

FHIAP Snapshot of Program Activity - 12/10/2007

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	6,147	11,704	17,851	17,851
Approved Lives - to be enrolled	286	716	1,002	654
Total Lives:			18,853	18,505

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	1,338	2,287	3,625
Initial Applications Outstanding	2,588	192	2,780
Waiting list for Application	2,214	15,475	17,689
Total Lives:			24,094

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PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	198	466	685	1,480	2,829	
Adults 19-UP	242	530	849	1697	3,318	
Totals	440	996	1,534	3,177	6,147	34.4%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	65	142	290	1,304	1,801	
Adults 19-UP	107	290	721	3689	4,807	
Totals	172	432	1,011	4,993	6,608	37.0%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	6	13	35	130	184	
Adults 19-UP	70	253	697	3892	4,912	
Totals	76	266	732	4,022	5,096	28.5%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	269	621	1,010	2,914	4,814	
Adults 19-UP	419	1073	2267	9278	13,037	
Totals	688	1,694	3,277	12,192	17,851	100.0%
Percentages:	3.9%	9.5%	18.4%	68.3%	100.0%	

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AVERAGE SUBSIDY & PREMIUM VALUES FOR INDIVIDUAL & GROUP

Average Premium and Subsidy for Individual Market					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$267.97	\$298.81	\$334.78	\$336.44	\$332.40
Subsidy Per Month	\$133.99	\$209.17	\$301.30	\$319.62	\$306.08
Member Contribution	\$133.99	\$89.64	\$33.48	\$16.82	\$26.33

Average Premium and Subsidy for Individual OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$442.23	\$429.62	\$462.08	\$438.20	\$441.25
Subsidy Per Month	\$221.12	\$300.74	\$415.87	\$416.29	\$407.32
Member Contribution	\$221.12	\$128.89	\$46.21	\$21.91	\$33.92

Average Premium and Subsidy for Individual NON-OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$195.69	\$212.40	\$234.92	\$246.65	\$241.08
Subsidy Per Month	\$97.84	\$148.68	\$211.42	\$234.32	\$221.12
Member Contribution	\$97.84	\$63.72	\$23.49	\$12.33	\$19.95

Average Premium and Subsidy for GROUP Market					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$63.68	\$42.03	\$15.15	\$8.27	\$19.68
Subsidy Per Month	\$63.68	\$98.07	\$136.36	\$157.04	\$135.15
Employee Share	\$127.37	\$140.10	\$151.51	\$165.31	\$154.83
Employer Contribution	\$130.30	\$117.19	\$111.71	\$101.99	\$109.05

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$62.61	\$41.07	\$14.01	\$7.54	\$19.57
Subsidy Per Month	\$62.61	\$95.84	\$126.06	\$143.33	\$123.98
Employee Share	\$125.22	\$136.91	\$140.07	\$150.87	\$143.55
Employer Contribution	\$135.28	\$128.21	\$125.23	\$122.55	\$125.26

Average Premium and Subsidy			Overall Weighted Average
<i>Subsidy Levels:</i>	<u>Individual</u>	<u>Group</u>	
<i>Premium Per Month (includes employer contribution for Group)</i>	\$332.40	\$263.88	\$308.80
*Premium Per Month	\$332.40	\$154.83	\$267.31
Subsidy Per Month	\$306.08	\$135.15	\$247.22
Member Contribution	\$26.33	\$19.68	\$20.09

*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	14,715	4%	4%	5%
Metropolitan Portland	89,619	23%	45%	31%
Willamette Valley	80,301	21%	25%	27%
Southern/ South Coast	58,974	15%	13%	18%
Mid-Columbia	13,615	4%	4%	5%
Central	15,976	4%	4%	6%
Southeast	8,374	2%	3%	4%
Northeast	9,541	2%	2%	4%
Other	92,841	24%	0%	0%
	383,956	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	902	5%	4%	5%
Metropolitan Portland	6,068	34%	45%	31%
Willamette Valley	5,274	30%	25%	27%
Southern/ South Coast	3,191	18%	13%	18%
Mid-Columbia	643	4%	4%	5%
Central	794	4%	4%	6%
Southeast	447	3%	3%	4%
Northeast	532	3%	2%	4%
Other	-	0%	0%	0%
	17,851	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	1,937
Approved applications not yet enrolled; still within the allowed time period	1,002
Approved applications not enrolled in insurance within 120 days	11,174
Pended applications	1,688
Denied approval of application	43,649
Reservation list	17,689
Outstanding application within allowed return time	2,780
Outstanding application not received within allowed return time	222,234

