

FHIAP Snapshot of Program Activity - 12/17/2007

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	5,716	11,737	17,453	17,453
Approved Lives - to be enrolled	257	684	941	615
Total Lives:			18,394	18,068

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	1,337	2,287	3,624
Initial Applications Outstanding	2,569	192	2,761
Waiting list for Application	2,496	16,034	18,530
Total Lives:			24,915

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PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	178	418	654	1,385	2,635	
Adults 19-UP	210	488	797	1586	3,081	
Totals	388	906	1,451	2,971	5,716	32.8%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	65	145	291	1,306	1,807	
Adults 19-UP	106	293	723	3705	4,827	
Totals	171	438	1,014	5,011	6,634	38.0%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	6	13	33	132	184	
Adults 19-UP	69	251	696	3903	4,919	
Totals	75	264	729	4,035	5,103	29.2%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	249	576	978	2,823	4,626	
Adults 19-UP	385	1032	2216	9194	12,827	
Totals	634	1,608	3,194	12,017	17,453	100.0%
Percentages:	3.6%	9.2%	18.3%	68.9%	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	\$268.23	\$295.25	\$333.56	\$335.01	\$330.94
Subsidy Per Month	\$134.12	\$206.67	\$300.20	\$318.26	\$304.82
Member Contribution	\$134.12	\$88.57	\$33.36	\$16.75	\$26.12

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$443.30	\$431.45	\$463.70	\$438.04	\$441.40
Subsidy Per Month	\$221.65	\$302.01	\$417.33	\$416.14	\$407.57
Member Contribution	\$221.65	\$129.43	\$46.37	\$21.90	\$33.83

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$194.86	\$208.22	\$234.07	\$245.08	\$239.49
Subsidy Per Month	\$97.43	\$145.75	\$210.66	\$232.83	\$219.76
Member Contribution	\$97.43	\$62.47	\$23.41	\$12.25	\$19.73

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$62.30	\$42.30	\$14.87	\$8.39	\$19.15
Subsidy Per Month	\$62.30	\$98.71	\$133.79	\$159.42	\$136.47
Employee Share	\$124.59	\$141.01	\$148.65	\$167.81	\$155.61
Employer Contribution	\$128.95	\$121.63	\$113.64	\$103.30	\$110.67

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$61.26	\$41.99	\$13.83	\$7.64	\$19.07
Subsidy Per Month	\$61.26	\$97.98	\$124.49	\$145.23	\$125.54
Employee Share	\$122.52	\$139.97	\$138.32	\$152.88	\$144.62
Employer Contribution	\$134.24	\$130.30	\$126.63	\$121.48	\$125.29

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>	\$330.94	\$266.28	\$309.76
*Premium Per Month	\$330.94	\$155.61	\$270.96
Subsidy Per Month	\$304.82	\$136.47	\$249.68
Member Contribution	\$26.12	\$19.15	\$23.84

*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	14,715	4%	4%	5%
Metropolitan Portland	89,619	23%	45%	31%
Willamette Valley	80,301	21%	25%	27%
Southern/ South Coast	58,974	15%	13%	18%
Mid-Columbia	13,615	4%	4%	5%
Central	15,976	4%	4%	6%
Southeast	8,374	2%	3%	4%
Northeast	9,541	2%	2%	4%
Other	93,646	24%	0%	0%
	384,761	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	888	5%	4%	5%
Metropolitan Portland	5,907	34%	45%	31%
Willamette Valley	5,177	30%	25%	27%
Southern/ South Coast	3,115	18%	13%	18%
Mid-Columbia	630	4%	4%	5%
Central	763	4%	4%	6%
Southeast	459	3%	3%	4%
Northeast	514	3%	2%	4%
Other	-	0%	0%	0%
	17,453	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	1,937
Approved applications not yet enrolled; still within the allowed time period	941
Approved applications not enrolled in insurance within 120 days	11,174
Pended applications	1,687
Denied approval of application	43,646
Reservation list	18,530
Outstanding application within allowed return time	2,761
Outstanding application not received within allowed return time	222,237

