

FHIAP Snapshot of Program Activity - 07/14/2008

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	4,444	5,737	10,181	10,181
Approved Lives - to be enrolled	0	0	0	0
Total Lives:			10,181	10,181

<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	11,383	28,175	39,558
Total Lives:			39,558

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PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	184	326	548	946	2,004	
Adults 19-UP	225	399	651	1165	2,440	
Totals	409	725	1,199	2,111	4,444	43.6%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	69	140	256	1,013	1,478	
Adults 19-UP	96	240	582	1285	2,203	
Totals	165	380	838	2,298	3,681	36.2%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	4	13	15	99	131	
Adults 19-UP	64	224	504	1133	1,925	
Totals	68	237	519	1,232	2,056	20.2%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	257	479	819	2,058	3,613	
Adults 19-UP	385	863	1737	3583	6,568	
Totals	642	1,342	2,556	5,641	10,181	100.0%
Percentages:	6.3%	13.2%	25.1%	55.4%	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	\$277.34	\$318.13	\$349.17	\$331.07	\$331.56
Subsidy Per Month	\$138.67	\$222.69	\$314.25	\$314.51	\$295.43
Member Contribution	\$138.67	\$95.44	\$34.92	\$16.55	\$36.12

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$410.98	\$441.38	\$466.59	\$446.47	\$449.81
Subsidy Per Month	\$205.49	\$308.97	\$419.93	\$424.15	\$401.22
Member Contribution	\$205.49	\$132.41	\$46.66	\$22.32	\$48.58

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$221.73	\$237.43	\$272.23	\$260.25	\$258.52
Subsidy Per Month	\$110.87	\$166.20	\$245.01	\$247.24	\$230.09
Member Contribution	\$110.87	\$71.23	\$27.22	\$13.01	\$28.43

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$69.28	\$43.89	\$14.74	\$8.68	\$21.64
Subsidy Per Month	\$69.28	\$102.41	\$132.70	\$164.85	\$137.19
Employee Share	\$138.55	\$146.30	\$147.44	\$173.52	\$158.83
Employer Contribution	\$111.35	\$129.78	\$115.40	\$107.35	\$113.55

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$66.35	\$42.75	\$14.02	\$7.70	\$21.18
Subsidy Per Month	\$66.35	\$99.76	\$126.17	\$146.39	\$124.90
Employee Share	\$132.70	\$142.51	\$140.18	\$154.09	\$146.08
Employer Contribution	\$125.67	\$140.29	\$124.39	\$131.15	\$130.30

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>	\$331.56	\$272.38	\$305.73
*Premium Per Month	\$331.56	\$158.83	\$256.16
Subsidy Per Month	\$295.43	\$137.19	\$226.36
Member Contribution	\$36.12	\$21.64	\$29.80

*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	494	5%	4%	5%
Metropolitan Portland	3,398	33%	45%	31%
Willamette Valley	3,057	30%	25%	27%
Southern/ South Coast	1,779	17%	13%	18%
Mid-Columbia	356	3%	4%	5%
Central	478	5%	4%	6%
Southeast	302	3%	3%	4%
Northeast	317	3%	2%	4%
Other	-	0%	0%	0%
	10,181	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	0
Approved applications not enrolled in insurance within 120 days	11,174
Pended applications	0
Denied approval of application	43,612
Reservation list	39,558
Outstanding application within allowed return time	0
Outstanding application not received within allowed return time	224,934

