

FHIAP Snapshot of Program Activity - 02/25/2008

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	5,526	11,345	16,871	16,871
Approved Lives - to be enrolled	56	35	91	59
Total Lives:			16,962	16,930

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	4	3	7
Initial Applications Outstanding	0	0	0
Waiting list for Application	6,037	22,516	28,553
Total Lives:			28,560

FHIAP Snapshot of Program Activity - 02/25/2008

PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	171	414	656	1,289	2,530	
Adults 19-UP	204	497	791	1504	2,996	
Totals	375	911	1,447	2,793	5,526	32.8%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	66	162	288	1,253	1,769	
Adults 19-UP	101	294	712	3568	4,675	
Totals	167	456	1,000	4,821	6,444	38.2%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	7	10	26	122	165	
Adults 19-UP	73	278	650	3735	4,736	
Totals	80	288	676	3,857	4,901	29.0%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	244	586	970	2,664	4,464	
Adults 19-UP	378	1069	2153	8807	12,407	
Totals	622	1,655	3,123	11,471	16,871	100.0%
Percentages:	3.7%	9.8%	18.5%	68.0%	100.0%	

FHIAP Snapshot of Program Activity - 02/25/2008

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	\$279.82	\$298.35	\$330.56	\$334.41	\$330.26
Subsidy Per Month	\$139.91	\$208.85	\$297.51	\$317.69	\$303.62
Member Contribution	\$139.91	\$89.51	\$33.06	\$16.72	\$26.65

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$454.30	\$434.16	\$464.97	\$437.03	\$440.97
Subsidy Per Month	\$227.15	\$303.91	\$418.47	\$415.17	\$405.98
Member Contribution	\$227.15	\$130.25	\$46.50	\$21.85	\$34.99

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$198.14	\$204.58	\$234.94	\$246.94	\$240.76
Subsidy Per Month	\$99.07	\$143.21	\$211.44	\$234.60	\$220.86
Member Contribution	\$99.07	\$61.38	\$23.49	\$12.35	\$19.90

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$67.34	\$40.50	\$15.09	\$8.45	\$19.42
Subsidy Per Month	\$67.34	\$94.49	\$135.83	\$160.46	\$136.72
Employee Share	\$134.69	\$134.99	\$150.92	\$168.91	\$156.14
Employer Contribution	\$130.72	\$125.71	\$116.07	\$104.57	\$112.92

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$66.48	\$39.76	\$14.09	\$7.69	\$19.21
Subsidy Per Month	\$66.48	\$92.78	\$126.77	\$146.05	\$125.77
Employee Share	\$132.97	\$132.54	\$140.85	\$153.74	\$144.98
Employer Contribution	\$139.66	\$134.92	\$129.72	\$123.49	\$128.36

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>	\$330.26	\$269.06	\$310.21
*Premium Per Month	\$330.26	\$156.14	\$272.47
Subsidy Per Month	\$303.62	\$136.72	\$248.95
Member Contribution	\$26.65	\$19.42	\$24.28

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

FHIAP Snapshot of Program Activity - 02/25/2008

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	3%	4%	5%
Central	15,976	4%	4%	6%
Southeast	8,374	2%	3%	4%
Northeast	9,541	2%	2%	4%
Other	99,905	26%	0%	0%
	391,026	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	834	5%	4%	5%
Metropolitan Portland	5,709	34%	45%	31%
Willamette Valley	5,024	30%	25%	27%
Southern/ South Coast	3,018	18%	13%	18%
Mid-Columbia	585	3%	4%	5%
Central	747	4%	4%	6%
Southeast	452	3%	3%	4%
Northeast	502	3%	2%	4%
Other	-	0%	0%	0%
	16,871	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	91
Approved applications not enrolled in insurance within 120 days	11,174
Pended applications	7
Denied approval of application	43,620
Reservation list	28,553
Outstanding application within allowed return time	0
Outstanding application not received within allowed return time	224,933

