

FHIAP Snapshot of Program Activity - 01/07/2008

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	5,586	11,585	17,171	17,171
Approved Lives - to be enrolled	162	351	513	335
Total Lives:			17,684	17,506

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	55	26	81
Initial Applications Outstanding	564	0	564
Waiting list for Application	4,551	19,329	23,880
Total Lives:			24,525

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PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	173	433	640	1,323	2,569	
Adults 19-UP	203	498	769	1547	3,017	
Totals	376	931	1,409	2,870	5,586	32.5%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	59	141	299	1,298	1,797	
Adults 19-UP	95	287	739	3630	4,751	
Totals	154	428	1,038	4,928	6,548	38.1%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	6	12	33	130	181	
Adults 19-UP	67	254	682	3853	4,856	
Totals	73	266	715	3,983	5,037	29.3%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	238	586	972	2,751	4,547	
Adults 19-UP	365	1039	2190	9030	12,624	
Totals	603	1,625	3,162	11,781	17,171	100.0%
Percentages:	3.5%	9.5%	18.4%	68.6%	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	\$279.04	\$296.21	\$328.04	\$334.23	\$329.85
Subsidy Per Month	\$139.52	\$207.35	\$295.23	\$317.51	\$303.81
Member Contribution	\$139.52	\$88.86	\$32.80	\$16.71	\$26.04

Average Premium and Subsidy for Individual OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$453.77	\$428.51	\$461.11	\$437.04	\$440.24
Subsidy Per Month	\$226.88	\$299.96	\$415.00	\$415.19	\$406.16
Member Contribution	\$226.88	\$128.55	\$46.11	\$21.85	\$34.08

Average Premium and Subsidy for Individual NON-OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$195.84	\$206.98	\$230.62	\$245.16	\$239.07
Subsidy Per Month	\$97.92	\$144.89	\$207.56	\$232.90	\$219.64
Member Contribution	\$97.92	\$62.09	\$23.06	\$12.26	\$19.43

Average Premium and Subsidy for GROUP Market					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$63.60	\$41.25	\$14.81	\$8.54	\$19.28
Subsidy Per Month	\$63.60	\$96.24	\$133.25	\$162.27	\$137.15
Employee Share	\$127.20	\$137.49	\$148.05	\$170.81	\$156.43
Employer Contribution	\$127.26	\$122.97	\$115.87	\$101.33	\$110.46

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$63.17	\$40.64	\$13.70	\$7.81	\$19.22
Subsidy Per Month	\$63.17	\$94.83	\$123.32	\$148.36	\$126.05
Employee Share	\$126.34	\$135.48	\$137.02	\$156.17	\$145.27
Employer Contribution	\$132.53	\$131.61	\$129.53	\$119.46	\$125.24

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>	\$329.85	\$266.89		\$309.37
*Premium Per Month	\$329.85	\$156.43		\$272.06
Subsidy Per Month	\$303.81	\$137.15		\$249.59
Member Contribution	\$26.04	\$19.28		\$23.92

*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	58,978	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	95,209	25%	0%	0%
	386,329	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	884	5%	4%	5%
Metropolitan Portland	5,800	34%	45%	31%
Willamette Valley	5,077	30%	25%	27%
Southern/ South Coast	3,082	18%	13%	18%
Mid-Columbia	611	4%	4%	5%
Central	748	4%	4%	6%
Southeast	455	3%	3%	4%
Northeast	514	3%	2%	4%
Other	-	0%	0%	0%
	17,171	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	513
Approved applications not enrolled in insurance within 120 days	11,174
Pended applications	4
Denied approval of application	43,636
Reservation list	23,880
Outstanding application within allowed return time	564
Outstanding application not received within allowed return time	224,378

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	530	4.6%
6-18	1,448	12.5%
19-29	1,720	14.8%
30-39	2,075	17.9%
40-49	2,413	20.8%
50-59	2,355	20.3%
60+	1,044	9.0%
Total	11,585	100%
Average Age =	37.4	
Median Age =	40.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	723	12.9%
6-18	1,846	33.0%
19-29	837	15.0%
30-39	1,065	19.1%
40-49	728	13.0%
50-59	318	5.7%
60+	69	1.2%
Total	5,586	100%
Average Age =	24.1	
Median Age =	22.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	1,253	7.3%
6-18	3,294	19.2%
19-29	2,557	14.9%
30-39	3,140	18.3%
40-49	3,141	18.3%
50-59	2,673	15.6%
60+	1,113	6.5%
Total	17,171	100%
Average Age =	33.1	
Median Age =	34.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,978	43.5%	9,607	76.1%	11,585	67.5%
Group	2,569	56.5%	3,017	23.9%	5,586	32.5%
Total	4,547	100.0%	12,624	100.0%	17,171	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,978	17.1%	2,569	46.0%	4,547	26.5%
Adults	9,607	82.9%	3,017	54.0%	12,624	73.5%
Total	11,585	100.0%	5,586	100.0%	17,171	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	4,403	38.0%	2,488	44.5%	6,891	40.1%
Female	7,182	62.0%	3,098	55.5%	10,280	59.9%
Total	11,585	100%	5,586	100%	17,171	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	19.4	Individual Market - OMIP only	14.6
Individual Market - Non-OMIP only	28.1	Individual Market - Non-OMIP only	17.1
Group Market	26.2	Group Market	19.0
FHIAP - ALL	25.1	FHIAP - ALL	17.0

