

FHIAP Snapshot of Program Activity - 01/22/2008

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	5,622	11,514	17,136	17,136
Approved Lives - to be enrolled	115	241	356	233
Total Lives:			17,492	17,369

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	55	29	84
Initial Applications Outstanding	0	0	0
Waiting list for Application	4,996	20,397	25,393
Total Lives:			25,477

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PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	173	432	646	1,324	2,575	
Adults 19-UP	201	500	785	1561	3,047	
Totals	374	932	1,431	2,885	5,622	32.8%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	53	145	298	1,295	1,791	
Adults 19-UP	91	279	728	3631	4,729	
Totals	144	424	1,026	4,926	6,520	38.0%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	6	13	34	127	180	
Adults 19-UP	67	253	672	3822	4,814	
Totals	73	266	706	3,949	4,994	29.1%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	232	590	978	2,746	4,546	
Adults 19-UP	359	1032	2185	9014	12,590	
Totals	591	1,622	3,163	11,760	17,136	100.0%
Percentages:	3.4%	9.5%	18.5%	68.6%	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	\$279.41	\$296.99	\$328.62	\$334.25	\$330.09
Subsidy Per Month	\$139.71	\$207.89	\$295.76	\$317.54	\$304.18
Member Contribution	\$139.71	\$89.10	\$32.86	\$16.71	\$25.91

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$450.28	\$428.78	\$461.91	\$437.13	\$440.38
Subsidy Per Month	\$225.14	\$300.15	\$415.72	\$415.27	\$406.41
Member Contribution	\$225.14	\$128.63	\$46.19	\$21.86	\$33.97

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$198.25	\$207.18	\$231.25	\$246.34	\$240.24
Subsidy Per Month	\$99.13	\$145.03	\$208.12	\$234.03	\$220.90
Member Contribution	\$99.13	\$62.15	\$23.12	\$12.32	\$19.34

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$64.54	\$40.97	\$15.04	\$8.54	\$19.35
Subsidy Per Month	\$64.54	\$95.61	\$135.36	\$162.17	\$137.59
Employee Share	\$129.08	\$136.58	\$150.40	\$170.71	\$156.93
Employer Contribution	\$123.36	\$123.90	\$116.26	\$102.80	\$111.22

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$64.54	\$40.97	\$15.01	\$8.54	\$19.34
Subsidy Per Month	\$64.54	\$95.61	\$135.06	\$162.17	\$137.51
Employee Share	\$129.08	\$136.58	\$150.07	\$170.71	\$156.85
Employer Contribution	\$123.36	\$123.90	\$116.54	\$102.80	\$111.29

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>	\$330.09	\$268.15	\$309.77
*Premium Per Month	\$330.09	\$156.93	\$272.23
Subsidy Per Month	\$304.18	\$137.59	\$249.52
Member Contribution	\$25.91	\$19.35	\$23.76

*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	14,715	4%	4%	5%
Metropolitan Portland	89,620	23%	45%	31%
Willamette Valley	80,301	21%	25%	27%
Southern/ South Coast	58,978	15%	13%	18%
Mid-Columbia	13,616	4%	4%	5%
Central	15,976	4%	4%	6%
Southeast	8,374	2%	3%	4%
Northeast	9,541	2%	2%	4%
Other	96,715	25%	0%	0%
	387,836	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	875	5%	4%	5%
Metropolitan Portland	5,811	34%	45%	31%
Willamette Valley	5,073	30%	25%	27%
Southern/ South Coast	3,054	18%	13%	18%
Mid-Columbia	605	4%	4%	5%
Central	754	4%	4%	6%
Southeast	453	3%	3%	4%
Northeast	511	3%	2%	4%
Other	-	0%	0%	0%
	17,136	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	77
Approved applications not yet enrolled; still within the allowed time period	356
Approved applications not enrolled in insurance within 120 days	11,174
Pended applications	7
Denied approval of application	43,624
Reservation list	25,393
Outstanding application within allowed return time	0
Outstanding application not received within allowed return time	224,930

