

FHIAP Snapshot of Program Activity - 05/19/2008

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	4,803	10,568	15,371	15,371
Approved Lives - to be enrolled	0	1	1	1
		Total Lives:	15,372	15,372

<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	10,473	26,380	36,853
		Total Lives:	36,853

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PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	175	375	545	1,086	2,181	
Adults 19-UP	217	453	667	1285	2,622	
Totals	392	828	1,212	2,371	4,803	31.2%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	67	148	263	1,330	1,808	
Adults 19-UP	95	275	622	3337	4,329	
Totals	162	423	885	4,667	6,137	39.9%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	7	13	23	154	197	
Adults 19-UP	64	252	581	3337	4,234	
Totals	71	265	604	3,491	4,431	28.8%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	249	536	831	2,570	4,186	
Adults 19-UP	376	980	1870	7959	11,185	
Totals	625	1,516	2,701	10,529	15,371	100.0%
Percentages:	4.1%	9.9%	17.6%	68.5%	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	\$256.73	\$294.89	\$332.72	\$331.34	\$327.44
Subsidy Per Month	\$128.37	\$206.42	\$299.45	\$314.77	\$301.18
Member Contribution	\$128.37	\$88.47	\$33.27	\$16.57	\$26.26

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$407.91	\$436.48	\$458.98	\$437.14	\$439.65
Subsidy Per Month	\$203.96	\$305.54	\$413.08	\$415.28	\$405.23
Member Contribution	\$203.96	\$130.95	\$45.90	\$21.86	\$34.41

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$189.21	\$203.47	\$240.75	\$242.83	\$238.18
Subsidy Per Month	\$94.60	\$142.43	\$216.68	\$230.69	\$218.40
Member Contribution	\$94.60	\$61.04	\$24.08	\$12.14	\$19.78

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$70.86	\$43.51	\$15.97	\$8.61	\$21.48
Subsidy Per Month	\$70.86	\$101.51	\$139.72	\$163.58	\$139.33
Employee Share	\$141.73	\$145.02	\$155.69	\$172.18	\$160.81
Employer Contribution	\$114.88	\$126.40	\$112.21	\$108.66	\$113.14

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$67.01	\$42.38	\$15.18	\$7.75	\$21.06
Subsidy Per Month	\$67.01	\$98.89	\$132.14	\$147.31	\$127.63
Employee Share	\$134.02	\$141.27	\$147.32	\$155.06	\$148.69
Employer Contribution	\$129.42	\$136.43	\$121.88	\$131.33	\$129.60

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>	\$327.44	\$273.95	\$310.73
*Premium Per Month	\$327.44	\$160.81	\$273.97
Subsidy Per Month	\$301.18	\$139.33	\$250.61
Member Contribution	\$26.26	\$21.48	\$23.36

*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	739	5%	4%	5%
Metropolitan Portland	5,186	34%	45%	31%
Willamette Valley	4,579	30%	25%	27%
Southern/ South Coast	2,782	18%	13%	18%
Mid-Columbia	518	3%	4%	5%
Central	691	4%	4%	6%
Southeast	413	3%	3%	4%
Northeast	463	3%	2%	4%
Other	-	0%	0%	0%
	15,371	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	43,614
Reservation list	36,853
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	512	4.8%
6-18	1,493	14.1%
19-29	1,468	13.9%
30-39	1,872	17.7%
40-49	2,154	20.4%
50-59	2,119	20.1%
60+	950	9.0%
Total	10,568	100%
Average Age =	37.0	
Median Age =	39.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	621	12.9%
6-18	1,560	32.5%
19-29	710	14.8%
30-39	900	18.7%
40-49	652	13.6%
50-59	292	6.1%
60+	68	1.4%
Total	4,803	100%
Average Age =	24.4	
Median Age =	22.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	1,133	7.4%
6-18	3,053	19.9%
19-29	2,178	14.2%
30-39	2,772	18.0%
40-49	2,806	18.3%
50-59	2,411	15.7%
60+	1,018	6.6%
Total	15,371	100%
Average Age =	33.0	
Median Age =	34.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	2,005	47.9%	8,563	76.6%	10,568	68.8%
Group	2,181	52.1%	2,622	23.4%	4,803	31.2%
Total	4,186	100.0%	11,185	100.0%	15,371	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	2,005	19.0%	2,181	45.4%	4,186	27.2%
Adults	8,563	81.0%	2,622	54.6%	11,185	72.8%
Total	10,568	100.0%	4,803	100.0%	15,371	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	4,036	38.2%	2,137	44.5%	6,173	40.2%
Female	6,532	61.8%	2,666	55.5%	9,198	59.8%
Total	10,568	100%	4,803	100%	15,371	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	24.8	Individual Market - OMIP only	15.8
Individual Market - Non-OMIP only	34.3	Individual Market - Non-OMIP only	18.6
Group Market	32.6	Group Market	19.8
FHIAP - ALL	31.2	FHIAP - ALL	18.2