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	538	4.6%
6-18	1,447	12.4%
19-29	1,756	15.0%
30-39	2,088	17.8%
40-49	2,443	20.9%
50-59	2,366	20.2%
60+	1,066	9.1%
Total	11,704	100%
Average Age =	37.5	
Median Age =	40.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	820	13.3%
6-18	2,009	32.7%
19-29	926	15.1%
30-39	1,186	19.3%
40-49	793	12.9%
50-59	340	5.5%
60+	73	1.2%
Total	6,147	100%
Average Age =	23.9	
Median Age =	22.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	1,358	7.6%
6-18	3,456	19.4%
19-29	2,682	15.0%
30-39	3,274	18.3%
40-49	3,236	18.1%
50-59	2,706	15.2%
60+	1,139	6.4%
Total	17,851	100%
Average Age =	32.8	
Median Age =	34.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,985	41.2%	9,719	74.5%	11,704	65.6%
Group	2,829	58.8%	3,318	25.5%	6,147	34.4%
Total	4,814	100.0%	13,037	100.0%	17,851	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,985	17.0%	2,829	46.0%	4,814	27.0%
Adults	9,719	83.0%	3,318	54.0%	13,037	73.0%
Total	11,704	100.0%	6,147	100.0%	17,851	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	4,448	38.0%	2,732	44.4%	7,180	40.2%
Female	7,256	62.0%	3,415	55.6%	10,671	59.8%
Total	11,704	100%	6,147	100%	17,851	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	18.3	Individual Market - OMIP only	14.5
Individual Market - Non-OMIP only	27.2	Individual Market - Non-OMIP only	16.9
Group Market	24.7	Group Market	18.6
FHIAP - ALL	24.0	FHIAP - ALL	16.7

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	120	268	598	2,586	3,572	30.5%
<i>Health Net</i>	6	33	110	621	770	6.6%
<i>Kaiser</i>	19	51	128	757	955	8.2%
<i>Lifewise</i>	15	44	104	555	718	6.1%
<i>ODS Health Plans</i>	1	7	15	108	131	1.1%
<i>OMIP</i>	76	266	732	4,022	5,096	43.5%
<i>Pacificare</i>	1	3	20	142	166	1.4%
<i>PacificSource</i>	10	26	36	224	296	2.5%
	248	698	1,743	9,015	11,704	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	42	153	296	1,125	1,616	45.2%
	Blue Selections Plus \$500 ded w/Dental	57	97	272	1,366	1,792	50.2%
	Blue Selections Plus \$1000 ded	7	8	15	48	78	2.2%
	Blue Selections Plus \$1000 ded w/Dental	14	10	10	40	74	2.1%
	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	5	7	12	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%
		120	268	598	2,586	3,572	30.5%

Health Net	Diamond \$250 Deductible	6	33	110	621	770	100.0%
	Diamond \$500 Deductible	0	0	0	0	0	0.0%
	Diamond \$1000 Deductible	0	0	0	0	0	#DIV/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	#DIV/0!
	PPO Plan (80/60) (\$500 Ded)	0	0	0	0	0	0.0%
	PPO Plan (80/60) (\$1000 Ded)	0	0	0	0	0	#DIV/0!
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
	Value Plan \$1000 Deductible	0	0	0	0	0	0.0%
	Value Plan \$1000 Deductible Children	0	0	0	0	0	0.0%
		6	33	110	621	770	6.6%

Kaiser	Gold Rx \$500	4	6	18	104	132	13.8%
	Gold Rx \$1000	0	0	0	0	0	0.0%
	Platinum Rx	15	45	110	653	823	86.2%
		19	51	128	757	955	8.2%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
Lifewise							
	WiseChoices \$500 Deductible	15	44	104	555	718	100.0%
		15	44	104	555	718	6.1%

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	1	1	4	31	37	28.2%
	Beneficial Rx \$1000 w/ Preferred Dental	0	2	6	34	42	32.1%
	Beneficial Rx \$1000 w/ Premier Dental	0	4	5	43	52	39.7%
		1	7	15	108	131	1.1%

OMP	\$500 Deductible	57	242	707	3,867	4,873	95.6%
	\$750 Deductible	19	24	25	155	223	4.4%
	\$1,000 Deductible	0	0	0	0	0	0.0%
		76	266	732	4,022	5,096	43.5%

Pacificare	HMO Plan II++ No Deductible	1	3	20	142	166	100.0%
		1	3	20	142	166	1.4%

PacificSource	Elect Plus \$500	10	20	32	215	277	93.6%
	Elect Plus \$1000	0	6	4	9	19	6.4%
	Elect Flex Perks \$1000	0	0	0	0	0	0.0%
		10	26	36	224	296	2.5%