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	539	4.6%
6-18	1,452	12.4%
19-29	1,760	15.0%
30-39	2,096	17.9%
40-49	2,447	20.8%
50-59	2,378	20.3%
60+	1,065	9.1%
Total	11,737	100%
Average Age =	37.5	
Median Age =	40.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	755	13.2%
6-18	1,880	32.9%
19-29	857	15.0%
30-39	1,100	19.2%
40-49	734	12.8%
50-59	321	5.6%
60+	69	1.2%
Total	5,716	100%
Average Age =	24.0	
Median Age =	22.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	1,294	7.4%
6-18	3,332	19.1%
19-29	2,617	15.0%
30-39	3,196	18.3%
40-49	3,181	18.2%
50-59	2,699	15.5%
60+	1,134	6.5%
Total	17,453	100%
Average Age =	33.0	
Median Age =	34.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,991	43.0%	9,746	76.0%	11,737	67.2%
Group	2,635	57.0%	3,081	24.0%	5,716	32.8%
Total	4,626	100.0%	12,827	100.0%	17,453	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,991	17.0%	2,635	46.1%	4,626	26.5%
Adults	9,746	83.0%	3,081	53.9%	12,827	73.5%
Total	11,737	100.0%	5,716	100.0%	17,453	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	4,474	38.1%	2,547	44.6%	7,021	40.2%
Female	7,263	61.9%	3,169	55.4%	10,432	59.8%
Total	11,737	100%	5,716	100%	17,453	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	19.2	Individual Market - OMIP only	14.5
Individual Market - Non-OMIP only	28.1	Individual Market - Non-OMIP only	17.0
Group Market	25.6	Group Market	18.9
FHIAP - ALL	24.8	FHIAP - ALL	16.9

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	120	273	599	2,593	3,585	30.5%
<i>Health Net</i>	6	34	112	629	781	6.7%
<i>Kaiser</i>	18	51	128	759	956	8.1%
<i>Lifewise</i>	15	45	105	559	724	6.2%
<i>ODS Health Plans</i>	1	7	15	108	131	1.1%
<i>OMIP</i>	75	264	729	4,035	5,103	43.5%
<i>Pacificare</i>	1	1	19	141	162	1.4%
<i>PacificSource</i>	10	27	36	222	295	2.5%
	246	702	1,743	9,046	11,737	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	158	296	1,119	1,615	45.0%
	Blue Selections Plus \$500 ded w/Dental	57	97	273	1,379	1,806	50.4%
	Blue Selections Plus \$1000 ded	7	8	15	46	76	2.1%
	Blue Selections Plus \$1000 ded w/Dental	14	10	10	42	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	5	7	12	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%
		120	273	599	2,593	3,585	30.5%

Health Net	Diamond \$250 Deductible	6	34	112	629	781	100.0%
	Diamond \$500 Deductible	0	0	0	0	0	0.0%
	Diamond \$1000 Deductible	0	0	0	0	0	#DIV/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	#DIV/0!
	PPO Plan (80/60) (\$500 Ded)	0	0	0	0	0	0.0%
	PPO Plan (80/60) (\$1000 Ded)	0	0	0	0	0	#DIV/0!
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
	Value Plan \$1000 Deductible	0	0	0	0	0	0.0%
	Value Plan \$1000 Deductible Children	0	0	0	0	0	0.0%
			6	34	112	629	781

Kaiser	Gold Rx \$500	4	6	18	104	132	13.8%
	Gold Rx \$1000	0	0	0	0	0	0.0%
	Platinum Rx	14	45	110	655	824	86.2%
		18	51	128	759	956	8.1%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
Lifewise	WiseChoices \$500 Deductible	15	45	105	559	724	100.0%
		15	45	105	559	724	6.2%

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	1	1	4	31	37	28.2%
	Beneficial Rx \$1000 w/ Preferred Dental	0	2	6	34	42	32.1%
	Beneficial Rx \$1000 w/ Premier Dental	0	4	5	43	52	39.7%
		1	7	15	108	131	1.1%

OMP	\$500 Deductible	56	239	704	3,879	4,878	95.6%
	\$750 Deductible	19	25	25	156	225	4.4%
	\$1,000 Deductible	0	0	0	0	0	0.0%
		75	264	729	4,035	5,103	43.5%

Pacificare	Plan I	0	0	0	0	0	0.0%
	Plan II	1	1	19	141	162	100.0%
		1	1	19	141	162	1.4%

