

FHIAP Snapshot of Program Activity - 05/30/2008

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	4,779	10,329	15,108	15,108
Approved Lives - to be enrolled	0	1	1	1
		Total Lives:	15,109	15,109

<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	10,659	26,883	37,542
		Total Lives:	37,542

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PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	180	366	579	1,042	2,167	
Adults 19-UP	229	447	680	1256	2,612	
Totals	409	813	1,259	2,298	4,779	31.6%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	66	145	266	1,214	1,691	
Adults 19-UP	96	282	614	3312	4,304	
Totals	162	427	880	4,526	5,995	39.7%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	7	13	26	114	160	
Adults 19-UP	66	250	564	3294	4,174	
Totals	73	263	590	3,408	4,334	28.7%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	253	524	871	2,370	4,018	
Adults 19-UP	391	979	1858	7862	11,090	
Totals	644	1,503	2,729	10,232	15,108	100.0%
Percentages:	4.3%	9.9%	18.1%	67.7%	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	\$277.32	\$314.47	\$344.25	\$337.06	\$335.18
Subsidy Per Month	\$138.66	\$220.13	\$309.71	\$320.20	\$307.67
Member Contribution	\$138.66	\$94.34	\$34.53	\$16.85	\$27.51

Average Premium and Subsidy for Individual OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$405.73	\$437.82	\$456.28	\$436.82	\$439.01
Subsidy Per Month	\$202.87	\$306.48	\$410.65	\$414.98	\$404.40
Member Contribution	\$202.87	\$131.35	\$45.63	\$21.84	\$34.61

Average Premium and Subsidy for Individual NON-OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$217.34	\$237.21	\$265.25	\$253.86	\$253.32
Subsidy Per Month	\$108.67	\$166.05	\$238.54	\$241.16	\$231.41
Member Contribution	\$108.67	\$71.16	\$26.71	\$12.69	\$21.91

Average Premium and Subsidy for GROUP Market					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$72.01	\$43.94	\$15.51	\$8.88	\$22.02
Subsidy Per Month	\$72.01	\$102.53	\$135.74	\$168.78	\$140.30
Employee Share	\$144.02	\$146.48	\$151.25	\$177.67	\$162.32
Employer Contribution	\$112.18	\$127.07	\$114.18	\$104.35	\$111.59

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$68.65	\$42.64	\$14.76	\$7.99	\$21.61
Subsidy Per Month	\$68.65	\$99.50	\$128.45	\$151.73	\$128.27
Employee Share	\$137.30	\$142.15	\$143.21	\$159.71	\$149.88
Employer Contribution	\$126.24	\$137.68	\$124.63	\$127.32	\$128.40

Average Premium and Subsidy			Overall Weighted Average
<i>Subsidy Levels:</i>	<u>Individual</u>	<u>Group</u>	
<i>Premium Per Month (includes employer contribution for Group)</i>	\$335.18	\$273.91	\$315.80
*Premium Per Month	\$335.18	\$162.32	\$279.74
Subsidy Per Month	\$307.67	\$140.30	\$254.73
Member Contribution	\$27.51	\$22.02	\$25.02