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TERMINATION TRENDS

Termination Reason	Current Month				Overall Terminations			
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
Member Request								
50% Subsidy Level	0	3	3	16.7%	198	46	244	6.7%
70% Subsidy Level	2	0	2	11.1%	610	92	702	19.4%
90% Subsidy Level	3	0	3	16.7%	699	99	798	22.1%
95% Subsidy Level	6	4	10	55.6%	1,648	226	1,874	51.8%
	11	7	18	17.0%	3,155	463	3,618	14.2%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	2	0	2	2.6%	196	550	746	6.5%
70% Subsidy Level	1	0	1	1.3%	985	890	1,875	16.4%
90% Subsidy Level	15	0	15	19.5%	1,893	1,157	3,050	26.8%
95% Subsidy Level	59	0	59	76.6%	4,129	1,599	5,728	50.3%
	77	0	77	72.6%	7,203	4,196	11,399	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%	9	0	9	6.4%
70% Subsidy Level	0	0	0	0.0%	22	2	24	17.0%
90% Subsidy Level	0	0	0	0.0%	16	0	16	11.3%
95% Subsidy Level	0	0	0	0.0%	87	5	92	65.2%
	0	0	0	0.0%	134	7	141	0.6%

Carrier Termination								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	2	1	3	6.0%
70% Subsidy Level	0	0	0	0.0%	10	2	12	24.0%
90% Subsidy Level	0	0	0	0.0%	13	0	13	26.0%
95% Subsidy Level	0	0	0	0.0%	22	0	22	44.0%
	0	0	0	0.0%	47	3	50	0.2%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	13	1	14	2.0%
70% Subsidy Level	0	0	0	0.0%	57	1	58	8.4%
90% Subsidy Level	1	0	1	10.0%	184	3	187	27.0%
95% Subsidy Level	9	0	9	90.0%	432	1	433	62.6%
	10	0	10	9.4%	686	6	692	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%	252	0	252	3.6%
70% Subsidy Level	0	0	0	0.0%	1,099	0	1,099	15.8%
90% Subsidy Level	0	0	0	0.0%	1,546	0	1,546	22.2%
95% Subsidy Level	0	0	0	0.0%	4,058	1	4,059	58.4%
	0	0	0	0.0%	6,955	1	6,956	27.3%

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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	121	122	6.6%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	339	431	23.4%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	363	506	27.5%
<i>95% Subsidy Level</i>	0	0	0	0.0%	176	604	780	42.4%
	0	0	0	0.0%	412	1,427	1,839	7.2%

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%	9	0	9	8.4%
<i>90% Subsidy Level</i>	0	0	0	0.0%	26	0	26	24.3%
<i>95% Subsidy Level</i>	1	0	1	100.0%	69	1	70	65.4%
	1	0	1	0.9%	105	2	107	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	8	10	18	2.8%
<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%	75	48	123	19.4%
<i>95% Subsidy Level</i>	0	0	0	0.0%	378	79	457	72.2%
	0	0	0	0.0%	483	150	633	2.5%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	106	0.6%
Current Active Enrollment:	17,851	

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	17.0%	3,618	14.2%
<i>Ineligible</i>	77	72.6%	11,399	44.8%
<i>Rescinded Coverage</i>	0	0.0%	141	0.6%
<i>Carrier Termination</i>	0	0.0%	50	0.2%
<i>Medicare Eligible</i>	10	9.4%	692	2.7%
<i>Failed to pay premium</i>	0	0.0%	6,956	27.3%
<i>Failed to submit employer verification</i>	0	0.0%	1,839	7.2%
<i>Deceased</i>	1	0.9%	107	0.4%
<i>Covered in OHP</i>	0	0.0%	633	2.5%
Total	106	100%	25,435	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>	213	1.8%	151	2.5%	364	2.0%
<i>Asian/Pacific Islander</i>	646	5.5%	119	1.9%	765	4.3%
<i>Hispanic</i>	432	3.7%	420	6.8%	852	4.8%
<i>Native American</i>	100	0.9%	91	1.5%	191	1.1%
<i>Not Given</i>	479	4.1%	243	4.0%	722	4.0%
<i>Other</i>	336	2.9%	302	4.9%	638	3.6%
<i>White</i>	9,498	81.2%	4,821	78.4%	14,319	80.2%
TOTAL	11,704	100%	6,147	100%	17,851	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	248	440	688
<i>150-169%</i>	70%	698	996	1,694
<i>126-149%</i>	90%	1,743	1,534	3,277
<i>0-125%</i>	95%	9,015	3,177	12,192
Totals		11,704	6,147	17,851