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	414	7.2%
6-18	1,195	20.8%
19-29	636	11.1%
30-39	906	15.8%
40-49	998	17.4%
50-59	1,047	18.2%
60+	541	9.4%
Total	5,737	100%
Average Age =	34.4	
Median Age =	37.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	569	12.8%
6-18	1,435	32.3%
19-29	651	14.6%
30-39	837	18.8%
40-49	622	14.0%
50-59	267	6.0%
60+	63	1.4%
Total	4,444	100%
Average Age =	24.5	
Median Age =	22.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	983	9.7%
6-18	2,630	25.8%
19-29	1,287	12.6%
30-39	1,743	17.1%
40-49	1,620	15.9%
50-59	1,314	12.9%
60+	604	5.9%
Total	10,181	100%
Average Age =	30.1	
Median Age =	31.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,609	44.5%	4,128	62.9%	5,737	56.4%
Group	2,004	55.5%	2,440	37.1%	4,444	43.6%
Total	3,613	100.0%	6,568	100.0%	10,181	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,609	28.0%	2,004	45.1%	3,613	35.5%
Adults	4,128	72.0%	2,440	54.9%	6,568	64.5%
Total	5,737	100.0%	4,444	100.0%	10,181	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	2,192	38.2%	1,967	44.3%	4,159	40.9%
Female	3,545	61.8%	2,477	55.7%	6,022	59.1%
Total	5,737	100%	4,444	100%	10,181	100%

LENGTH OF ENROLLMENT BY MARKET TYPE

Average Enrollment Months of Active Lives		Average Enrollment Months of Terminated Lives	
	Avg Months Enrolled		Avg Months Enrolled
Market:		Market:	
Individual Market - OMIP only	26.9	Individual Market - OMIP only	16.9
Individual Market - Non-OMIP only	36.3	Individual Market - Non-OMIP only	20.1
Group Market	33.5	Group Market	20.4
FHIAP - ALL	33.1	FHIAP - ALL	19.4

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	121	256	499	1,208	2,084	36.3%
<i>Health Net</i>	9	22	82	294	407	7.1%
<i>Kaiser</i>	13	35	117	302	467	8.1%
<i>Lifewise</i>	17	33	72	231	353	6.2%
<i>ODS Health Plans</i>	2	10	20	65	97	1.7%
<i>OMIP</i>	68	237	519	1,232	2,056	35.8%
<i>Pacificare</i>	1	2	21	76	100	1.7%
<i>PacificSource</i>	2	14	27	107	150	2.6%
<i>Preferred Health Plan</i>	0	0	0	2	2	0.0%
<i>Providence</i>	0	8	0	13	21	0.4%
	233	617	1,357	3,530	5,737	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Plus \$500 Deductible	17	22	39	57	135	6.5%
	Blue Selections Premier \$500 Deductible	96	210	442	1,103	1,851	88.8%
	Blue Selections Premier \$1000 Deductible	8	24	15	45	92	4.4%
	BlueCross PPO Portability	0	0	3	3	6	0.3%
		121	256	499	1,208	2,084	36.3%

Health Net	Diamond 15 PPO \$250 Deductible	6	19	75	230	330	81.1%
	Diamond 15 PPO \$500 Deductible	1	2	0	5	8	2.0%
	Pearl 25 HMO (no deductible)	2	1	4	54	61	15.0%
	Topaz First Dollar \$250 Deductible	0	0	0	1	1	0.2%
	Other	0	0	3	4	7	1.7%
		9	22	82	294	407	7.1%

Kaiser	Gold Rx \$500 Deductible	4	5	17	28	54	11.6%
	Platinum Rx Plan (no deductible)	9	30	100	274	413	88.4%
		13	35	117	302	467	8.1%

Lifewise	WiseChoices \$500 Deductible	17	33	72	231	353	100.0%
	Other	0	0	0	0	0	0.0%
		17	33	72	231	353	6.2%

ODS	Beneficial Rx Plan \$1000 Deductible	2	10	20	65	97	100.0%
		2	10	20	65	97	1.7%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	55	218	506	1,189	1,968	95.7%
	\$750 Deductible	13	19	13	43	88	4.3%
		68	237	519	1,232	2,056	35.8%

Pacificare	HMO Individual (no deductible)	1	2	21	76	100	100.0%
		1	2	21	76	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	10	66	84	56.0%
	Elect Premiere \$500 Deductible	1	5	14	38	58	38.7%
	Elect Premiere \$750 Deductible	1	1	3	3	8	5.3%
		2	14	27	107	150	2.6%

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	4	0	11	15	71.4%
	Optimum \$1000 Deductible	0	4	0	2	6	28.6%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		0	8	0	13	21	0.4%