FHIAP Snapshot of Program Activity - 02/25/2008

ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	499	4.4%
6-18	1,435	12.6%
19-29	1,659	14.6%
30-39	2,057	18.1%
40-49	2,364	20.8%
50-59	2,300	20.3%
60+	1,031	9.1%
Total	11,345	100%
Average Age =	37.5	
Median Age =	40.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	714	12.9%
6-18	1,816	32.9%
19-29	823	14.9%
30-39	1,049	19.0%
40-49	731	13.2%
50-59	324	5.9%
60+	69	1.2%
Total	5,526	100%
Average Age =	24.2	
Median Age =	22.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	1,213	7.2%
6-18	3,251	19.3%
19-29	2,482	14.7%
30-39	3,106	18.4%
40-49	3,095	18.3%
50-59	2,624	15.6%
60+	1,100	6.5%
Total	16,871	100%
Average Age =	33.1	
Median Age =	34.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,934	43.3%	9,411	75.9%	11,345	67.2%
Group	2,530	56.7%	2,996	24.1%	5,526	32.8%
Total	4,464	100.0%	12,407	100.0%	16,871	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,934	17.0%	2,530	45.8%	4,464	26.5%
Adults	9,411	83.0%	2,996	54.2%	12,407	73.5%
Total	11,345	100.0%	5,526	100.0%	16,871	100.0%

FHIAP Snapshot of Program Activity - 02/25/2008

ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	4,301	37.9%	2,467	44.6%	6,768	40.1%
Female	7,044	62.1%	3,059	55.4%	10,103	59.9%
Total	11,345	100%	5,526	100%	16,871	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	21.5	Individual Market - OMIP only	14.8
Individual Market - Non-OMIP only	30.5	Individual Market - Non-OMIP only	17.2
Group Market	28.4	Group Market	19.1
FHIAP - ALL	27.4	FHIAP - ALL	17.1

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	114	285	589	2,482	3,470	30.6%
<i>Health Net</i>	13	43	99	605	760	6.7%
<i>Kaiser</i>	15	47	136	719	917	8.1%
<i>Lifewise</i>	18	52	91	531	692	6.1%
<i>ODS Health Plans</i>	2	7	21	109	139	1.2%
<i>OMIP</i>	80	288	676	3,857	4,901	43.2%
<i>Pacificare</i>	1	0	19	139	159	1.4%
<i>PacificSource</i>	2	17	44	210	273	2.4%
<i>Preferred Health Plan</i>	0	0	0	2	2	0.0%
<i>Providence</i>	2	5	1	24	32	0.3%
	247	744	1,676	8,678	11,345	100%

FHIAP Snapshot of Program Activity - 02/25/2008

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	13	35	30	127	205	5.9%
	Blue Selections Premier \$500 Deductible	89	225	534	2,258	3,106	89.5%
	Blue Selections Premier \$1000 Deductible	12	25	21	90	148	4.3%
	BlueCross PPO Portability	0	0	4	7	11	0.3%
			114	285	589	2,482	3,470

Health Net	Diamond 15 PPO \$250 Deductible	4	26	82	474	586	77.1%
	Diamond 15 PPO \$500 Deductible	6	5	1	11	23	3.0%
	Pearl 25 HMO (no deductible)	3	12	11	104	130	17.1%
	Topaz First Dollar \$250 Deductible	0	0	1	2	3	0.4%
	Other	0	0	4	14	18	2.4%
			13	43	99	605	760

Kaiser	Gold Rx \$500 Deductible	3	7	26	79	115	12.5%
	Platinum Rx Plan (no deductible)	12	40	110	640	802	87.5%
		15	47	136	719	917	8.1%

Lifewise	WiseChoices \$500 Deductible	18	52	91	531	692	100.0%
	Other	0	0	0	0	0	0.0%
		18	52	91	531	692	6.1%

ODS	Beneficial Rx Plan \$1000 Deductible	2	7	21	109	139	100.0%
		2	7	21	109	139	1.2%

continued next page...

FHIAP Snapshot of Program Activity - 02/25/2008

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	62	262	655	3,716	4,695	95.8%
	\$750 Deductible	18	26	21	141	206	4.2%
		80	288	676	3,857	4,901	43.2%

Pacificare	HMO Individual (no deductible)	1	0	19	139	159	100.0%
		1	0	19	139	159	1.4%

PacificSource	Elect Plus \$500 Deductible	2	13	38	185	238	87.2%
	Elect Plus \$750 Deductible	0	1	0	0	1	0.4%
	Elect Plus \$1000 Deductible	0	2	6	10	18	6.6%
	Elect Preferred \$500 Deductible	0	0	0	1	1	0.4%
	Elect Premiere \$500 Deductible	0	1	0	14	15	5.5%
	Elect Premiere \$750 Deductible	0	0	0	0	0	0.0%
		2	17	44	210	273	2.4%

