

FHIAP Snapshot of Program Activity - 06/30/2008

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	4,565	5,894	10,459	10,459
Approved Lives - to be enrolled	0	0	0	0
Total Lives:			10,459	10,459

<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	11,161	27,758	38,919
Total Lives:			38,919

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PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	193	349	560	962	2,064	
Adults 19-UP	239	416	666	1180	2,501	
Totals	432	765	1,226	2,142	4,565	43.6%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	68	142	266	1,027	1,503	
Adults 19-UP	99	254	595	1319	2,267	
Totals	167	396	861	2,346	3,770	36.0%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	4	14	20	101	139	
Adults 19-UP	64	233	525	1163	1,985	
Totals	68	247	545	1,264	2,124	20.3%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	265	505	846	2,090	3,706	
Adults 19-UP	402	903	1786	3662	6,753	
Totals	667	1,408	2,632	5,752	10,459	100.0%
Percentages:	6.4%	13.5%	25.2%	55.0%	100.0%	

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AVERAGE SUBSIDY & PREMIUM VALUES FOR INDIVIDUAL & GROUP

Average Premium and Subsidy for Individual Market					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$284.03	\$316.60	\$348.03	\$330.39	\$331.19
Subsidy Per Month	\$142.01	\$221.62	\$313.23	\$313.87	\$295.41
Member Contribution	\$142.01	\$94.98	\$34.80	\$16.52	\$35.78

Average Premium and Subsidy for Individual OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$405.70	\$440.41	\$464.07	\$446.92	\$449.17
Subsidy Per Month	\$202.85	\$308.29	\$417.66	\$424.57	\$400.95
Member Contribution	\$202.85	\$132.12	\$46.41	\$22.35	\$48.22

Average Premium and Subsidy for Individual NON-OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$231.61	\$236.49	\$273.10	\$260.24	\$259.27
Subsidy Per Month	\$115.81	\$165.54	\$245.79	\$247.23	\$231.08
Member Contribution	\$115.81	\$70.95	\$27.31	\$13.01	\$28.20

Average Premium and Subsidy for GROUP Market					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$69.90	\$43.43	\$14.92	\$8.65	\$21.96
Subsidy Per Month	\$69.90	\$101.33	\$134.26	\$164.29	\$136.74
Employee Share	\$139.81	\$144.75	\$149.18	\$172.94	\$158.71
Employer Contribution	\$111.99	\$129.16	\$116.01	\$106.34	\$113.30

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$66.99	\$42.38	\$14.21	\$7.73	\$21.57
Subsidy Per Month	\$66.99	\$98.89	\$127.88	\$146.83	\$125.08
Employee Share	\$133.97	\$141.28	\$142.09	\$154.56	\$146.65
Employer Contribution	\$125.19	\$139.62	\$124.77	\$129.31	\$129.47

Average Premium and Subsidy				Overall Weighted Average
<i>Subsidy Levels:</i>	Weighted Average			
	<u>Individual</u>	<u>Group</u>		
<i>Premium Per Month (includes employer contribution for Group)</i>	\$331.19	\$272.00		\$305.36
*Premium Per Month	\$331.19	\$158.71		\$242.29
Subsidy Per Month	\$295.41	\$136.74		\$226.16
Member Contribution	\$35.78	\$21.96		\$16.13

