

FHIAP Snapshot of Program Activity - 04/15/2008

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	5,148	10,707	15,855	15,855
Approved Lives - to be enrolled	0	1	1	1
		Total Lives:	15,856	15,856

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	0	0	0
Initial Applications Outstanding	0	0	0
Waiting list for Application	7,017	25,019	32,036
		Total Lives:	32,036

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PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	171	382	597	1,193	2,343	
Adults 19-UP	200	462	721	1422	2,805	
Totals	371	844	1,318	2,615	5,148	32.5%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	60	160	269	1,192	1,681	
Adults 19-UP	100	286	656	3403	4,445	
Totals	160	446	925	4,595	6,126	38.6%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	9	13	24	116	162	
Adults 19-UP	67	263	612	3477	4,419	
Totals	76	276	636	3,593	4,581	28.9%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	240	555	890	2,501	4,186	
Adults 19-UP	367	1011	1989	8302	11,669	
Totals	607	1,566	2,879	10,803	15,855	100.0%
Percentages:	3.8%	9.9%	18.2%	68.1%	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	\$268.87	\$292.38	\$331.58	\$334.03	\$329.42
Subsidy Per Month	\$134.44	\$204.67	\$298.42	\$317.33	\$302.82
Member Contribution	\$134.44	\$87.71	\$33.16	\$16.70	\$26.59

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$427.94	\$428.63	\$459.86	\$438.26	\$440.56
Subsidy Per Month	\$213.97	\$300.04	\$413.87	\$416.35	\$405.94
Member Contribution	\$213.97	\$128.59	\$45.99	\$21.91	\$34.62

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$199.81	\$204.41	\$238.51	\$246.07	\$240.55
Subsidy Per Month	\$99.90	\$143.08	\$214.66	\$233.77	\$220.37
Member Contribution	\$99.90	\$61.32	\$23.85	\$12.30	\$20.18

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$68.09	\$42.38	\$15.43	\$8.85	\$20.26
Subsidy Per Month	\$68.09	\$98.88	\$138.84	\$161.56	\$138.70
Employee Share	\$136.18	\$141.26	\$154.27	\$170.41	\$158.96
Employer Contribution	\$131.58	\$124.76	\$116.61	\$107.18	\$114.26

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$67.95	\$41.25	\$14.35	\$7.67	\$20.00
Subsidy Per Month	\$67.95	\$96.24	\$129.12	\$145.71	\$126.58
Employee Share	\$135.90	\$137.49	\$143.47	\$153.38	\$146.58
Employer Contribution	\$140.50	\$134.36	\$129.40	\$127.09	\$130.02

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>	\$329.42	\$273.23	\$311.17
*Premium Per Month	\$329.42	\$158.96	\$274.12
Subsidy Per Month	\$302.82	\$138.70	\$249.53
Member Contribution	\$26.59	\$20.26	\$24.59

*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	774	5%	4%	5%
Metropolitan Portland	5,394	34%	45%	31%
Willamette Valley	4,699	30%	25%	27%
Southern/ South Coast	2,833	18%	13%	18%
Mid-Columbia	547	3%	4%	5%
Central	704	4%	4%	6%
Southeast	430	3%	3%	4%
Northeast	474	3%	2%	4%
Other	-	0%	0%	0%
	15,855	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	1
Approved applications not enrolled in insurance within 120 days	11,174
Pended applications	0
Denied approval of application	43,613
Reservation list	32,036
Outstanding application within allowed return time	0
Outstanding application not received within allowed return time	224,928

