

FHIAP Snapshot of Program Activity - 06/02/2008

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	4,702	6,048	10,750	10,750
Approved Lives - to be enrolled	0	1	1	1
Total Lives:			10,751	10,751

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	0	0	0
Initial Applications Outstanding	0	0	0
Waiting list for Application	10,703	26,980	37,683
Total Lives:			37,683

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PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	174	360	570	1,026	2,130	
Adults 19-UP	225	436	671	1240	2,572	
Totals	399	796	1,241	2,266	4,702	43.7%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	59	136	264	1,079	1,538	
Adults 19-UP	90	270	586	1372	2,318	
Totals	149	406	850	2,451	3,856	35.9%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	6	13	26	108	153	
Adults 19-UP	61	241	545	1192	2,039	
Totals	67	254	571	1,300	2,192	20.4%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	239	509	860	2,213	3,821	
Adults 19-UP	376	947	1802	3804	6,929	
Totals	615	1,456	2,662	6,017	10,750	100.0%
Percentages:	5.7%	13.5%	24.8%	56.0%	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	\$280.97	\$317.02	\$348.83	\$326.93	\$329.41
Subsidy Per Month	\$140.48	\$221.92	\$313.95	\$310.58	\$293.97
Member Contribution	\$140.48	\$95.11	\$34.88	\$16.35	\$35.44

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$389.62	\$436.80	\$463.41	\$446.88	\$448.09
Subsidy Per Month	\$194.81	\$305.76	\$417.07	\$424.53	\$399.83
Member Contribution	\$194.81	\$131.04	\$46.34	\$22.34	\$48.26

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$227.13	\$241.23	\$270.78	\$257.27	\$257.33
Subsidy Per Month	\$113.57	\$168.86	\$243.70	\$244.41	\$229.68
Member Contribution	\$113.57	\$72.37	\$27.08	\$12.86	\$27.65

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$70.88	\$42.89	\$15.22	\$8.63	\$21.45
Subsidy Per Month	\$70.88	\$100.07	\$133.19	\$164.04	\$137.17
Employee Share	\$141.77	\$142.95	\$148.41	\$172.68	\$158.62
Employer Contribution	\$111.83	\$127.63	\$113.96	\$106.53	\$112.51

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$67.00	\$41.96	\$14.56	\$7.75	\$21.06
Subsidy Per Month	\$67.00	\$97.90	\$126.79	\$147.29	\$125.63
Employee Share	\$134.00	\$139.86	\$141.36	\$155.05	\$146.69
Employer Contribution	\$125.33	\$138.78	\$124.36	\$129.19	\$129.27

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>	\$329.41	\$271.13	\$303.92
*Premium Per Month	\$329.41	\$158.62	\$238.66
Subsidy Per Month	\$293.97	\$137.17	\$225.39
Member Contribution	\$35.44	\$21.45	\$29.32

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

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GEOGRAPHIC TRENDS

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	528	5%	4%	5%
Metropolitan Portland	3,612	34%	45%	31%
Willamette Valley	3,250	30%	25%	27%
Southern/ South Coast	1,874	17%	13%	18%
Mid-Columbia	366	3%	4%	5%
Central	493	5%	4%	6%
Southeast	293	3%	3%	4%
Northeast	334	3%	2%	4%
Other	-	0%	0%	0%
	10,750	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	1
Approved applications not enrolled in insurance within 120 days	11,174
Pended applications	0
Denied approval of application	43,614
Reservation list	37,683
Outstanding application within allowed return time	0
Outstanding application not received within allowed return time	224,929

