0	0	0	0	0.0%
	Consumer Advantage/\$500	0	0	0	0	0	0.0%
	Consumer Advantage/\$1,000	0	0	0	0	0	0.0%
	Oregon Youth Care	0	0	0	0	0	0.0%
	PPO Portibility	0	0	3	8	11	0.3%
	SureChoice Plan \$300 Deductible	0	0	0	0	0	0.0%
	SureChoice Plan \$500 Deductible prevailing	0	0	0	0	0	0.0%
	SureChoice Plan \$1000 Deductible	0	0	0	0	0	0.0%
		115	274	576	2,548	3,513	30.4%

Health Net	Diamond \$250 Deductible	6	36	91	589	722	97.4%
	Diamond \$500 Deductible	0	0	0	0	0	0.0%
	Diamond \$1000 Deductible	0	0	0	0	0	0.0%
	HMO PLAN	0	0	0	0	0	0.0%
	PPO Plan (80/50) (\$500 Ded)	0	0	0	0	0	0.0%
	PPO Plan (80/50) (\$500 Ded) w/PCB	0	0	0	0	0	0.0%
	PPO Plan (80/60) (\$500 Ded)	0	0	1	4	5	0.7%
	PPO Plan (80/60) (\$1000 Ded)	0	0	0	2	2	100.0%
	Value Plan \$500 Deductible	1	0	1	8	10	1.3%
	Value Plan \$1000 Deductible	0	0	2	0	2	0.3%
	Value Plan \$1000 Deductible Children	0	0	0	0	0	0.0%
			7	36	95	603	741

Kaiser	Gold Rx \$500	4	6	19	107	136	14.3%
	Gold Rx \$1000	0	0	0	0	0	0.0%
	Platinum Rx	14	47	100	657	818	85.7%
		18	53	119	764	954	8.3%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
Lifewise	WiseChoices \$500 Deductible	15	49	103	575	742	100.0%
		15	49	103	575	742	6.4%

ODS	Plus (POS) \$1000 Deductible	0	0	0	0	0	0.0%
	Preferred (PPO) \$1000 Deductible	0	0	0	0	0	0.0%
	Traditional (Ind) \$1000 Deductible	0	0	0	0	0	0.0%
	Beneficial Rx \$1000	2	2	4	31	39	33.9%
	Beneficial Rx \$1000 w/ Preferred Dental	0	1	5	27	33	28.7%
	Beneficial Rx \$1000 w/ Premier Dental	0	4	2	37	43	37.4%
		2	7	11	95	115	1.0%

OMP	\$500 Deductible	57	227	692	3,835	4,811	95.7%
	\$750 Deductible	15	22	25	154	216	4.3%
	\$1,000 Deductible	0	0	0	0	0	0.0%
		72	249	717	3,989	5,027	43.5%

Pacificare	HMO Individual Plan II+ No Deductible	1	10	21	141	173	100.0%
		1	10	21	141	173	1.5%

PacificSource	Elect Plus \$500	5	20	38	215	278	93.6%
	Elect Plus \$1000	0	6	4	9	19	6.4%
	Elect Flex Perks \$1000	0	0	0	0	0	0.0%
		5	26	42	224	297	2.6%

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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	2	0	2	11.1%	198	40	238	6.7%
70% Subsidy Level	4	0	4	22.2%	603	91	694	19.4%
90% Subsidy Level	6	0	6	33.3%	697	95	792	22.1%
95% Subsidy Level	6	0	6	33.3%	1,637	217	1,854	51.8%
	18	0	18	14.3%	3,135	443	3,578	14.1%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	8	0	8	8.6%	196	546	742	6.5%
70% Subsidy Level	10	0	10	10.8%	986	891	1,877	16.5%
90% Subsidy Level	6	2	8	8.6%	1,891	1,160	3,051	26.8%
95% Subsidy Level	64	3	67	72.0%	4,104	1,602	5,706	50.2%
	88	5	93	73.8%	7,177	4,199	11,376	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%	9	0	9	6.3%
70% Subsidy Level	0	0	0	0.0%	22	2	24	16.7%
90% Subsidy Level	0	0	0	0.0%	17	0	17	11.8%
95% Subsidy Level	0	0	0	0.0%	89	5	94	65.3%
	0	0	0	0.0%	137	7	144	0.6%