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	5	1	22	28	87.5%
	Optimum \$1000 Deductible	2	0	0	2	4	12.5%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		2	5	1	24	32	0.3%

FHIAP Snapshot of Program Activity - 02/25/2008

TERMINATION TRENDS

Termination Reason	Current Month				Overall Terminations			
Member Request								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	2	0	2	18.2%	199	43	242	6.7%
70% Subsidy Level	0	0	0	0.0%	606	96	702	19.5%
90% Subsidy Level	2	1	3	27.3%	701	98	799	22.3%
95% Subsidy Level	3	3	6	54.5%	1,619	229	1,848	51.5%
	7	4	11	15.5%	3,125	466	3,591	14.1%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	195	563	758	6.6%
70% Subsidy Level	1	0	1	2.0%	982	891	1,873	16.4%
90% Subsidy Level	17	0	17	33.3%	1,910	1,158	3,068	26.9%
95% Subsidy Level	33	0	33	64.7%	4,118	1,602	5,720	50.1%
	51	0	51	71.8%	7,205	4,214	11,419	45.0%

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	6.9%
70% Subsidy Level	0	0	0	0.0%	21	2	23	17.6%
90% Subsidy Level	0	0	0	0.0%	16	0	16	12.2%
95% Subsidy Level	0	0	0	0.0%	78	5	83	63.4%
	0	0	0	0.0%	124	7	131	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	2	0	2	25.0%	60	1	61	8.7%
90% Subsidy Level	0	0	0	0.0%	184	3	187	26.7%
95% Subsidy Level	6	0	6	75.0%	438	1	439	62.6%
	8	0	8	11.3%	695	6	701	2.8%

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	3.7%
70% Subsidy Level	0	0	0	0.0%	1,081	0	1,081	15.8%
90% Subsidy Level	0	0	0	0.0%	1,527	0	1,527	22.3%
95% Subsidy Level	0	0	0	0.0%	3,978	1	3,979	58.2%
	0	0	0	0.0%	6,837	1	6,838	26.9%

continued on next page...

FHIAP Snapshot of Program Activity - 02/25/2008

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	136	137	7.1%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	374	466	24.0%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	374	517	26.7%
<i>95% Subsidy Level</i>	0	0	0	0.0%	176	642	818	42.2%
	0	0	0	0.0%	412	1,526	1,938	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	9	17	2.8%
<i>70% Subsidy Level</i>	1	0	1	100.0%	22	12	34	5.5%
<i>90% Subsidy Level</i>	0	0	0	0.0%	74	41	115	18.6%
<i>95% Subsidy Level</i>	0	0	0	0.0%	373	78	451	73.1%
	1	0	1	1.4%	477	140	617	2.4%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	71	0.4%
Current Active Enrollment:	16,871	

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	15.5%	3,591	14.1%
<i>Ineligible</i>	51	71.8%	11,419	45.0%
<i>Rescinded Coverage</i>	0	0.0%	131	0.5%
<i>Carrier Termination</i>	0	0.0%	49	0.2%
<i>Medicare Eligible</i>	8	11.3%	701	2.8%
<i>Failed to pay premium</i>	0	0.0%	6,838	26.9%
<i>Failed to submit employer verification</i>	0	0.0%	1,938	7.6%
<i>Deceased</i>	0	0.0%	106	0.4%
<i>Covered in OHP</i>	1	1.4%	617	2.4%
Total	71	100%	25,390	100%

FHIAP Snapshot of Program Activity - 02/25/2008

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%	136	2.5%	351	2.1%
<i>Asian/Pacific Islander</i>	640	5.6%	117	2.1%	757	4.5%
<i>Hispanic</i>	404	3.6%	378	6.8%	782	4.6%
<i>Native American</i>	99	0.9%	71	1.3%	170	1.0%
<i>Not Given</i>	466	4.1%	203	3.7%	669	4.0%
<i>Other</i>	336	3.0%	288	5.2%	624	3.7%
<i>White</i>	9,185	81.0%	4,333	78.4%	13,518	80.1%
TOTAL	11,345	100%	5,526	100%	16,871	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	247	375	622
<i>150-169%</i>	70%	744	911	1,655
<i>126-149%</i>	90%	1,676	1,447	3,123
<i>0-125%</i>	95%	8,678	2,793	11,471
Totals		11,345	5,526	16,871