

FHIAP Snapshot of Program Activity - 12/03/2007

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	6,115	11,649	17,764	17,764
Approved Lives - to be enrolled	325	770	1,095	715
Total Lives:			18,859	18,479

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	1,336	2,389	3,725
Initial Applications Outstanding	2,649	212	2,861
Waiting list for Application	1,796	14,899	16,695
Total Lives:			23,281

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PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	198	467	685	1,463	2,813	
Adults 19-UP	245	531	843	1683	3,302	
Totals	443	998	1,528	3,146	6,115	34.4%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	65	143	291	1,303	1,802	
Adults 19-UP	107	288	717	3681	4,793	
Totals	172	431	1,008	4,984	6,595	37.1%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	6	13	35	129	183	
Adults 19-UP	70	249	690	3862	4,871	
Totals	76	262	725	3,991	5,054	28.5%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	269	623	1,011	2,895	4,798	
Adults 19-UP	422	1068	2250	9226	12,966	
Totals	691	1,691	3,261	12,121	17,764	100.0%
Percentages:	3.9%	9.5%	18.4%	68.2%	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	\$267.97	\$296.55	\$334.27	\$336.07	\$331.90
Subsidy Per Month	\$133.99	\$207.58	\$300.85	\$319.27	\$305.64
Member Contribution	\$133.99	\$88.96	\$33.43	\$16.80	\$26.26

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$442.23	\$430.30	\$461.09	\$437.51	\$440.60
Subsidy Per Month	\$221.12	\$301.21	\$414.98	\$415.63	\$406.69
Member Contribution	\$221.12	\$129.09	\$46.11	\$21.88	\$33.91

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$195.69	\$207.25	\$234.32	\$246.28	\$240.36
Subsidy Per Month	\$97.84	\$145.07	\$210.88	\$233.96	\$220.54
Member Contribution	\$97.84	\$62.17	\$23.43	\$12.31	\$19.82

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$64.76	\$42.17	\$15.03	\$8.27	\$19.79
Subsidy Per Month	\$64.76	\$98.40	\$135.28	\$157.05	\$134.95
Employee Share	\$129.53	\$140.57	\$150.31	\$165.31	\$154.74
Employer Contribution	\$128.60	\$118.64	\$111.43	\$100.66	\$108.45

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$63.76	\$41.18	\$13.95	\$7.51	\$19.72
Subsidy Per Month	\$63.76	\$96.10	\$125.51	\$142.60	\$123.53
Employee Share	\$127.52	\$137.28	\$139.46	\$150.11	\$143.25
Employer Contribution	\$133.46	\$129.55	\$125.39	\$121.36	\$124.84

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>	\$331.90	\$263.19	\$308.25
*Premium Per Month	\$331.90	\$154.74	\$266.92
Subsidy Per Month	\$305.64	\$134.95	\$246.88
Member Contribution	\$26.26	\$19.79	\$20.04

*Group premium is the subsidizable portion of the employee's payroll deduction and member contribution is based on it

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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	80,302	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	91,890	24%	0%	0%
	383,006	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	899	5%	4%	5%
Metropolitan Portland	6,041	34%	45%	31%
Willamette Valley	5,258	30%	25%	27%
Southern/ South Coast	3,165	18%	13%	18%
Mid-Columbia	643	4%	4%	5%
Central	789	4%	4%	6%
Southeast	446	3%	3%	4%
Northeast	523	3%	2%	4%
Other	-	0%	0%	0%
	17,764	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	1,898
Approved applications not yet enrolled; still within the allowed time period	1,095
Approved applications not enrolled in insurance within 120 days	11,174
Pended applications	1,827
Denied approval of application	43,511
Reservation list	16,695
Outstanding application within allowed return time	2,861
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	535	4.6%
6-18	1,450	12.4%
19-29	1,742	15.0%
30-39	2,077	17.8%
40-49	2,433	20.9%
50-59	2,352	20.2%
60+	1,060	9.1%
Total	11,649	100%
Average Age =	37.4	
Median Age =	40.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	819	13.4%
6-18	1,994	32.6%
19-29	923	15.1%
30-39	1,185	19.4%
40-49	787	12.9%
50-59	336	5.5%
60+	71	1.2%
Total	6,115	100%
Average Age =	23.9	
Median Age =	22.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	1,354	7.6%
6-18	3,444	19.4%
19-29	2,665	15.0%
30-39	3,262	18.4%
40-49	3,220	18.1%
50-59	2,688	15.1%
60+	1,131	6.4%
Total	17,764	100%
Average Age =	32.8	
Median Age =	34.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,985	41.4%	9,664	74.5%	11,649	65.6%
Group	2,813	58.6%	3,302	25.5%	6,115	34.4%
Total	4,798	100.0%	12,966	100.0%	17,764	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,985	17.0%	2,813	46.0%	4,798	27.0%
Adults	9,664	83.0%	3,302	54.0%	12,966	73.0%
Total	11,649	100.0%	6,115	100.0%	17,764	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	4,438	38.1%	2,714	44.4%	7,152	40.3%
Female	7,211	61.9%	3,401	55.6%	10,612	59.7%
Total	11,649	100%	6,115	100%	17,764	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	18.4	Individual Market - OMIP only	14.5
Individual Market - Non-OMIP only	27.1	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	270	597	2,577	3,564	30.6%
<i>Health Net</i>	6	33	109	620	768	6.6%
<i>Kaiser</i>	19	50	128	759	956	8.2%
<i>Lifewise</i>	15	44	104	554	717	6.2%
<i>ODS Health Plans</i>	1	7	15	108	131	1.1%
<i>OMIP</i>	76	262	725	3,991	5,054	43.4%
<i>Pacificare</i>	1	1	19	140	161	1.4%
<i>PacificSource</i>	10	26	36	226	298	2.6%
	248	693	1,733	8,975	11,649	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	43	157	299	1,125	1,624	45.6%
	Blue Selections Plus \$500 ded w/Dental	56	95	270	1,359	1,780	49.9%
	Blue Selections Plus \$1000 ded	7	8	15	46	76	2.1%
	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	3	7	10	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	270	597	2,577	3,564	30.6%