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	430	7.1%
6-18	1,261	20.8%
19-29	677	11.2%
30-39	978	16.2%
40-49	1,044	17.3%
50-59	1,089	18.0%
60+	569	9.4%
Total	6,048	100%
Average Age =	34.4	
Median Age =	37.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	612	13.0%
6-18	1,518	32.3%
19-29	693	14.7%
30-39	886	18.8%
40-49	642	13.7%
50-59	285	6.1%
60+	66	1.4%
Total	4,702	100%
Average Age =	24.4	
Median Age =	22.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	1,042	9.7%
6-18	2,779	25.9%
19-29	1,370	12.7%
30-39	1,864	17.3%
40-49	1,686	15.7%
50-59	1,374	12.8%
60+	635	5.9%
Total	10,750	100%
Average Age =	30.0	
Median Age =	30.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,691	44.3%	4,357	62.9%	6,048	56.3%
Group	2,130	55.7%	2,572	37.1%	4,702	43.7%
Total	3,821	100.0%	6,929	100.0%	10,750	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,691	28.0%	2,130	45.3%	3,821	35.5%
Adults	4,357	72.0%	2,572	54.7%	6,929	64.5%
Total	6,048	100.0%	4,702	100.0%	10,750	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	2,317	38.3%	2,081	44.3%	4,398	40.9%
Female	3,731	61.7%	2,621	55.7%	6,352	59.1%
Total	6,048	100%	4,702	100%	10,750	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	25.8	Individual Market - OMIP only	16.9
Individual Market - Non-OMIP only	35.1	Individual Market - Non-OMIP only	20.0
Group Market	32.5	Group Market	20.1
FHIAP - ALL	32.1	FHIAP - ALL	19.2

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	108	269	506	1,334	2,217	36.7%
<i>Health Net</i>	7	30	73	314	424	7.0%
<i>Kaiser</i>	14	40	125	319	498	8.2%
<i>Lifewise</i>	13	36	72	223	344	5.7%
<i>ODS Health Plans</i>	4	7	22	72	105	1.7%
<i>OMIP</i>	67	254	571	1,300	2,192	36.2%
<i>Pacificare</i>	1	3	23	73	100	1.7%
<i>PacificSource</i>	2	14	29	101	146	2.4%
<i>Preferred Health Plan</i>	0	0	0	2	2	0.0%
<i>Providence</i>	0	7	0	13	20	0.3%
	216	660	1,421	3,751	6,048	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	14	24	41	52	131	5.9%
	Blue Selections Premier \$500 Deductible	88	216	449	1,234	1,987	89.6%
	Blue Selections Premier \$1000 Deductible	6	29	14	44	93	4.2%
	BlueCross PPO Portability	0	0	2	4	6	0.3%
		108	269	506	1,334	2,217	36.7%

Health Net	Diamond 15 PPO \$250 Deductible	3	27	65	241	336	79.2%
	Diamond 15 PPO \$500 Deductible	2	2	0	6	10	2.4%
	Pearl 25 HMO (no deductible)	2	1	5	62	70	16.5%
	Topaz First Dollar \$250 Deductible	0	0	0	1	1	0.2%
	Other	0	0	3	4	7	1.7%
		7	30	73	314	424	7.0%

Kaiser	Gold Rx \$500 Deductible	6	7	17	27	57	11.4%
	Platinum Rx Plan (no deductible)	8	33	108	292	441	88.6%
		14	40	125	319	498	8.2%

Lifewise	WiseChoices \$500 Deductible	13	36	72	223	344	100.0%
	Other	0	0	0	0	0	0.0%
		13	36	72	223	344	5.7%

ODS	Beneficial Rx Plan \$1000 Deductible	4	7	22	72	105	100.0%
		4	7	22	72	105	1.7%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	49	233	557	1,257	2,096	95.6%
	\$750 Deductible	18	21	14	43	96	4.4%
		67	254	571	1,300	2,192	36.2%

Pacificare	HMO Individual (no deductible)	1	3	23	73	100	100.0%
		1	3	23	73	100	1.7%

PacificSource	Elect Plus \$500 Deductible	0	0	0	0	0	0.0%
	Elect Plus \$750 Deductible	0	0	0	0	0	0.0%
	Elect Plus \$1000 Deductible	0	0	0	0	0	0.0%
	Elect Preferred \$500 Deductible	0	8	13	65	86	58.9%
	Elect Premiere \$500 Deductible	1	5	13	32	51	34.9%
	Elect Premiere \$750 Deductible	1	1	3	4	9	6.2%
		2	14	29	101	146	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	3	0	11	14	70.0%
	Optimum \$1000 Deductible	0	4	0	2	6	30.0%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		0	7	0	13	20	0.3%

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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	0	0	0.0%	190	47	237	6.9%
70% Subsidy Level	1	0	1	9.1%	586	91	677	19.7%
90% Subsidy Level	0	0	0	0.0%	664	98	762	22.2%
95% Subsidy Level	10	0	10	90.9%	1,525	227	1,752	51.1%
	11	0	11	2.9%	2,965	463	3,428	13.9%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	4	4	8	2.2%	205	575	780	6.8%
70% Subsidy Level	11	0	11	3.1%	970	872	1,842	16.1%
90% Subsidy Level	7	5	12	3.4%	1,872	1,161	3,033	26.5%
95% Subsidy Level	321	4	325	91.3%	4,233	1,550	5,783	50.6%
	343	13	356	94.4%	7,280	4,158	11,438	46.5%