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	110	267	608	2,560	3,545	30.6%
<i>Health Net</i>	6	38	116	613	773	6.7%
<i>Kaiser</i>	15	50	137	737	939	8.1%
<i>Lifewise</i>	13	43	101	550	707	6.1%
<i>ODS Health Plans</i>	1	6	15	108	130	1.1%
<i>OMIP</i>	73	266	715	3,983	5,037	43.5%
<i>Pacificare</i>	1	0	19	141	161	1.4%
<i>PacificSource</i>	8	24	42	219	293	2.5%
	227	694	1,753	8,911	11,585	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	150	313	1,107	1,612	45.5%
	Blue Selections Plus \$500 ded w/Dental	53	96	267	1,367	1,783	50.3%
	Blue Selections Plus \$1000 ded	2	11	14	43	70	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%
		110	267	608	2,560	3,545	30.6%

Health Net	Diamond \$250 Deductible	6	38	116	613	773	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	38	116	613	773

Kaiser	Gold Rx \$500	3	6	25	92	126	13.4%
	Gold Rx \$1000	0	0	0	0	0	0.0%
	Platinum Rx	12	44	112	645	813	86.6%
		15	50	137	737	939	8.1%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
Lifewise							
	WiseChoices \$500 Deductible	13	43	101	550	707	100.0%
		13	43	101	550	707	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	1	1	4	31	37	28.5%
	Beneficial Rx \$1000 w/ Preferred Dental	0	2	6	33	41	31.5%
	Beneficial Rx \$1000 w/ Premier Dental	0	3	5	44	52	40.0%
		1	6	15	108	130	1.1%
OMP	\$500 Deductible	57	239	691	3,832	4,819	95.7%
	\$750 Deductible	16	27	24	151	218	4.3%
	\$1,000 Deductible	0	0	0	0	0	0.0%
		73	266	715	3,983	5,037	43.5%
Pacificare	Plan I	0	0	0	0	0	0.0%
	Plan II	1	0	19	141	161	100.0%
		1	0	19	141	161	1.4%
PacificSource							
	HMO Individual Plan ++ No Deductible	8	24	42	219	293	100.0%
		8	24	42	219	293	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	3	0	3	27.3%	198	43	241	6.7%
70% Subsidy Level	1	0	1	9.1%	606	92	698	19.4%
90% Subsidy Level	2	0	2	18.2%	703	99	802	22.3%
95% Subsidy Level	5	0	5	45.5%	1,632	224	1,856	51.6%
	11	0	11	25.0%	3,139	458	3,597	14.2%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	3	0	3	11.1%	195	564	759	6.7%
70% Subsidy Level	3	2	5	18.5%	979	891	1,870	16.4%
90% Subsidy Level	4	0	4	14.8%	1,904	1,163	3,067	26.9%
95% Subsidy Level	15	0	15	55.6%	4,112	1,605	5,717	50.1%
	25	2	27	61.4%	7,190	4,223	11,413	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%	435	1	436	62.6%
	6	0	6	13.6%	691	6	697	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%	250	0	250	3.6%
70% Subsidy Level	0	0	0	0.0%	1,082	0	1,082	15.8%
90% Subsidy Level	0	0	0	0.0%	1,526	0	1,526	22.3%
95% Subsidy Level	0	0	0	0.0%	3,997	1	3,998	58.3%
	0	0	0	0.0%	6,855	1	6,856	27.0%

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TERMINATION TRENDS - continued

Failed to submit employer verification							
	Individual	Group	Total	Percent	Individual	Group	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	1	134	7.0%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	373	24.1%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	377	26.9%
<i>95% Subsidy Level</i>	0	0	0	0.0%	176	637	42.1%
	0	0	0	0.0%	412	1,521	7.6%

Deceased							
	Individual	Group	Total	Percent	Individual	Group	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	1	1	1.9%
<i>70% Subsidy Level</i>	0	0	0	0.0%	9	0	8.5%
<i>90% Subsidy Level</i>	0	0	0	0.0%	25	0	23.6%
<i>95% Subsidy Level</i>	0	0	0	0.0%	69	1	66.0%
	0	0	0	0.0%	104	2	0.4%

Covered in OHP							
	Individual	Group	Total	Percent	Individual	Group	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	8	10	2.9%
<i>70% Subsidy Level</i>	0	0	0	0.0%	21	12	5.3%
<i>90% Subsidy Level</i>	0	0	0	0.0%	74	43	18.9%
<i>95% Subsidy Level</i>	0	0	0	0.0%	374	77	72.9%
	0	0	0	0.0%	477	142	2.4%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	44	0.3%
Current Active Enrollment:	17,171	

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	25.0%	3,597	14.2%
<i>Ineligible</i>	27	61.4%	11,413	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	13.6%	697	2.7%
<i>Failed to pay premium</i>	0	0.0%	6,856	27.0%
<i>Failed to submit employer verification</i>	0	0.0%	1,933	7.6%
<i>Deceased</i>	0	0.0%	106	0.4%
<i>Covered in OHP</i>	0	0.0%	619	2.4%
Total	44	100%	25,403	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>	217	1.9%	138	2.5%	355	2.1%
<i>Asian/Pacific Islander</i>	646	5.6%	118	2.1%	764	4.4%
<i>Hispanic</i>	422	3.6%	385	6.9%	807	4.7%
<i>Native American</i>	100	0.9%	74	1.3%	174	1.0%
<i>Not Given</i>	475	4.1%	215	3.8%	690	4.0%
<i>Other</i>	340	2.9%	274	4.9%	614	3.6%
<i>White</i>	9,385	81.0%	4,382	78.4%	13,767	80.2%
TOTAL	11,585	100%	5,586	100%	17,171	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	227	376	603
<i>150-169%</i>	70%	694	931	1,625
<i>126-149%</i>	90%	1,753	1,409	3,162
<i>0-125%</i>	95%	8,911	2,870	11,781
Totals		11,585	5,586	17,171