

FHIAP Snapshot of Program Activity - 11/05/2007

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	5,978	11,672	17,650	17,650
Approved Lives - to be enrolled	365	1,223	1,588	1,037
Total Lives:			19,238	18,687

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	1,524	2,582	4,106
Initial Applications Outstanding	3,023	557	3,580
Waiting list for Application	615	12,034	12,649
Total Lives:			20,335

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PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	191	456	665	1,438	2,750	
Adults 19-UP	235	528	815	1650	3,228	
Totals	426	984	1,480	3,088	5,978	33.9%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	59	143	284	1,328	1,814	
Adults 19-UP	104	295	699	3691	4,789	
Totals	163	438	983	5,019	6,603	37.4%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	3	14	32	131	180	
Adults 19-UP	63	237	699	3890	4,889	
Totals	66	251	731	4,021	5,069	28.7%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	253	613	981	2,897	4,744	
Adults 19-UP	402	1060	2213	9231	12,906	
Totals	655	1,673	3,194	12,128	17,650	100.0%
Percentages:	3.7%	9.5%	18.1%	68.7%	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	\$255.04	\$276.00	\$310.25	\$312.22	\$308.57
Subsidy Per Month	\$127.52	\$193.20	\$279.23	\$296.61	\$284.29
Member Contribution	\$127.52	\$82.80	\$31.03	\$15.61	\$24.28

Average Premium and Subsidy for Individual OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$397.89	\$382.57	\$412.96	\$392.10	\$394.74
Subsidy Per Month	\$198.94	\$267.80	\$371.66	\$372.49	\$364.80
Member Contribution	\$198.94	\$114.77	\$41.30	\$19.60	\$29.94

Average Premium and Subsidy for Individual NON-OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$195.25	\$211.04	\$229.78	\$242.24	\$236.93
Subsidy Per Month	\$97.62	\$147.73	\$206.80	\$230.13	\$217.36
Member Contribution	\$97.62	\$63.31	\$22.98	\$12.11	\$19.57

Average Premium and Subsidy for GROUP Market					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$64.88	\$42.07	\$15.11	\$8.27	\$19.80
Subsidy Per Month	\$64.88	\$98.15	\$135.96	\$157.13	\$135.15
Employee Share	\$129.76	\$140.22	\$151.06	\$165.40	\$154.95
Employer Contribution	\$127.29	\$120.76	\$112.16	\$100.11	\$108.60

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$63.67	\$41.29	\$14.06	\$7.53	\$19.69
Subsidy Per Month	\$63.67	\$96.35	\$126.52	\$143.02	\$124.16
Employee Share	\$127.34	\$137.65	\$140.58	\$150.55	\$143.85
Employer Contribution	\$132.06	\$132.32	\$126.26	\$119.72	\$124.63

Average Premium and Subsidy			Overall Weighted Average
<i>Subsidy Levels:</i>	Individual	Group	
<i>Premium Per Month (includes employer contribution for Group)</i>	\$308.57	\$263.56	\$293.32
*Premium Per Month	\$308.57	\$154.95	\$252.45
Subsidy Per Month	\$284.29	\$135.15	\$233.78
Member Contribution	\$24.28	\$19.80	\$22.76

*Group is the subsidizable portion of the employee's payroll deduction

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GEOGRAPHIC TRENDS

Number accessing the program by region				
	<u>Lives</u>	<u>Percentage</u>	<u>Population Percentage</u>	<u>Percent of Uninsured</u>
NW/ North Coast	14,685	4%	4%	5%
Metropolitan Portland	89,390	24%	45%	31%
Willamette Valley	80,145	21%	25%	27%
Southern/ South Coast	58,869	16%	13%	18%
Mid-Columbia	13,579	4%	4%	5%
Central	15,964	4%	4%	6%
Southeast	8,368	2%	3%	4%
Northeast	9,529	3%	2%	4%
Other	87,602	23%	0%	0%
	378,131	100%	100%	100%

Total percent may not equal 100% due to rounding differences

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	902	5%	4%	5%
Metropolitan Portland	5,978	34%	45%	31%
Willamette Valley	5,203	29%	25%	27%
Southern/ South Coast	3,162	18%	13%	18%
Mid-Columbia	632	4%	4%	5%
Central	783	4%	4%	6%
Southeast	455	3%	3%	4%
Northeast	535	3%	2%	4%
Other	-	0%	0%	0%
	17,650	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	1,852
Approved applications not yet enrolled; still within the allowed time period	1,588
Approved applications not enrolled in insurance within 120 days	11,174
Pended applications	2,254
Denied approval of application	42,900
Reservation list	12,649
Outstanding application within allowed return time	3,580
Outstanding application not received within allowed return time	221,272

