

FHIAP Snapshot of Program Activity - 04/21/2008

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	5,078	10,709	15,787	15,787
Approved Lives - to be enrolled	0	1	1	1
		Total Lives:	15,788	15,788

<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	7,123	25,269	32,392
		Total Lives:	32,392

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PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	163	381	594	1,175	2,313	
Adults 19-UP	193	463	714	1395	2,765	
Totals	356	844	1,308	2,570	5,078	32.2%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	60	158	268	1,203	1,689	
Adults 19-UP	99	285	656	3406	4,446	
Totals	159	443	924	4,609	6,135	38.9%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	9	14	24	119	166	
Adults 19-UP	67	263	612	3466	4,408	
Totals	76	277	636	3,585	4,574	29.0%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	232	553	886	2,497	4,168	
Adults 19-UP	359	1011	1982	8267	11,619	
Totals	591	1,564	2,868	10,764	15,787	100.0%
Percentages:	3.7%	9.9%	18.2%	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	\$264.27	\$291.91	\$331.69	\$333.97	\$329.22
Subsidy Per Month	\$132.14	\$204.34	\$298.53	\$317.13	\$302.59
Member Contribution	\$132.14	\$87.57	\$33.17	\$16.84	\$26.63

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$403.49	\$429.50	\$458.62	\$438.16	\$439.95
Subsidy Per Month	\$201.74	\$300.65	\$412.76	\$415.98	\$405.25
Member Contribution	\$201.74	\$128.85	\$45.86	\$22.18	\$34.70

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$199.74	\$203.41	\$238.73	\$245.94	\$240.41
Subsidy Per Month	\$99.87	\$142.38	\$214.86	\$233.60	\$220.25
Member Contribution	\$99.87	\$61.02	\$23.87	\$12.34	\$20.16

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$67.90	\$42.53	\$15.49	\$8.52	\$20.12
Subsidy Per Month	\$67.90	\$99.23	\$139.39	\$161.91	\$139.06
Employee Share	\$135.81	\$141.76	\$154.88	\$170.43	\$159.18
Employer Contribution	\$129.02	\$122.34	\$115.62	\$106.87	\$113.27

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$67.74	\$41.42	\$14.45	\$7.68	\$20.01
Subsidy Per Month	\$67.74	\$96.65	\$130.03	\$146.00	\$127.07
Employee Share	\$135.49	\$138.07	\$144.47	\$153.69	\$147.08
Employer Contribution	\$137.95	\$132.65	\$128.71	\$126.55	\$129.07

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>	\$329.22	\$272.45	\$310.96
*Premium Per Month	\$329.22	\$159.18	\$274.35
Subsidy Per Month	\$302.59	\$139.06	\$249.99
Member Contribution	\$26.63	\$20.12	\$24.36

*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	772	5%	4%	5%
Metropolitan Portland	5,350	34%	45%	31%
Willamette Valley	4,686	30%	25%	27%
Southern/ South Coast	2,820	18%	13%	18%
Mid-Columbia	542	3%	4%	5%
Central	709	4%	4%	6%
Southeast	430	3%	3%	4%
Northeast	478	3%	2%	4%
Other	-	0%	0%	0%
	15,787	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	32,392
Outstanding application within allowed return time	0
Outstanding application not received within allowed return time	224,929

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	476	4.4%
6-18	1,379	12.9%
19-29	1,538	14.4%
30-39	1,939	18.1%
40-49	2,221	20.7%
50-59	2,181	20.4%
60+	975	9.1%
Total	10,709	100%
Average Age =	37.5	
Median Age =	40.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	650	12.8%
6-18	1,663	32.7%
19-29	759	14.9%
30-39	960	18.9%
40-49	672	13.2%
50-59	308	6.1%
60+	66	1.3%
Total	5,078	100%
Average Age =	24.3	
Median Age =	22.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	1,126	7.1%
6-18	3,042	19.3%
19-29	2,297	14.5%
30-39	2,899	18.4%
40-49	2,893	18.3%
50-59	2,489	15.8%
60+	1,041	6.6%
Total	15,787	100%
Average Age =	33.2	
Median Age =	35.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,855	44.5%	8,854	76.2%	10,709	67.8%
Group	2,313	55.5%	2,765	23.8%	5,078	32.2%
Total	4,168	100.0%	11,619	100.0%	15,787	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,855	17.3%	2,313	45.5%	4,168	26.4%
Adults	8,854	82.7%	2,765	54.5%	11,619	73.6%
Total	10,709	100.0%	5,078	100.0%	15,787	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	4,068	38.0%	2,253	44.4%	6,321	40.0%
Female	6,641	62.0%	2,825	55.6%	9,466	60.0%
Total	10,709	100%	5,078	100%	15,787	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	23.7	Individual Market - OMIP only	15.2
Individual Market - Non-OMIP only	33.0	Individual Market - Non-OMIP only	17.5
Group Market	31.2	Group Market	19.4
FHIAP - ALL	29.9	FHIAP - ALL	17.4