*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	506	5%	4%	5%
Metropolitan Portland	3,509	34%	45%	31%
Willamette Valley	3,143	30%	25%	27%
Southern/ South Coast	1,833	18%	13%	18%
Mid-Columbia	359	3%	4%	5%
Central	484	5%	4%	6%
Southeast	293	3%	3%	4%
Northeast	332	3%	2%	4%
Other	-	0%	0%	0%
	10,459	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	0
Approved applications not enrolled in insurance within 120 days	11,174
Pended applications	0
Denied approval of application	43,612
Reservation list	38,919
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	422	7.2%
6-18	1,220	20.7%
19-29	658	11.2%
30-39	943	16.0%
40-49	1,017	17.3%
50-59	1,071	18.2%
60+	563	9.6%
Total	5,894	100%
Average Age =	34.4	
Median Age =	37.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	589	12.9%
6-18	1,475	32.3%
19-29	672	14.7%
30-39	858	18.8%
40-49	632	13.8%
50-59	273	6.0%
60+	66	1.4%
Total	4,565	100%
Average Age =	24.4	
Median Age =	22.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	1,011	9.7%
6-18	2,695	25.8%
19-29	1,330	12.7%
30-39	1,801	17.2%
40-49	1,649	15.8%
50-59	1,344	12.9%
60+	629	6.0%
Total	10,459	100%
Average Age =	30.1	
Median Age =	31.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,642	44.3%	4,252	63.0%	5,894	56.4%
Group	2,064	55.7%	2,501	37.0%	4,565	43.6%
Total	3,706	100.0%	6,753	100.0%	10,459	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,642	27.9%	2,064	45.2%	3,706	35.4%
Adults	4,252	72.1%	2,501	54.8%	6,753	64.6%
Total	5,894	100.0%	4,565	100.0%	10,459	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	2,255	38.3%	2,020	44.2%	4,275	40.9%
Female	3,639	61.7%	2,545	55.8%	6,184	59.1%
Total	5,894	100%	4,565	100%	10,459	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	26.9	Individual Market - OMIP only	16.9
Individual Market - Non-OMIP only	36.4	Individual Market - Non-OMIP only	20.1
Group Market	33.6	Group Market	20.4
FHIAP - ALL	33.2	FHIAP - ALL	19.4

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	120	265	511	1,245	2,141	36.3%
<i>Health Net</i>	10	24	79	297	410	7.0%
<i>Kaiser</i>	16	39	130	304	489	8.3%
<i>Lifewise</i>	13	34	72	235	354	6.0%
<i>ODS Health Plans</i>	5	10	21	65	101	1.7%
<i>OMIP</i>	68	247	545	1,264	2,124	36.0%
<i>Pacificare</i>	1	2	23	80	106	1.8%
<i>PacificSource</i>	2	14	25	106	147	2.5%
<i>Preferred Health Plan</i>	0	0	0	2	2	0.0%
<i>Providence</i>	0	8	0	12	20	0.3%
	235	643	1,406	3,610	5,894	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	14	23	40	61	138	6.4%
	Blue Selections Premier \$500 Deductible	99	218	453	1,137	1,907	89.1%
	Blue Selections Premier \$1000 Deductible	7	24	15	44	90	4.2%
	BlueCross PPO Portability	0	0	3	3	6	0.3%
			120	265	511	1,245	2,141

Health Net	Diamond 15 PPO \$250 Deductible	7	21	72	233	333	81.2%
	Diamond 15 PPO \$500 Deductible	1	2	0	5	8	2.0%
	Pearl 25 HMO (no deductible)	2	1	4	54	61	14.9%
	Topaz First Dollar \$250 Deductible	0	0	0	1	1	0.2%
	Other	0	0	3	4	7	1.7%
			10	24	79	297	410

Kaiser	Gold Rx \$500 Deductible	6	5	17	27	55	11.2%
	Platinum Rx Plan (no deductible)	10	34	113	277	434	88.8%
		16	39	130	304	489	8.3%

Lifewise	WiseChoices \$500 Deductible	13	34	72	235	354	100.0%
	Other	0	0	0	0	0	0.0%
		13	34	72	235	354	6.0%

ODS	Beneficial Rx Plan \$1000 Deductible	5	10	21	65	101	100.0%
		5	10	21	65	101	1.7%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	55	226	531	1,221	2,033	95.7%
	\$750 Deductible	13	21	14	43	91	4.3%
		68	247	545	1,264	2,124	36.0%

Pacificare	HMO Individual (no deductible)	1	2	23	80	106	100.0%
		1	2	23	80	106	1.8%

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	10	69	87	59.2%
	Elect Premiere \$500 Deductible	1	5	12	34	52	35.4%
	Elect Premiere \$750 Deductible	1	1	3	3	8	5.4%
		2	14	25	106	147	2.5%

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	4	0	10	14	70.0%
	Optimum \$1000 Deductible	0	4	0	2	6	30.0%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		0	8	0	12	20	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	0	0	0	0.0%	188	45	233	6.8%
70% Subsidy Level	3	0	3	30.0%	590	91	681	19.9%
90% Subsidy Level	0	0	0	0.0%	660	98	758	22.2%
95% Subsidy Level	7	0	7	70.0%	1,518	228	1,746	51.1%
	10	0	10	10.0%	2,956	462	3,418	14.0%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	4	8	12	15.2%	210	591	801	7.1%
70% Subsidy Level	11	4	15	19.0%	975	888	1,863	16.6%
90% Subsidy Level	7	17	24	30.4%	1,870	1,176	3,046	27.2%
95% Subsidy Level	17	11	28	35.4%	3,936	1,560	5,496	49.0%
	39	40	79	79.0%	6,991	4,215	11,206	46.1%