Rescission of coverage by insurance carrier - Never Effective								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	8	0	8	6.5%
70% Subsidy Level	0	0	0	0.0%	20	2	22	17.7%
90% Subsidy Level	0	0	0	0.0%	16	1	17	13.7%
95% Subsidy Level	0	0	0	0.0%	73	4	77	62.1%
	0	0	0	0.0%	117	7	124	0.5%

Carrier Termination								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	2	1	3	5.8%
70% Subsidy Level	0	0	0	0.0%	9	2	11	21.2%
90% Subsidy Level	0	0	0	0.0%	13	0	13	25.0%
95% Subsidy Level	0	0	0	0.0%	25	0	25	48.1%
	0	0	0	0.0%	49	3	52	0.2%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	12	1	13	2.0%
70% Subsidy Level	0	0	0	0.0%	57	1	58	8.8%
90% Subsidy Level	6	0	6	66.7%	177	3	180	27.2%
95% Subsidy Level	3	0	3	33.3%	408	2	410	62.0%
	9	0	9	2.4%	654	7	661	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%	229	0	229	3.6%
70% Subsidy Level	0	0	0	0.0%	1,043	0	1,043	16.4%
90% Subsidy Level	0	0	0	0.0%	1,457	0	1,457	23.0%
95% Subsidy Level	0	0	0	0.0%	3,613	0	3,613	57.0%
	0	0	0	0.0%	6,342	0	6,342	25.8%

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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	142	143	7.6%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	347	439	23.3%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	368	511	27.1%
<i>95% Subsidy Level</i>	0	0	0	0.0%	176	615	791	42.0%
	0	0	0	0.0%	412	1,472	1,884	7.7%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	1	1	2	2.0%
<i>70% Subsidy Level</i>	0	0	0	0.0%	9	0	9	9.0%
<i>90% Subsidy Level</i>	0	0	0	0.0%	23	0	23	23.0%
<i>95% Subsidy Level</i>	0	0	0	0.0%	65	1	66	66.0%
	0	0	0	0.0%	98	2	100	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	9	8	17	3.0%
<i>70% Subsidy Level</i>	0	0	0	0.0%	17	12	29	5.0%
<i>90% Subsidy Level</i>	0	0	0	0.0%	76	38	114	19.8%
<i>95% Subsidy Level</i>	1	0	1	100.0%	344	72	416	72.2%
	1	0	1	0.3%	446	130	576	2.3%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	377	3.5%
Current Active Enrollment:	10,750	

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	2.9%	3,428	13.9%
<i>Ineligible</i>	356	94.4%	11,438	46.5%
<i>Rescinded Coverage</i>	0	0.0%	124	0.5%
<i>Carrier Termination</i>	0	0.0%	52	0.2%
<i>Medicare Eligible</i>	9	2.4%	661	2.7%
<i>Failed to pay premium</i>	0	0.0%	6,342	25.8%
<i>Failed to submit employer verification</i>	0	0.0%	1,884	7.7%
<i>Deceased</i>	0	0.0%	100	0.4%
<i>Covered in OHP</i>	1	0.3%	576	2.3%
Total	377	100%	24,605	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>	107	1.8%	117	2.5%	224	2.1%
<i>Asian/Pacific Islander</i>	361	6.0%	115	2.4%	476	4.4%
<i>Hispanic</i>	244	4.0%	319	6.8%	563	5.2%
<i>Native American</i>	53	0.9%	68	1.4%	121	1.1%
<i>Not Given</i>	258	4.3%	170	3.6%	428	4.0%
<i>Other</i>	190	3.1%	242	5.1%	432	4.0%
<i>White</i>	4,835	79.9%	3,671	78.1%	8,506	79.1%
TOTAL	6,048	100%	4,702	100%	10,750	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	216	399	615
<i>150-169%</i>	70%	660	796	1,456
<i>126-149%</i>	90%	1,421	1,241	2,662
<i>0-125%</i>	95%	3,751	2,266	6,017
Totals		6,048	4,702	10,750