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	524	4.6%
6-18	1,447	12.6%
19-29	1,696	14.7%
30-39	2,068	18.0%
40-49	2,397	20.8%
50-59	2,337	20.3%
60+	1,045	9.1%
Total	11,514	100%
Average Age =	37.5	
Median Age =	40.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	728	12.9%
6-18	1,847	32.9%
19-29	848	15.1%
30-39	1,068	19.0%
40-49	737	13.1%
50-59	325	5.8%
60+	69	1.2%
Total	5,622	100%
Average Age =	24.1	
Median Age =	22.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	1,252	7.3%
6-18	3,294	19.2%
19-29	2,544	14.8%
30-39	3,136	18.3%
40-49	3,134	18.3%
50-59	2,662	15.5%
60+	1,114	6.5%
Total	17,136	100%
Average Age =	33.2	
Median Age =	34.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,971	43.4%	9,543	75.8%	11,514	67.2%
Group	2,575	56.6%	3,047	24.2%	5,622	32.8%
Total	4,546	100.0%	12,590	100.0%	17,136	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,971	17.1%	2,575	45.8%	4,546	26.5%
Adults	9,543	82.9%	3,047	54.2%	12,590	73.5%
Total	11,514	100.0%	5,622	100.0%	17,136	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	4,361	37.9%	2,509	44.6%	6,870	40.1%
Female	7,153	62.1%	3,113	55.4%	10,266	59.9%
Total	11,514	100%	5,622	100%	17,136	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	20.5	Individual Market - OMIP only	14.7
Individual Market - Non-OMIP only	29.2	Individual Market - Non-OMIP only	17.2
Group Market	27.2	Group Market	19.0
FHIAP - ALL	26.2	FHIAP - ALL	17.0

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	107	263	604	2,550	3,524	30.6%
<i>Health Net</i>	6	38	115	617	776	6.7%
<i>Kaiser</i>	15	47	131	742	935	8.1%
<i>Lifewise</i>	10	43	100	549	702	6.1%
<i>ODS Health Plans</i>	2	9	15	111	137	1.2%
<i>OMIP</i>	73	266	706	3,949	4,994	43.4%
<i>Pacificare</i>	1	0	19	141	161	1.4%
<i>PacificSource</i>	3	24	42	216	285	2.5%
	217	690	1,732	8,875	11,514	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	148	316	1,101	1,607	45.6%
	Blue Selections Plus \$500 ded w/Dental	50	94	260	1,362	1,766	50.1%
	Blue Selections Plus \$1000 ded	2	11	14	44	71	2.0%
	Blue Selections Plus \$1000 ded w/Dental	13	10	9	36	68	1.9%
	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%
		107	263	604	2,550	3,524	30.6%

Health Net	Diamond \$250 Deductible	6	38	115	617	776	100.0%
	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	0	0	0	0.0%
	PPO Plan (80/60) (\$1000 Ded)	0	0	0	0	0	0.0%
	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	38	115	617	776

Kaiser	Gold Rx \$500	3	6	21	89	119	12.7%
	Gold Rx \$1000	0	0	0	0	0	0.0%
	Platinum Rx	12	41	110	653	816	87.3%
		15	47	131	742	935	8.1%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
Lifewise							
	WiseChoices \$500 Deductible	10	43	100	549	702	100.0%
		10	43	100	549	702	6.1%

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	4	4	30	40	29.2%
	Beneficial Rx \$1000 w/ Preferred Dental	0	2	6	35	43	31.4%
	Beneficial Rx \$1000 w/ Premier Dental	0	3	5	46	54	39.4%
		2	9	15	111	137	1.2%

OMP	\$500 Deductible	55	238	682	3,800	4,775	95.6%
	\$750 Deductible	18	28	24	149	219	4.4%
	\$1,000 Deductible	0	0	0	0	0	0.0%
		73	266	706	3,949	4,994	43.4%

Pacificare		0					
	HMO Plan II+ No Deductible	1	0	19	141	161	100.0%
		1	0	19	141	161	1.4%