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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	45	235	6.9%
70% Subsidy Level	2	4	6	60.0%	592	95	687	20.0%
90% Subsidy Level	1	0	1	10.0%	660	99	759	22.1%
95% Subsidy Level	2	1	3	30.0%	1,519	230	1,749	51.0%
	5	5	10	11.5%	2,961	469	3,430	14.1%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	2	12	14	18.7%	209	591	800	7.2%
70% Subsidy Level	7	13	20	26.7%	969	888	1,857	16.6%
90% Subsidy Level	13	4	17	22.7%	1,866	1,176	3,042	27.2%
95% Subsidy Level	19	5	24	32.0%	3,927	1,556	5,483	49.0%
	41	34	75	86.2%	6,971	4,211	11,182	46.0%

Rescission of coverage by insurance carrier - Never Effective								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	6	0	6	4.9%
70% Subsidy Level	0	0	0	0.0%	20	2	22	18.0%
90% Subsidy Level	0	0	0	0.0%	16	1	17	13.9%
95% Subsidy Level	0	0	0	0.0%	73	4	77	63.1%
	0	0	0	0.0%	115	7	122	0.5%

Carrier Termination								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	2	1	3	5.7%
70% Subsidy Level	0	0	0	0.0%	9	2	11	20.8%
90% Subsidy Level	0	0	0	0.0%	13	0	13	24.5%
95% Subsidy Level	0	0	0	0.0%	26	0	26	49.1%
	0	0	0	0.0%	50	3	53	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%	58	1	59	9.0%
90% Subsidy Level	1	0	1	50.0%	177	3	180	27.3%
95% Subsidy Level	1	0	1	50.0%	405	2	407	61.8%
	2	0	2	2.3%	652	7	659	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%	227	0	227	3.6%
70% Subsidy Level	0	0	0	0.0%	1,045	0	1,045	16.6%
90% Subsidy Level	0	0	0	0.0%	1,451	0	1,451	23.0%
95% Subsidy Level	0	0	0	0.0%	3,587	0	3,587	56.8%
	0	0	0	0.0%	6,310	0	6,310	25.9%

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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	23.2%
<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	620	796	42.1%
	0	0	0	0.0%	412	1,477	1,889	7.8%

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	2.9%
<i>70% Subsidy Level</i>	0	0	0	0.0%	16	12	28	4.8%
<i>90% Subsidy Level</i>	0	0	0	0.0%	77	41	118	20.3%
<i>95% Subsidy Level</i>	0	0	0	0.0%	345	73	418	71.9%
	0	0	0	0.0%	447	134	581	2.4%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	87	0.9%
Current Active Enrollment:	10,181	

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>	10	11.5%	3,430	14.1%
<i>Ineligible</i>	75	86.2%	11,182	46.0%
<i>Rescinded Coverage</i>	0	0.0%	122	0.5%
<i>Carrier Termination</i>	0	0.0%	53	0.2%
<i>Medicare Eligible</i>	2	2.3%	659	2.7%
<i>Failed to pay premium</i>	0	0.0%	6,310	25.9%
<i>Failed to submit employer verification</i>	0	0.0%	1,889	7.8%
<i>Deceased</i>	0	0.0%	100	0.4%
<i>Covered in OHP</i>	0	0.0%	581	2.4%
Total	87	100%	24,326	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>	104	1.8%	115	2.6%	219	2.2%
<i>Asian/Pacific Islander</i>	346	6.0%	109	2.5%	455	4.5%
<i>Hispanic</i>	217	3.8%	306	6.9%	523	5.1%
<i>Native American</i>	52	0.9%	66	1.5%	118	1.2%
<i>Not Given</i>	246	4.3%	165	3.7%	411	4.0%
<i>Other</i>	186	3.2%	223	5.0%	409	4.0%
<i>White</i>	4,586	79.9%	3,460	77.9%	8,046	79.0%
TOTAL	5,737	100%	4,444	100%	10,181	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	233	409	642
<i>150-169%</i>	70%	617	725	1,342
<i>126-149%</i>	90%	1,357	1,199	2,556
<i>0-125%</i>	95%	3,530	2,111	5,641
Totals		5,737	4,444	10,181