Rescission of coverage by insurance carrier - Never Effective								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	6	0	6	4.9%
70% Subsidy Level	0	0	0	0.0%	20	2	22	18.0%
90% Subsidy Level	0	0	0	0.0%	16	1	17	13.9%
95% Subsidy Level	0	0	0	0.0%	73	4	77	63.1%
	0	0	0	0.0%	115	7	122	0.5%

Carrier Termination								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	2	1	3	5.8%
70% Subsidy Level	0	0	0	0.0%	9	2	11	21.2%
90% Subsidy Level	0	0	0	0.0%	13	0	13	25.0%
95% Subsidy Level	0	0	0	0.0%	25	0	25	48.1%
	0	0	0	0.0%	49	3	52	0.2%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	12	1	13	2.0%
70% Subsidy Level	1	0	1	11.1%	58	1	59	9.0%
90% Subsidy Level	6	0	6	66.7%	177	3	180	27.5%
95% Subsidy Level	2	0	2	22.2%	401	2	403	61.5%
	9	0	9	9.0%	648	7	655	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%	226	0	226	3.6%
70% Subsidy Level	0	0	0	0.0%	1,045	0	1,045	16.6%
90% Subsidy Level	0	0	0	0.0%	1,451	0	1,451	23.0%
95% Subsidy Level	0	0	0	0.0%	3,587	0	3,587	56.9%
	0	0	0	0.0%	6,309	0	6,309	25.9%

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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	347	439	23.2%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	368	511	27.1%
<i>95% Subsidy Level</i>	0	0	0	0.0%	176	620	796	42.1%
	0	0	0	0.0%	412	1,477	1,889	7.8%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	1	1	2	2.0%
<i>70% Subsidy Level</i>	1	0	1	100.0%	10	0	10	10.0%
<i>90% Subsidy Level</i>	0	0	0	0.0%	23	0	23	23.0%
<i>95% Subsidy Level</i>	0	0	0	0.0%	64	1	65	65.0%
	1	0	1	1.0%	98	2	100	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	9	8	17	2.9%
<i>70% Subsidy Level</i>	0	0	0	0.0%	16	12	28	4.8%
<i>90% Subsidy Level</i>	0	0	0	0.0%	77	41	118	20.3%
<i>95% Subsidy Level</i>	1	0	1	100.0%	346	71	417	71.9%
	1	0	1	1.0%	448	132	580	2.4%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	100	1.0%
Current Active Enrollment:	10,459	

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	10.0%	3,418	14.0%
<i>Ineligible</i>	79	79.0%	11,206	46.1%
<i>Rescinded Coverage</i>	0	0.0%	122	0.5%
<i>Carrier Termination</i>	0	0.0%	52	0.2%
<i>Medicare Eligible</i>	9	9.0%	655	2.7%
<i>Failed to pay premium</i>	0	0.0%	6,309	25.9%
<i>Failed to submit employer verification</i>	0	0.0%	1,889	7.8%
<i>Deceased</i>	1	1.0%	100	0.4%
<i>Covered in OHP</i>	1	1.0%	580	2.4%
Total	100	100%	24,331	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>	105	1.8%	115	2.5%	220	2.1%
<i>Asian/Pacific Islander</i>	357	6.1%	116	2.5%	473	4.5%
<i>Hispanic</i>	227	3.9%	312	6.8%	539	5.2%
<i>Native American</i>	54	0.9%	67	1.5%	121	1.2%
<i>Not Given</i>	252	4.3%	168	3.7%	420	4.0%
<i>Other</i>	188	3.2%	228	5.0%	416	4.0%
<i>White</i>	4,711	79.9%	3,559	78.0%	8,270	79.1%
TOTAL	5,894	100%	4,565	100%	10,459	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	432	667
<i>150-169%</i>	70%	643	765	1,408
<i>126-149%</i>	90%	1,406	1,226	2,632
<i>0-125%</i>	95%	3,610	2,142	5,752
Totals		5,894	4,565	10,459