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	475	4.4%
6-18	1,368	12.8%
19-29	1,543	14.4%
30-39	1,943	18.1%
40-49	2,224	20.8%
50-59	2,179	20.4%
60+	975	9.1%
Total	10,707	100%
Average Age =	37.5	
Median Age =	40.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	661	12.8%
6-18	1,682	32.7%
19-29	765	14.9%
30-39	981	19.1%
40-49	683	13.3%
50-59	309	6.0%
60+	67	1.3%
Total	5,148	100%
Average Age =	24.3	
Median Age =	22.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	1,136	7.2%
6-18	3,050	19.2%
19-29	2,308	14.6%
30-39	2,924	18.4%
40-49	2,907	18.3%
50-59	2,488	15.7%
60+	1,042	6.6%
Total	15,855	100%
Average Age =	33.2	
Median Age =	34.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,843	44.0%	8,864	76.0%	10,707	67.5%
Group	2,343	56.0%	2,805	24.0%	5,148	32.5%
Total	4,186	100.0%	11,669	100.0%	15,855	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,843	17.2%	2,343	45.5%	4,186	26.4%
Adults	8,864	82.8%	2,805	54.5%	11,669	73.6%
Total	10,707	100.0%	5,148	100.0%	15,855	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
	Count	Percentage	Count	Percentage	Count	Percentage
Male	4,064	38.0%	2,290	44.5%	6,354	40.1%
Female	6,643	62.0%	2,858	55.5%	9,501	59.9%
Total	10,707	100%	5,148	100%	15,855	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	23.0	Individual Market - OMIP only	15.1
Individual Market - Non-OMIP only	32.3	Individual Market - Non-OMIP only	17.5
Group Market	30.4	Group Market	19.3
FHIAP - ALL	29.2	FHIAP - ALL	17.4

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	117	296	529	2,350	3,292	30.7%
<i>Health Net</i>	8	28	90	613	739	6.9%
<i>Kaiser</i>	13	46	137	666	862	8.1%
<i>Lifewise</i>	15	48	89	488	640	6.0%
<i>ODS Health Plans</i>	2	8	26	108	144	1.3%
<i>OMIP</i>	76	276	636	3,593	4,581	42.8%
<i>Pacificare</i>	1	1	21	131	154	1.4%
<i>PacificSource</i>	2	12	33	211	258	2.4%
<i>Preferred Health Plan</i>	0	0	0	2	2	0.0%
<i>Providence</i>	2	7	0	26	35	0.3%
	236	722	1,561	8,188	10,707	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	12	34	32	115	193	5.9%
	Blue Selections Premier \$500 Deductible	93	236	476	2,139	2,944	89.4%
	Blue Selections Premier \$1000 Deductible	12	26	18	88	144	4.4%
	BlueCross PPO Portability	0	0	3	8	11	0.3%
		117	296	529	2,350	3,292	30.7%

Health Net	Diamond 15 PPO \$250 Deductible	4	25	79	468	576	77.9%
	Diamond 15 PPO \$500 Deductible	2	2	0	12	16	2.2%
	Pearl 25 HMO (no deductible)	2	1	8	115	126	17.1%
	Topaz First Dollar \$250 Deductible	0	0	0	3	3	0.4%
	Other	0	0	3	15	18	2.4%
		8	28	90	613	739	6.9%

Kaiser	Gold Rx \$500 Deductible	4	8	21	71	104	12.1%
	Platinum Rx Plan (no deductible)	9	38	116	595	758	87.9%
		13	46	137	666	862	8.1%

Lifewise	WiseChoices \$500 Deductible	15	48	89	488	640	100.0%
	Other	0	0	0	0	0	0.0%
		15	48	89	488	640	6.0%

ODS	Beneficial Rx Plan \$1000 Deductible	2	8	26	108	144	100.0%
		2	8	26	108	144	1.3%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	56	247	619	3,460	4,382	95.7%
	\$750 Deductible	20	29	17	133	199	4.3%
		76	276	636	3,593	4,581	42.8%

Pacificare	HMO Individual (no deductible)	1	1	21	131	154	100.0%
		1	1	21	131	154	1.4%

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	0	10	15	134	159	61.6%
	Elect Premiere \$500 Deductible	1	1	15	68	85	32.9%
	Elect Premiere \$750 Deductible	1	1	3	9	14	5.4%
		2	12	33	211	258	2.4%

Preferred Health Plan	Plan A - \$500 Deductible	0	0	0	2	2	100.0%
		0	0	0	2	2	0.0%

Providence	Optimum \$500 Deductible	0	7	0	24	31	88.6%
	Optimum \$1000 Deductible	2	0	0	2	4	11.4%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		2	7	0	26	35	0.3%