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	122	280	515	2,432	3,349	31.7%
<i>Health Net</i>	8	30	81	598	717	6.8%
<i>Kaiser</i>	12	40	133	663	848	8.0%
<i>Lifewise</i>	13	43	78	478	612	5.8%
<i>ODS Health Plans</i>	4	8	23	123	158	1.5%
<i>OMIP</i>	71	265	604	3,491	4,431	41.9%
<i>Pacificare</i>	1	2	20	134	157	1.5%
<i>PacificSource</i>	2	13	34	207	256	2.4%
<i>Preferred Health Plan</i>	0	0	0	2	2	0.0%
<i>Providence</i>	0	7	1	30	38	0.4%
	233	688	1,489	8,158	10,568	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	13	32	36	112	193	5.8%
	Blue Selections Premier \$500 Deductible	95	223	458	2,220	2,996	89.5%
	Blue Selections Premier \$1000 Deductible	14	25	18	91	148	4.4%
	BlueCross PPO Portability	0	0	3	9	12	0.4%
			122	280	515	2,432	3,349
Health Net	Diamond 15 PPO \$250 Deductible	4	27	73	450	554	77.3%
	Diamond 15 PPO \$500 Deductible	2	2	0	11	15	2.1%
	Pearl 25 HMO (no deductible)	2	1	5	118	126	17.6%
	Topaz First Dollar \$250 Deductible	0	0	0	3	3	0.4%
	Other	0	0	3	16	19	2.6%
			8	30	81	598	717
Kaiser	Gold Rx \$500 Deductible	4	8	19	70	101	11.9%
	Platinum Rx Plan (no deductible)	8	32	114	593	747	88.1%
		12	40	133	663	848	8.0%
Lifewise	WiseChoices \$500 Deductible	13	43	78	478	612	100.0%
	Other	0	0	0	0	0	0.0%
		13	43	78	478	612	5.8%
ODS	Beneficial Rx Plan \$1000 Deductible	4	8	23	123	158	100.0%
		4	8	23	123	158	1.5%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	51	243	587	3,362	4,243	95.8%
	\$750 Deductible	20	22	17	129	188	4.2%
		71	265	604	3,491	4,431	41.9%

Pacificare	HMO Individual (no deductible)	1	2	20	134	157	100.0%
		1	2	20	134	157	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	8	14	128	150	58.6%
	Elect Premiere \$500 Deductible	1	4	17	71	93	36.3%
	Elect Premiere \$750 Deductible	1	1	3	8	13	5.1%
		2	13	34	207	256	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	1	28	36	94.7%
	Optimum \$1000 Deductible	0	0	0	2	2	5.3%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		0	7	1	30	38	0.4%