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	548	4.7%
6-18	1,446	12.4%
19-29	1,742	14.9%
30-39	2,076	17.8%
40-49	2,443	20.9%
50-59	2,355	20.2%
60+	1,062	9.1%
Total	11,672	100%
Average Age =	37.4	
Median Age =	40.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	801	13.4%
6-18	1,949	32.6%
19-29	910	15.2%
30-39	1,150	19.2%
40-49	778	13.0%
50-59	318	5.3%
60+	72	1.2%
Total	5,978	100%
Average Age =	23.9	
Median Age =	22.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	1,349	7.6%
6-18	3,395	19.2%
19-29	2,652	15.0%
30-39	3,226	18.3%
40-49	3,221	18.2%
50-59	2,673	15.1%
60+	1,134	6.4%
Total	17,650	100%
Average Age =	32.8	
Median Age =	34.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,994	42.0%	9,678	75.0%	11,672	66.1%
Group	2,750	58.0%	3,228	25.0%	5,978	33.9%
Total	4,744	100.0%	12,906	100.0%	17,650	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,994	17.1%	2,750	46.0%	4,744	26.9%
Adults	9,678	82.9%	3,228	54.0%	12,906	73.1%
Total	11,672	100.0%	5,978	100.0%	17,650	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	4,450	38.1%	2,660	44.5%	7,110	40.3%
Female	7,222	61.9%	3,318	55.5%	10,540	59.7%
Total	11,672	100%	5,978	100%	17,650	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	17.4	Individual Market - OMIP only	14.4
Individual Market - Non-OMIP only	26.1	Individual Market - Non-OMIP only	16.8
Group Market	23.7	Group Market	18.5
FHIAP - ALL	23.0	FHIAP - ALL	16.7

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	112	273	592	2,587	3,564	30.5%
<i>Health Net</i>	5	32	95	626	758	6.5%
<i>Kaiser</i>	18	52	122	769	961	8.2%
<i>Lifewise</i>	15	44	102	576	737	6.3%
<i>ODS Health Plans</i>	2	6	14	101	123	1.1%
<i>OMIP</i>	66	251	731	4,021	5,069	43.4%
<i>Pacificare</i>	1	5	19	141	166	1.4%
<i>PacificSource</i>	10	26	39	219	294	2.5%
	229	689	1,714	9,040	11,672	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Basic	0	0	0	0	0	0.0%
	Blue Selections Basic w/Dental	0	0	0	0	0	0.0%
	Blue Selections Plus \$500 Ded	42	151	298	1,137	1,628	45.7%
	Blue Selections Plus \$500 ded w/Dental	48	102	262	1,359	1,771	49.7%
	Blue Selections Plus \$1000 ded	8	8	16	46	78	2.2%
	Blue Selections Plus \$1000 ded w/Dental	14	12	12	38	76	2.1%
	CHEC/\$500	0	0	0	0	0	0.0%
	CHEC/\$1,000	0	0	0	0	0	0.0%
	Consumer Advantage/\$500	0	0	0	0	0	0.0%
	Consumer Advantage/\$1,000	0	0	0	0	0	0.0%
	Oregon Youth Care	0	0	0	0	0	0.0%
	PPO Portibility	0	0	4	7	11	0.3%
	SureChoice Plan \$300 Deductible	0	0	0	0	0	0.0%
	SureChoice Plan \$500 Deductible prevailing	0	0	0	0	0	0.0%
	SureChoice Plan \$1000 Deductible	0	0	0	0	0	0.0%
		112	273	592	2,587	3,564	30.5%

Health Net	Diamond \$250 Deductible	5	32	91	612	740	97.6%
	Diamond \$500 Deductible	0	0	0	0	0	0.0%
	Diamond \$1000 Deductible	0	0	0	0	0	0.0%
	HMO PLAN	0	0	0	0	0	0.0%
	PPO Plan (80/50) (\$500 Ded)	0	0	0	0	0	0.0%
	PPO Plan (80/50) (\$500 Ded) w/PCB	0	0	0	0	0	0.0%
	PPO Plan (80/60) (\$500 Ded)	0	0	1	4	5	0.7%
	PPO Plan (80/60) (\$1000 Ded)	0	0	0	2	2	100.0%
	Value Plan \$500 Deductible	0	0	1	8	9	1.2%
	Value Plan \$1000 Deductible	0	0	2	0	2	0.3%
	Value Plan \$1000 Deductible Children	0	0	0	0	0	0.0%
			5	32	95	626	758

Kaiser	Gold Rx \$500	4	6	19	104	133	13.8%
	Gold Rx \$1000	0	0	0	0	0	0.0%
	Platinum Rx	14	46	103	665	828	86.2%
		18	52	122	769	961	8.2%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
Lifewise	WiseChoices \$500 Deductible	15	44	102	576	737	100.0%
		15	44	102	576	737	6.3%

ODS	Plus (POS) \$1000 Deductible	0	0	0	0	0	0.0%
	Preferred (PPO) \$1000 Deductible	0	0	0	0	0	0.0%
	Traditional (Ind) \$1000 Deductible	0	0	0	0	0	0.0%
	Beneficial Rx \$1000	2	1	4	32	39	31.7%
	Beneficial Rx \$1000 w/ Preferred Dental	0	1	5	29	35	28.5%
	Beneficial Rx \$1000 w/ Premier Dental	0	4	5	40	49	39.8%
		2	6	14	101	123	1.1%