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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	18.2%	198	44	242	6.7%
70% Subsidy Level	1	0	1	9.1%	613	93	706	19.6%
90% Subsidy Level	2	0	2	18.2%	702	99	801	22.2%
95% Subsidy Level	6	0	6	54.5%	1,628	227	1,855	51.5%
	11	0	11	15.7%	3,141	463	3,604	14.2%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	10	0	10	22.2%	206	567	773	6.8%
70% Subsidy Level	0	0	0	0.0%	980	894	1,874	16.4%
90% Subsidy Level	0	0	0	0.0%	1,906	1,169	3,075	26.9%
95% Subsidy Level	35	0	35	77.8%	4,148	1,579	5,727	50.0%
	45	0	45	64.3%	7,240	4,209	11,449	45.1%

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	6.9%
70% Subsidy Level	0	0	0	0.0%	21	2	23	17.7%
90% Subsidy Level	0	0	0	0.0%	16	0	16	12.3%
95% Subsidy Level	0	0	0	0.0%	77	5	82	63.1%
	0	0	0	0.0%	123	7	130	0.5%

Carrier Termination								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	2	1	3	5.3%
70% Subsidy Level	0	0	0	0.0%	9	2	11	19.3%
90% Subsidy Level	0	0	0	0.0%	14	0	14	24.6%
95% Subsidy Level	1	0	1	100.0%	29	0	29	50.9%
	1	0	1	1.4%	54	3	57	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	2.1%
70% Subsidy Level	0	0	0	0.0%	61	1	62	8.6%
90% Subsidy Level	5	0	5	38.5%	187	3	190	26.4%
95% Subsidy Level	8	0	8	61.5%	453	1	454	63.0%
	13	0	13	18.6%	715	6	721	2.8%

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	3.7%
70% Subsidy Level	0	0	0	0.0%	1,079	0	1,079	15.9%
90% Subsidy Level	0	0	0	0.0%	1,505	0	1,505	22.2%
95% Subsidy Level	0	0	0	0.0%	3,941	1	3,942	58.2%
	0	0	0	0.0%	6,777	1	6,778	26.7%

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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	145	146	7.6%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	368	460	23.8%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	376	519	26.9%
<i>95% Subsidy Level</i>	0	0	0	0.0%	176	631	807	41.8%
	0	0	0	0.0%	412	1,520	1,932	7.6%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	1	1	2	1.8%
<i>70% Subsidy Level</i>	0	0	0	0.0%	9	0	9	8.3%
<i>90% Subsidy Level</i>	0	0	0	0.0%	25	0	25	22.9%
<i>95% Subsidy Level</i>	0	0	0	0.0%	72	1	73	67.0%
	0	0	0	0.0%	107	2	109	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	9	7	16	2.6%
<i>70% Subsidy Level</i>	0	0	0	0.0%	22	12	34	5.5%
<i>90% Subsidy Level</i>	0	0	0	0.0%	79	38	117	19.1%
<i>95% Subsidy Level</i>	0	0	0	0.0%	370	77	447	72.8%
	0	0	0	0.0%	480	134	614	2.4%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	70	0.4%
Current Active Enrollment:	15,855	

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>	11	15.7%	3,604	14.2%
<i>Ineligible</i>	45	64.3%	11,449	45.1%
<i>Rescinded Coverage</i>	0	0.0%	130	0.5%
<i>Carrier Termination</i>	1	1.4%	57	0.2%
<i>Medicare Eligible</i>	13	18.6%	721	2.8%
<i>Failed to pay premium</i>	0	0.0%	6,778	26.7%
<i>Failed to submit employer verification</i>	0	0.0%	1,932	7.6%
<i>Deceased</i>	0	0.0%	109	0.4%
<i>Covered in OHP</i>	0	0.0%	614	2.4%
Total	70	100%	25,394	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>	197	1.8%	133	2.6%	330	2.1%
<i>Asian/Pacific Islander</i>	629	5.9%	119	2.3%	748	4.7%
<i>Hispanic</i>	390	3.6%	350	6.8%	740	4.7%
<i>Native American</i>	96	0.9%	71	1.4%	167	1.1%
<i>Not Given</i>	441	4.1%	185	3.6%	626	3.9%
<i>Other</i>	331	3.1%	262	5.1%	593	3.7%
<i>White</i>	8,623	80.5%	4,028	78.2%	12,651	79.8%
TOTAL	10,707	100%	5,148	100%	15,855	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	236	371	607
<i>150-169%</i>	70%	722	844	1,566
<i>126-149%</i>	90%	1,561	1,318	2,879
<i>0-125%</i>	95%	8,188	2,615	10,803
Totals		10,707	5,148	15,855