

FHIAP Snapshot of Program Activity - 04/07/2008

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	5,141	10,689	15,830	15,830
Approved Lives - to be enrolled	0	1	1	1
		Total Lives:	15,831	15,831

<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	6,870	24,611	31,481
		Total Lives:	31,481

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PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	170	382	598	1,188	2,338	
Adults 19-UP	200	464	721	1418	2,803	
Totals	370	846	1,319	2,606	5,141	32.5%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	59	156	270	1,191	1,676	
Adults 19-UP	101	288	656	3394	4,439	
Totals	160	444	926	4,585	6,115	38.6%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	7	13	24	116	160	
Adults 19-UP	63	263	613	3475	4,414	
Totals	70	276	637	3,591	4,574	28.9%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	236	551	892	2,495	4,174	
Adults 19-UP	364	1015	1990	8287	11,656	
Totals	600	1,566	2,882	10,782	15,830	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	\$264.29	\$291.78	\$331.56	\$333.82	\$329.12
Subsidy Per Month	\$132.15	\$204.25	\$298.41	\$317.13	\$302.67
Member Contribution	\$132.15	\$87.53	\$33.16	\$16.69	\$26.45

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$416.98	\$427.31	\$460.06	\$438.17	\$440.27
Subsidy Per Month	\$208.49	\$299.12	\$414.05	\$416.26	\$405.96
Member Contribution	\$208.49	\$128.19	\$46.01	\$21.91	\$34.31

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$200.42	\$204.62	\$238.28	\$245.91	\$240.43
Subsidy Per Month	\$100.21	\$143.24	\$214.46	\$233.61	\$220.26
Member Contribution	\$100.21	\$61.39	\$23.83	\$12.30	\$20.17

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$69.71	\$42.30	\$15.28	\$8.81	\$20.32
Subsidy Per Month	\$69.71	\$98.70	\$137.55	\$160.94	\$138.11
Employee Share	\$139.43	\$141.00	\$152.83	\$169.75	\$158.43
Employer Contribution	\$130.88	\$125.75	\$117.35	\$107.43	\$114.71

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$69.21	\$41.16	\$14.30	\$7.66	\$20.08
Subsidy Per Month	\$69.21	\$96.05	\$128.68	\$145.56	\$126.43
Employee Share	\$138.43	\$137.21	\$142.97	\$153.22	\$146.51
Employer Contribution	\$138.79	\$135.40	\$129.70	\$126.97	\$130.10

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>	\$329.12	\$273.14	\$310.94
*Premium Per Month	\$329.12	\$158.43	\$273.64
Subsidy Per Month	\$302.67	\$138.11	\$249.23
Member Contribution	\$26.45	\$20.32	\$24.41

*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	778	5%	4%	5%
Metropolitan Portland	5,380	34%	45%	31%
Willamette Valley	4,692	30%	25%	27%
Southern/ South Coast	2,827	18%	13%	18%
Mid-Columbia	547	3%	4%	5%
Central	702	4%	4%	6%
Southeast	430	3%	3%	4%
Northeast	474	3%	2%	4%
Other	-	0%	0%	0%
	15,830	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	31,481
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	478	4.5%
6-18	1,358	12.7%
19-29	1,543	14.4%
30-39	1,939	18.1%
40-49	2,222	20.8%
50-59	2,178	20.4%
60+	971	9.1%
Total	10,689	100%
Average Age =	37.5	
Median Age =	40.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	658	12.8%
6-18	1,680	32.7%
19-29	764	14.9%
30-39	982	19.1%
40-49	681	13.2%
50-59	309	6.0%
60+	67	1.3%
Total	5,141	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	3,038	19.2%
19-29	2,307	14.6%
30-39	2,921	18.5%
40-49	2,903	18.3%
50-59	2,487	15.7%
60+	1,038	6.6%
Total	15,830	100%
Average Age =	33.2	
Median Age =	34.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,836	44.0%	8,853	76.0%	10,689	67.5%
Group	2,338	56.0%	2,803	24.0%	5,141	32.5%
Total	4,174	100.0%	11,656	100.0%	15,830	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,836	17.2%	2,338	45.5%	4,174	26.4%
Adults	8,853	82.8%	2,803	54.5%	11,656	73.6%
Total	10,689	100.0%	5,141	100.0%	15,830	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	4,053	37.9%	2,291	44.6%	6,344	40.1%
Female	6,636	62.1%	2,850	55.4%	9,486	59.9%
Total	10,689	100%	5,141	100%	15,830	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	22.7	Individual Market - OMIP only	15.1
Individual Market - Non-OMIP only	32.1	Individual Market - Non-OMIP only	17.5
Group Market	30.1	Group Market	19.3
FHIAP - ALL	28.9	FHIAP - ALL	17.4