PacificSource	Elect Plus \$500	10	21	32	213	276	93.6%
	Elect Plus \$1000	0	6	4	9	19	6.4%
	Elect Flex Perks \$1000	0	0	0	0	0	0.0%
		10	27	36	222	295	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	0	3	3	11.1%	195	43	238	6.6%
70% Subsidy Level	2	0	2	7.4%	607	92	699	19.4%
90% Subsidy Level	9	0	9	33.3%	703	99	802	22.3%
95% Subsidy Level	9	4	13	48.1%	1,633	224	1,857	51.6%
	20	7	27	20.8%	3,138	458	3,596	14.2%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	2	5	7	7.6%	194	564	758	6.7%
70% Subsidy Level	2	4	6	6.5%	979	893	1,872	16.4%
90% Subsidy Level	15	2	17	18.5%	1,889	1,163	3,052	26.8%
95% Subsidy Level	58	4	62	67.4%	4,094	1,611	5,705	50.1%
	77	15	92	70.8%	7,156	4,231	11,387	44.8%

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	6.7%
70% Subsidy Level	0	0	0	0.0%	22	2	24	17.8%
90% Subsidy Level	0	0	0	0.0%	16	0	16	11.9%
95% Subsidy Level	0	0	0	0.0%	81	5	86	63.7%
	0	0	0	0.0%	128	7	135	0.5%

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%	13	0	13	26.0%
95% Subsidy Level	0	0	0	0.0%	22	0	22	44.0%
	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	0	0	0	0.0%	57	1	58	8.4%
90% Subsidy Level	1	0	1	10.0%	183	3	186	27.0%
95% Subsidy Level	9	0	9	90.0%	430	1	431	62.6%
	10	0	10	7.7%	683	6	689	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%	251	0	251	3.6%
70% Subsidy Level	0	0	0	0.0%	1,089	0	1,089	15.8%
90% Subsidy Level	0	0	0	0.0%	1,534	0	1,534	22.3%
95% Subsidy Level	0	0	0	0.0%	4,019	1	4,020	58.3%
	0	0	0	0.0%	6,893	1	6,894	27.1%

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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	134	135	7.0%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	373	465	24.1%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	376	519	26.8%
<i>95% Subsidy Level</i>	0	0	0	0.0%	176	638	814	42.1%
	0	0	0	0.0%	412	1,521	1,933	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	8.5%
<i>90% Subsidy Level</i>	0	0	0	0.0%	26	0	26	24.5%
<i>95% Subsidy Level</i>	1	0	1	100.0%	68	1	69	65.1%
	1	0	1	0.8%	104	2	106	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	8	10	18	2.9%
<i>70% Subsidy Level</i>	0	0	0	0.0%	21	12	33	5.3%
<i>90% Subsidy Level</i>	0	0	0	0.0%	73	42	115	18.6%
<i>95% Subsidy Level</i>	0	0	0	0.0%	374	77	451	73.1%
	0	0	0	0.0%	476	141	617	2.4%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	130	0.7%
Current Active Enrollment:	17,453	

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>	27	20.8%	3,596	14.2%
<i>Ineligible</i>	92	70.8%	11,387	44.8%
<i>Rescinded Coverage</i>	0	0.0%	135	0.5%
<i>Carrier Termination</i>	0	0.0%	50	0.2%
<i>Medicare Eligible</i>	10	7.7%	689	2.7%
<i>Failed to pay premium</i>	0	0.0%	6,894	27.1%
<i>Failed to submit employer verification</i>	0	0.0%	1,933	7.6%
<i>Deceased</i>	1	0.8%	106	0.4%
<i>Covered in OHP</i>	0	0.0%	617	2.4%
Total	130	100%	25,407	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%	147	2.6%	361	2.1%
<i>Asian/Pacific Islander</i>	652	5.6%	113	2.0%	765	4.4%
<i>Hispanic</i>	434	3.7%	386	6.8%	820	4.7%
<i>Native American</i>	100	0.9%	84	1.5%	184	1.1%
<i>Not Given</i>	483	4.1%	228	4.0%	711	4.1%
<i>Other</i>	340	2.9%	281	4.9%	621	3.6%
<i>White</i>	9,514	81.1%	4,477	78.3%	13,991	80.2%
TOTAL	11,737	100%	5,716	100%	17,453	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	246	388	634
<i>150-169%</i>	70%	702	906	1,608
<i>126-149%</i>	90%	1,743	1,451	3,194
<i>0-125%</i>	95%	9,046	2,971	12,017
Totals		11,737	5,716	17,453