Carrier Termination								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	2	1	3	6.1%
70% Subsidy Level	0	0	0	0.0%	10	2	12	24.5%
90% Subsidy Level	0	0	0	0.0%	12	0	12	24.5%
95% Subsidy Level	0	0	0	0.0%	22	0	22	44.9%
	0	0	0	0.0%	46	3	49	0.2%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	14	1	15	2.2%
70% Subsidy Level	0	0	0	0.0%	57	1	58	8.5%
90% Subsidy Level	3	0	3	25.0%	183	3	186	27.2%
95% Subsidy Level	9	0	9	75.0%	424	1	425	62.1%
	12	0	12	9.5%	678	6	684	2.7%

Failed to make premium payments to FHIAP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	257	0	257	3.6%
70% Subsidy Level	0	0	0	0.0%	1,109	0	1,109	15.7%
90% Subsidy Level	0	0	0	0.0%	1,556	0	1,556	22.1%
95% Subsidy Level	0	0	0	0.0%	4,124	0	4,124	58.5%
	0	0	0	0.0%	7,046	0	7,046	27.7%

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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	120	121	6.6%
<i>70% Subsidy Level</i>	0	3	3	100.0%	92	337	429	23.2%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	368	511	27.7%
<i>95% Subsidy Level</i>	0	0	0	0.0%	176	610	786	42.6%
	0	3	3	2.4%	412	1,435	1,847	7.3%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	1	1	2	1.9%
<i>70% Subsidy Level</i>	0	0	0	0.0%	8	0	8	7.7%
<i>90% Subsidy Level</i>	0	0	0	0.0%	26	0	26	25.0%
<i>95% Subsidy Level</i>	0	0	0	0.0%	67	1	68	65.4%
	0	0	0	0.0%	102	2	104	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	8	7	15	2.4%
<i>70% Subsidy Level</i>	0	0	0	0.0%	22	13	35	5.5%
<i>90% Subsidy Level</i>	0	0	0	0.0%	77	49	126	19.8%
<i>95% Subsidy Level</i>	0	0	0	0.0%	377	82	459	72.3%
	0	0	0	0.0%	484	151	635	2.5%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	126	0.7%
Current Active Enrollment:	17,583	

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>	18	14.3%	3,578	14.1%
<i>Ineligible</i>	93	73.8%	11,376	44.7%
<i>Rescinded Coverage</i>	0	0.0%	144	0.6%
<i>Carrier Termination</i>	0	0.0%	49	0.2%
<i>Medicare Eligible</i>	12	9.5%	684	2.7%
<i>Failed to pay premium</i>	0	0.0%	7,046	27.7%
<i>Failed to submit employer verification</i>	3	2.4%	1,847	7.3%
<i>Deceased</i>	0	0.0%	104	0.4%
<i>Covered in OHP</i>	0	0.0%	635	2.5%
Total	126	100%	25,463	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>	208	1.8%	145	2.4%	353	2.0%
<i>Asian/Pacific Islander</i>	645	5.6%	121	2.0%	766	4.4%
<i>Hispanic</i>	407	3.5%	419	7.0%	826	4.7%
<i>Native American</i>	97	0.8%	86	1.4%	183	1.0%
<i>Not Given</i>	444	3.8%	235	3.9%	679	3.9%
<i>Other</i>	330	2.9%	283	4.7%	613	3.5%
<i>White</i>	9,431	81.6%	4,732	78.6%	14,163	80.5%
TOTAL	11,562	100%	6,021	100%	17,583	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	235	427	662
<i>150-169%</i>	70%	704	997	1,701
<i>126-149%</i>	90%	1,684	1,476	3,160
<i>0-125%</i>	95%	8,939	3,121	12,060
Totals		11,562	6,021	17,583