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	117	293	529	2,361	3,300	30.8%
<i>Health Net</i>	8	28	90	612	738	6.9%
<i>Kaiser</i>	12	46	137	666	861	8.0%
<i>Lifewise</i>	15	48	89	490	642	6.0%
<i>ODS Health Plans</i>	2	8	26	108	144	1.3%
<i>OMIP</i>	76	277	636	3,585	4,574	42.7%
<i>Pacificare</i>	1	1	21	133	156	1.5%
<i>PacificSource</i>	2	12	32	211	257	2.4%
<i>Preferred Health Plan</i>	0	0	0	2	2	0.0%
<i>Providence</i>	2	7	0	26	35	0.3%
	235	720	1,560	8,194	10,709	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	5.8%
	Blue Selections Premier \$500 Deductible	91	233	476	2,148	2,948	89.3%
	Blue Selections Premier \$1000 Deductible	14	26	18	88	146	4.4%
	BlueCross PPO Portability	0	0	3	10	13	0.4%
			117	293	529	2,361	3,300

Health Net	Diamond 15 PPO \$250 Deductible	4	25	79	467	575	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	612	738

Kaiser	Gold Rx \$500 Deductible	4	8	21	71	104	12.1%
	Platinum Rx Plan (no deductible)	8	38	116	595	757	87.9%
		12	46	137	666	861	8.0%

Lifewise	WiseChoices \$500 Deductible	15	48	89	490	642	100.0%
	Other	0	0	0	0	0	0.0%
		15	48	89	490	642	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	248	619	3,452	4,375	95.6%
	\$750 Deductible	20	29	17	133	199	4.4%
		76	277	636	3,585	4,574	42.7%

Pacificare	HMO Individual (no deductible)	1	1	21	133	156	100.0%
		1	1	21	133	156	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	0	10	14	134	158	61.5%
	Elect Premiere \$500 Deductible	1	1	15	68	85	33.1%
	Elect Premiere \$750 Deductible	1	1	3	9	14	5.4%
		2	12	32	211	257	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			
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
Member Request								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	2	0	2	14.3%	198	44	242	6.7%
70% Subsidy Level	1	1	2	14.3%	614	94	708	19.7%
90% Subsidy Level	2	0	2	14.3%	703	99	802	22.3%
95% Subsidy Level	8	0	8	57.1%	1,625	225	1,850	51.4%
	13	1	14	16.9%	3,140	462	3,602	14.2%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	10	0	10	17.9%	206	567	773	6.7%
70% Subsidy Level	0	1	1	1.8%	980	895	1,875	16.4%
90% Subsidy Level	0	1	1	1.8%	1,905	1,170	3,075	26.8%
95% Subsidy Level	35	9	44	78.6%	4,145	1,588	5,733	50.0%
	45	11	56	67.5%	7,236	4,220	11,456	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	1.2%	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	41.7%	187	3	190	26.4%
95% Subsidy Level	7	0	7	58.3%	453	1	454	63.0%
	12	0	12	14.5%	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%	250	0	250	3.7%
70% Subsidy Level	0	0	0	0.0%	1,076	0	1,076	15.9%
90% Subsidy Level	0	0	0	0.0%	1,505	0	1,505	22.3%
95% Subsidy Level	0	0	0	0.0%	3,927	1	3,928	58.1%
	0	0	0	0.0%	6,758	1	6,759	26.6%

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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	18.8%
<i>95% Subsidy Level</i>	0	0	0	0.0%	377	77	454	73.1%
	0	0	0	0.0%	487	134	621	2.4%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	83	0.5%
Current Active Enrollment:	15,787	

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>	14	16.9%	3,602	14.2%
<i>Ineligible</i>	56	67.5%	11,456	45.1%
<i>Rescinded Coverage</i>	0	0.0%	130	0.5%
<i>Carrier Termination</i>	1	1.2%	57	0.2%
<i>Medicare Eligible</i>	12	14.5%	721	2.8%
<i>Failed to pay premium</i>	0	0.0%	6,759	26.6%
<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%	621	2.4%
Total	83	100%	25,387	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%	131	2.6%	328	2.1%
<i>Asian/Pacific Islander</i>	627	5.9%	117	2.3%	744	4.7%
<i>Hispanic</i>	390	3.6%	346	6.8%	736	4.7%
<i>Native American</i>	96	0.9%	71	1.4%	167	1.1%
<i>Not Given</i>	444	4.1%	183	3.6%	627	4.0%
<i>Other</i>	333	3.1%	262	5.2%	595	3.8%
<i>White</i>	8,622	80.5%	3,968	78.1%	12,590	79.7%
TOTAL	10,709	100%	5,078	100%	15,787	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	356	591
<i>150-169%</i>	70%	720	844	1,564
<i>126-149%</i>	90%	1,560	1,308	2,868
<i>0-125%</i>	95%	8,194	2,570	10,764
Totals		10,709	5,078	15,787