PacificSource	Elect Plus \$500	3	18	36	209	266	93.3%
	Elect Plus \$1000	0	6	6	7	19	6.7%
	Elect Flex Perks \$1000	0	0	0	0	0	0.0%
		3	24	42	216	285	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	2	0	2	16.7%	198	43	241	6.7%
70% Subsidy Level	1	2	3	25.0%	605	94	699	19.4%
90% Subsidy Level	2	0	2	16.7%	697	99	796	22.1%
95% Subsidy Level	5	0	5	41.7%	1,633	225	1,858	51.7%
	10	2	12	20.0%	3,133	461	3,594	14.2%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	3	0	3	10.7%	195	564	759	6.7%
70% Subsidy Level	3	2	5	17.9%	979	891	1,870	16.4%
90% Subsidy Level	4	1	5	17.9%	1,904	1,164	3,068	26.9%
95% Subsidy Level	13	2	15	53.6%	4,101	1,607	5,708	50.0%
	23	5	28	46.7%	7,179	4,226	11,405	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	6.8%
70% Subsidy Level	0	0	0	0.0%	22	2	24	18.0%
90% Subsidy Level	0	0	0	0.0%	16	0	16	12.0%
95% Subsidy Level	0	0	0	0.0%	79	5	84	63.2%
	0	0	0	0.0%	126	7	133	0.5%

Carrier Termination								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	2	1	3	6.1%
70% Subsidy Level	0	0	0	0.0%	9	2	11	22.4%
90% Subsidy Level	0	0	0	0.0%	13	0	13	26.5%
95% Subsidy Level	0	0	0	0.0%	22	0	22	44.9%
	0	0	0	0.0%	46	3	49	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%	59	1	60	8.6%
90% Subsidy Level	1	0	1	16.7%	184	3	187	26.8%
95% Subsidy Level	5	0	5	83.3%	437	1	438	62.7%
	6	0	6	10.0%	693	6	699	2.8%

Failed to make premium payments to FHIAP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	2	0	2	14.3%	252	0	252	3.7%
70% Subsidy Level	1	0	1	7.1%	1,085	0	1,085	15.8%
90% Subsidy Level	4	0	4	28.6%	1,527	0	1,527	22.3%
95% Subsidy Level	7	0	7	50.0%	3,994	1	3,995	58.2%
	14	0	14	23.3%	6,858	1	6,859	27.0%

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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	374	517	26.8%
<i>95% Subsidy Level</i>	0	0	0	0.0%	176	637	813	42.1%
	0	0	0	0.0%	412	1,518	1,930	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%	25	0	25	23.6%
<i>95% Subsidy Level</i>	0	0	0	0.0%	69	1	70	66.0%
	0	0	0	0.0%	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%	22	12	34	5.5%
<i>90% Subsidy Level</i>	0	0	0	0.0%	74	43	117	18.8%
<i>95% Subsidy Level</i>	0	0	0	0.0%	375	79	454	72.9%
	0	0	0	0.0%	479	144	623	2.5%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	60	0.4%
Current Active Enrollment:	17,136	

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>	12	20.0%	3,594	14.2%
<i>Ineligible</i>	28	46.7%	11,405	44.9%
<i>Rescinded Coverage</i>	0	0.0%	133	0.5%
<i>Carrier Termination</i>	0	0.0%	49	0.2%
<i>Medicare Eligible</i>	6	10.0%	699	2.8%
<i>Failed to pay premium</i>	14	23.3%	6,859	27.0%
<i>Failed to submit employer verification</i>	0	0.0%	1,930	7.6%
<i>Deceased</i>	0	0.0%	106	0.4%
<i>Covered in OHP</i>	0	0.0%	623	2.5%
Total	60	100%	25,398	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>	215	1.9%	142	2.5%	357	2.1%
<i>Asian/Pacific Islander</i>	645	5.6%	116	2.1%	761	4.4%
<i>Hispanic</i>	416	3.6%	386	6.9%	802	4.7%
<i>Native American</i>	99	0.9%	75	1.3%	174	1.0%
<i>Not Given</i>	472	4.1%	216	3.8%	688	4.0%
<i>Other</i>	337	2.9%	280	5.0%	617	3.6%
<i>White</i>	9,330	81.0%	4,407	78.4%	13,737	80.2%
TOTAL	11,514	100%	5,622	100%	17,136	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	217	374	591
<i>150-169%</i>	70%	690	932	1,622
<i>126-149%</i>	90%	1,732	1,431	3,163
<i>0-125%</i>	95%	8,875	2,885	11,760
Totals		11,514	5,622	17,136