Health Net	Diamond \$250 Deductible	6	33	109	620	768	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	109	620	768

Kaiser	Gold Rx \$500	4	6	18	105	133	13.9%
	Gold Rx \$1000	0	0	0	0	0	0.0%
	Platinum Rx	15	44	110	654	823	86.1%
		19	50	128	759	956	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	554	717	100.0%
		15	44	104	554	717	6.2%

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	239	700	3,836	4,832	95.6%
	\$750 Deductible	19	23	25	155	222	4.4%
	\$1,000 Deductible	0	0	0	0	0	0.0%
		76	262	725	3,991	5,054	43.4%

Pacificare	HMO Plan II Plus No Deductible	1	1	19	140	161	100.0%
		1	1	19	140	161	1.4%

PacificSource	Elect Plus \$500	10	20	32	217	279	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	226	298	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	0	0	0	0.0%	198	42	240	6.7%
70% Subsidy Level	2	0	2	40.0%	611	93	704	19.5%
90% Subsidy Level	1	0	1	20.0%	696	99	795	22.1%
95% Subsidy Level	2	0	2	40.0%	1,643	222	1,865	51.7%
	5	0	5	5.2%	3,148	456	3,604	14.2%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	2	0	2	2.5%	196	550	746	6.5%
70% Subsidy Level	2	0	2	2.5%	986	893	1,879	16.5%
90% Subsidy Level	18	0	18	22.2%	1,896	1,159	3,055	26.8%
95% Subsidy Level	59	0	59	72.8%	4,129	1,602	5,731	50.2%
	81	0	81	84.4%	7,207	4,204	11,411	44.9%

Rescission of coverage by insurance carrier - Never Effective								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	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%	433	1	434	62.6%
	10	0	10	10.4%	687	6	693	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%	253	0	253	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%	1,547	0	1,547	22.2%
95% Subsidy Level	0	0	0	0.0%	4,059	1	4,060	58.3%
	0	0	0	0.0%	6,958	1	6,959	27.4%

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TERMINATION TRENDS - continued

Failed to submit employer verification							
	Individual	Group	Total	Percent	Individual	Group	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	1	121	6.6%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	339	23.4%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	365	27.6%
<i>95% Subsidy Level</i>	0	0	0	0.0%	176	604	42.4%
	0	0	0	0.0%	412	1,429	7.2%

Deceased							
	Individual	Group	Total	Percent	Individual	Group	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	1	1	1.9%
<i>70% Subsidy Level</i>	0	0	0	0.0%	9	0	8.6%
<i>90% Subsidy Level</i>	0	0	0	0.0%	26	0	24.8%
<i>95% Subsidy Level</i>	0	0	0	0.0%	67	1	64.8%
	0	0	0	0.0%	103	2	0.4%

Covered in OHP							
	Individual	Group	Total	Percent	Individual	Group	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	8	10	2.8%
<i>70% Subsidy Level</i>	0	0	0	0.0%	22	13	5.5%
<i>90% Subsidy Level</i>	0	0	0	0.0%	75	48	19.5%
<i>95% Subsidy Level</i>	0	0	0	0.0%	377	79	72.2%
	0	0	0	0.0%	482	150	2.5%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	96	0.5%
Current Active Enrollment:	17,764	

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>	5	5.2%	3,604	14.2%
<i>Ineligible</i>	81	84.4%	11,411	44.9%
<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	10.4%	693	2.7%
<i>Failed to pay premium</i>	0	0.0%	6,959	27.4%
<i>Failed to submit employer verification</i>	0	0.0%	1,841	7.2%
<i>Deceased</i>	0	0.0%	105	0.4%
<i>Covered in OHP</i>	0	0.0%	632	2.5%
Total	96	100%	25,436	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>	210	1.8%	154	2.5%	364	2.0%
<i>Asian/Pacific Islander</i>	645	5.5%	122	2.0%	767	4.3%
<i>Hispanic</i>	432	3.7%	418	6.8%	850	4.8%
<i>Native American</i>	99	0.8%	88	1.4%	187	1.1%
<i>Not Given</i>	475	4.1%	239	3.9%	714	4.0%
<i>Other</i>	334	2.9%	300	4.9%	634	3.6%
<i>White</i>	9,454	81.2%	4,794	78.4%	14,248	80.2%
TOTAL	11,649	100%	6,115	100%	17,764	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	443	691
<i>150-169%</i>	70%	693	998	1,691
<i>126-149%</i>	90%	1,733	1,528	3,261
<i>0-125%</i>	95%	8,975	3,146	12,121
Totals		11,649	6,115	17,764