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	118	293	530	2,341	3,282	30.7%
<i>Health Net</i>	7	28	90	607	732	6.8%
<i>Kaiser</i>	13	47	137	666	863	8.1%
<i>Lifewise</i>	15	48	89	493	645	6.0%
<i>ODS Health Plans</i>	2	8	26	108	144	1.3%
<i>OMIP</i>	70	276	637	3,591	4,574	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%
	230	720	1,563	8,176	10,689	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	114	192	5.9%
	Blue Selections Premier \$500 Deductible	94	233	477	2,132	2,936	89.5%
	Blue Selections Premier \$1000 Deductible	12	26	18	88	144	4.4%
	BlueCross PPO Portability	0	0	3	7	10	0.3%
		118	293	530	2,341	3,282	30.7%

Health Net	Diamond 15 PPO \$250 Deductible	4	25	79	462	570	77.9%
	Diamond 15 PPO \$500 Deductible	1	2	0	12	15	2.0%
	Pearl 25 HMO (no deductible)	2	1	8	115	126	17.2%
	Topaz First Dollar \$250 Deductible	0	0	0	3	3	0.4%
	Other	0	0	3	15	18	2.5%
		7	28	90	607	732	6.8%

Kaiser	Gold Rx \$500 Deductible	4	9	21	71	105	12.2%
	Platinum Rx Plan (no deductible)	9	38	116	595	758	87.8%
		13	47	137	666	863	8.1%

Lifewise	WiseChoices \$500 Deductible	15	48	89	493	645	100.0%
	Other	0	0	0	0	0	0.0%
		15	48	89	493	645	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	55	247	620	3,459	4,381	95.8%
	\$750 Deductible	15	29	17	132	193	4.2%
		70	276	637	3,591	4,574	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	135	160	62.0%
	Elect Premiere \$500 Deductible	1	1	15	67	84	32.6%
	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	20.0%	198	44	242	6.7%
70% Subsidy Level	1	0	1	10.0%	612	93	705	19.6%
90% Subsidy Level	1	0	1	10.0%	702	99	801	22.2%
95% Subsidy Level	6	0	6	60.0%	1,628	227	1,855	51.5%
	10	0	10	14.7%	3,140	463	3,603	14.2%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	10	0	10	22.2%	207	567	774	6.8%
70% Subsidy Level	0	0	0	0.0%	980	893	1,873	16.4%
90% Subsidy Level	0	0	0	0.0%	1,906	1,168	3,074	26.8%
95% Subsidy Level	35	0	35	77.8%	4,152	1,579	5,731	50.0%
	45	0	45	66.2%	7,245	4,207	11,452	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	5.4%
70% Subsidy Level	0	0	0	0.0%	9	2	11	19.6%
90% Subsidy Level	0	0	0	0.0%	14	0	14	25.0%
95% Subsidy Level	0	0	0	0.0%	28	0	28	50.0%
	0	0	0	0.0%	53	3	56	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	26.5%
95% Subsidy Level	8	0	8	61.5%	450	1	451	62.8%
	13	0	13	19.1%	712	6	718	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%	3,944	1	3,945	58.2%
	0	0	0	0.0%	6,780	1	6,781	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	1.9%
<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	23.1%
<i>95% Subsidy Level</i>	0	0	0	0.0%	71	1	72	66.7%
	0	0	0	0.0%	106	2	108	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:	68	0.4%
Current Active Enrollment:	15,830	

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>	10	14.7%	3,603	14.2%
<i>Ineligible</i>	45	66.2%	11,452	45.1%
<i>Rescinded Coverage</i>	0	0.0%	130	0.5%
<i>Carrier Termination</i>	0	0.0%	56	0.2%
<i>Medicare Eligible</i>	13	19.1%	718	2.8%
<i>Failed to pay premium</i>	0	0.0%	6,781	26.7%
<i>Failed to submit employer verification</i>	0	0.0%	1,932	7.6%
<i>Deceased</i>	0	0.0%	108	0.4%
<i>Covered in OHP</i>	0	0.0%	614	2.4%
Total	68	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>	630	5.9%	119	2.3%	749	4.7%
<i>Hispanic</i>	388	3.6%	350	6.8%	738	4.7%
<i>Native American</i>	95	0.9%	71	1.4%	166	1.0%
<i>Not Given</i>	443	4.1%	183	3.6%	626	4.0%
<i>Other</i>	332	3.1%	262	5.1%	594	3.8%
<i>White</i>	8,604	80.5%	4,023	78.3%	12,627	79.8%
TOTAL	10,689	100%	5,141	100%	15,830	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	230	370	600
<i>150-169%</i>	70%	720	846	1,566
<i>126-149%</i>	90%	1,563	1,319	2,882
<i>0-125%</i>	95%	8,176	2,606	10,782
Totals		10,689	5,141	15,830