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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%	193	45	238	6.8%
70% Subsidy Level	2	0	2	18.2%	602	91	693	19.7%
90% Subsidy Level	2	0	2	18.2%	681	94	775	22.0%
95% Subsidy Level	3	4	7	63.6%	1,587	222	1,809	51.5%
	7	4	11	11.0%	3,063	452	3,515	14.0%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	4	0	4	4.8%	208	564	772	6.7%
70% Subsidy Level	5	7	12	14.5%	980	874	1,854	16.0%
90% Subsidy Level	16	15	31	37.3%	1,891	1,165	3,056	26.4%
95% Subsidy Level	30	6	36	43.4%	4,360	1,545	5,905	51.0%
	55	28	83	83.0%	7,439	4,148	11,587	46.0%

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	7.0%
70% Subsidy Level	0	0	0	0.0%	21	2	23	18.0%
90% Subsidy Level	0	0	0	0.0%	16	0	16	12.5%
95% Subsidy Level	0	0	0	0.0%	75	5	80	62.5%
	0	0	0	0.0%	121	7	128	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	1	0	1	20.0%	13	1	14	2.0%
70% Subsidy Level	0	0	0	0.0%	59	1	60	8.7%
90% Subsidy Level	0	0	0	0.0%	181	3	184	26.8%
95% Subsidy Level	4	0	4	80.0%	428	1	429	62.4%
	5	0	5	5.0%	681	6	687	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%	244	0	244	3.7%
70% Subsidy Level	0	0	0	0.0%	1,059	0	1,059	16.0%
90% Subsidy Level	0	0	0	0.0%	1,487	0	1,487	22.5%
95% Subsidy Level	0	0	0	0.0%	3,818	1	3,819	57.8%
	0	0	0	0.0%	6,608	1	6,609	26.2%

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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	142	143	7.6%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	346	438	23.2%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	367	510	27.0%
<i>95% Subsidy Level</i>	0	0	0	0.0%	176	622	798	42.2%
	0	0	0	0.0%	412	1,477	1,889	7.5%

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	8.7%
<i>90% Subsidy Level</i>	0	0	0	0.0%	23	0	23	22.3%
<i>95% Subsidy Level</i>	0	0	0	0.0%	68	1	69	67.0%
	0	0	0	0.0%	101	2	103	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	1	1	100.0%	9	8	17	2.8%
<i>70% Subsidy Level</i>	0	0	0	0.0%	22	12	34	5.6%
<i>90% Subsidy Level</i>	0	0	0	0.0%	78	38	116	19.0%
<i>95% Subsidy Level</i>	0	0	0	0.0%	369	73	442	72.6%
	0	1	1	1.0%	478	131	609	2.4%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	100	0.7%
Current Active Enrollment:	15,371	

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	11.0%	3,515	14.0%
<i>Ineligible</i>	83	83.0%	11,587	46.0%
<i>Rescinded Coverage</i>	0	0.0%	128	0.5%
<i>Carrier Termination</i>	0	0.0%	56	0.2%
<i>Medicare Eligible</i>	5	5.0%	687	2.7%
<i>Failed to pay premium</i>	0	0.0%	6,609	26.2%
<i>Failed to submit employer verification</i>	0	0.0%	1,889	7.5%
<i>Deceased</i>	0	0.0%	103	0.4%
<i>Covered in OHP</i>	1	1.0%	609	2.4%
Total	100	100%	25,183	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>	194	1.8%	117	2.4%	311	2.0%
<i>Asian/Pacific Islander</i>	620	5.9%	118	2.5%	738	4.8%
<i>Hispanic</i>	390	3.7%	334	7.0%	724	4.7%
<i>Native American</i>	95	0.9%	69	1.4%	164	1.1%
<i>Not Given</i>	436	4.1%	176	3.7%	612	4.0%
<i>Other</i>	335	3.2%	249	5.2%	584	3.8%
<i>White</i>	8,498	80.4%	3,740	77.9%	12,238	79.6%
TOTAL	10,568	100%	4,803	100%	15,371	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	233	392	625
<i>150-169%</i>	70%	688	828	1,516
<i>126-149%</i>	90%	1,489	1,212	2,701
<i>0-125%</i>	95%	8,158	2,371	10,529
Totals		10,568	4,803	15,371