OMP	\$500 Deductible	52	229	704	3,860	4,845	95.6%
	\$750 Deductible	14	22	27	161	224	4.4%
	\$1,000 Deductible	0	0	0	0	0	0.0%
		66	251	731	4,021	5,069	43.4%

Pacificare	HMO Individual Plan II+ No Deductible	1	5	19	141	166	100.0%
		1	5	19	141	166	1.4%

PacificSource	Elect Plus \$500	10	20	35	210	275	93.5%
	Elect Plus \$1000	0	6	4	9	19	6.5%
	Elect Flex Perks \$1000	0	0	0	0	0	0.0%
		10	26	39	219	294	2.5%

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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	1	0	1	14.3%	197	42	239	6.6%
70% Subsidy Level	0	0	0	0.0%	608	92	700	19.5%
90% Subsidy Level	1	0	1	14.3%	696	100	796	22.1%
95% Subsidy Level	5	0	5	71.4%	1,639	221	1,860	51.7%
	7	0	7	8.2%	3,140	455	3,595	14.1%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	194	551	745	6.5%
70% Subsidy Level	8	0	8	12.1%	984	899	1,883	16.5%
90% Subsidy Level	9	0	9	13.6%	1,903	1,159	3,062	26.8%
95% Subsidy Level	45	4	49	74.2%	4,130	1,603	5,733	50.2%
	62	4	66	77.6%	7,211	4,212	11,423	44.9%

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	6.4%
70% Subsidy Level	0	0	0	0.0%	22	2	24	17.0%
90% Subsidy Level	0	0	0	0.0%	16	0	16	11.3%
95% Subsidy Level	0	0	0	0.0%	87	5	92	65.2%
	0	0	0	0.0%	134	7	141	0.6%

Carrier Termination								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	2	1	3	6.0%
70% Subsidy Level	0	0	0	0.0%	10	2	12	24.0%
90% Subsidy Level	0	0	0	0.0%	12	0	12	24.0%
95% Subsidy Level	0	0	0	0.0%	23	0	23	46.0%
	0	0	0	0.0%	47	3	50	0.2%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	13	1	14	2.0%
70% Subsidy Level	1	0	1	8.3%	57	1	58	8.4%
90% Subsidy Level	0	0	0	0.0%	183	3	186	27.0%
95% Subsidy Level	11	0	11	91.7%	429	1	430	62.5%
	12	0	12	14.1%	682	6	688	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%	254	0	254	3.6%
70% Subsidy Level	0	0	0	0.0%	1,101	0	1,101	15.8%
90% Subsidy Level	0	0	0	0.0%	1,552	0	1,552	22.3%
95% Subsidy Level	0	0	0	0.0%	4,066	0	4,066	58.3%
	0	0	0	0.0%	6,973	0	6,973	27.4%

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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	119	120	6.5%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	337	429	23.3%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	366	509	27.7%
<i>95% Subsidy Level</i>	0	0	0	0.0%	176	604	780	42.4%
	0	0	0	0.0%	412	1,426	1,838	7.2%

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	8.6%
<i>90% Subsidy Level</i>	0	0	0	0.0%	26	0	26	24.8%
<i>95% Subsidy Level</i>	0	0	0	0.0%	67	1	68	64.8%
	0	0	0	0.0%	103	2	105	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	8	9	17	2.7%
<i>70% Subsidy Level</i>	0	0	0	0.0%	22	13	35	5.5%
<i>90% Subsidy Level</i>	0	0	0	0.0%	75	49	124	19.6%
<i>95% Subsidy Level</i>	0	0	0	0.0%	378	79	457	72.2%
	0	0	0	0.0%	483	150	633	2.5%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	85	0.5%
Current Active Enrollment:	17,650	

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>	7	8.2%	3,595	14.1%
<i>Ineligible</i>	66	77.6%	11,423	44.9%
<i>Rescinded Coverage</i>	0	0.0%	141	0.6%
<i>Carrier Termination</i>	0	0.0%	50	0.2%
<i>Medicare Eligible</i>	12	14.1%	688	2.7%
<i>Failed to pay premium</i>	0	0.0%	6,973	27.4%
<i>Failed to submit employer verification</i>	0	0.0%	1,838	7.2%
<i>Deceased</i>	0	0.0%	105	0.4%
<i>Covered in OHP</i>	0	0.0%	633	2.5%
Total	85	100%	25,446	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>	214	1.8%	146	2.4%	360	2.0%
<i>Asian/Pacific Islander</i>	645	5.5%	121	2.0%	766	4.3%
<i>Hispanic</i>	422	3.6%	406	6.8%	828	4.7%
<i>Native American</i>	98	0.8%	87	1.5%	185	1.0%
<i>Not Given</i>	459	3.9%	237	4.0%	696	3.9%
<i>Other</i>	337	2.9%	287	4.8%	624	3.5%
<i>White</i>	9,497	81.4%	4,694	78.5%	14,191	80.4%
TOTAL	11,672	100%	5,978	100%	17,650	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	229	426	655
<i>150-169%</i>	70%	689	984	1,673
<i>126-149%</i>	90%	1,714	1,480	3,194
<i>0-125%</i>	95%	9,040	3,088	12,128
Totals		11,672	5,978	17,650