*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	728	5%	4%	5%
Metropolitan Portland	5,124	34%	45%	31%
Willamette Valley	4,491	30%	25%	27%
Southern/ South Coast	2,723	18%	13%	18%
Mid-Columbia	504	3%	4%	5%
Central	685	5%	4%	6%
Southeast	400	3%	3%	4%
Northeast	453	3%	2%	4%
Other	-	0%	0%	0%
	15,108	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	37,542
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	475	4.6%
6-18	1,376	13.3%
19-29	1,442	14.0%
30-39	1,856	18.0%
40-49	2,133	20.7%
50-59	2,094	20.3%
60+	953	9.2%
Total	10,329	100%
Average Age =	37.4	
Median Age =	40.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	625	13.1%
6-18	1,542	32.3%
19-29	704	14.7%
30-39	899	18.8%
40-49	651	13.6%
50-59	290	6.1%
60+	68	1.4%
Total	4,779	100%
Average Age =	24.4	
Median Age =	22.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	1,100	7.3%
6-18	2,918	19.3%
19-29	2,146	14.2%
30-39	2,755	18.2%
40-49	2,784	18.4%
50-59	2,384	15.8%
60+	1,021	6.8%
Total	15,108	100%
Average Age =	33.2	
Median Age =	35.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,851	46.1%	8,478	76.4%	10,329	68.4%
Group	2,167	53.9%	2,612	23.6%	4,779	31.6%
Total	4,018	100.0%	11,090	100.0%	15,108	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,851	17.9%	2,167	45.3%	4,018	26.6%
Adults	8,478	82.1%	2,612	54.7%	11,090	73.4%
Total	10,329	100.0%	4,779	100.0%	15,108	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	3,934	38.1%	2,117	44.3%	6,051	40.1%
Female	6,395	61.9%	2,662	55.7%	9,057	59.9%
Total	10,329	100%	4,779	100%	15,108	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	24.8	Individual Market - OMIP only	16.8
Individual Market - Non-OMIP only	34.2	Individual Market - Non-OMIP only	19.9
Group Market	32.4	Group Market	20.1
FHIAP - ALL	31.1	FHIAP - ALL	19.2

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	120	277	524	2,294	3,215	31.1%
<i>Health Net</i>	8	31	75	598	712	6.9%
<i>Kaiser</i>	14	44	132	657	847	8.2%
<i>Lifewise</i>	13	43	73	481	610	5.9%
<i>ODS Health Plans</i>	4	8	22	124	158	1.5%
<i>OMIP</i>	73	263	590	3,408	4,334	42.0%
<i>Pacificare</i>	1	3	23	131	158	1.5%
<i>PacificSource</i>	2	14	31	208	255	2.5%
<i>Preferred Health Plan</i>	0	0	0	2	2	0.0%
<i>Providence</i>	0	7	0	31	38	0.4%
	235	690	1,470	7,934	10,329	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	25	42	108	189	5.9%
	Blue Selections Premier \$500 Deductible	93	221	465	2,096	2,875	89.4%
	Blue Selections Premier \$1000 Deductible	13	31	14	81	139	4.3%
	BlueCross PPO Portability	0	0	3	9	12	0.4%
		120	277	524	2,294	3,215	31.1%

Health Net	Diamond 15 PPO \$250 Deductible	4	28	67	452	551	77.4%
	Diamond 15 PPO \$500 Deductible	2	2	0	11	15	2.1%
	Pearl 25 HMO (no deductible)	2	1	5	117	125	17.6%
	Topaz First Dollar \$250 Deductible	0	0	0	3	3	0.4%
	Other	0	0	3	15	18	2.5%
		8	31	75	598	712	6.9%

Kaiser	Gold Rx \$500 Deductible	6	8	17	70	101	11.9%
	Platinum Rx Plan (no deductible)	8	36	115	587	746	88.1%
		14	44	132	657	847	8.2%

Lifewise	WiseChoices \$500 Deductible	13	43	73	481	610	100.0%
	Other	0	0	0	0	0	0.0%
		13	43	73	481	610	5.9%

ODS	Beneficial Rx Plan \$1000 Deductible	4	8	22	124	158	100.0%
		4	8	22	124	158	1.5%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	53	242	576	3,282	4,153	95.8%
	\$750 Deductible	20	21	14	126	181	4.2%
		73	263	590	3,408	4,334	42.0%

Pacificare	HMO Individual (no deductible)	1	3	23	131	158	100.0%
		1	3	23	131	158	1.5%

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	14	128	150	58.8%
	Elect Premiere \$500 Deductible	1	5	14	72	92	36.1%
	Elect Premiere \$750 Deductible	1	1	3	8	13	5.1%
		2	14	31	208	255	2.5%

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	29	32	84.2%
	Optimum \$1000 Deductible	0	4	0	2	6	15.8%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		0	7	0	31	38	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	2	0	2	13.3%	190	47	237	6.9%
70% Subsidy Level	1	1	2	13.3%	588	91	679	19.8%
90% Subsidy Level	2	0	2	13.3%	664	98	762	22.2%
95% Subsidy Level	4	5	9	60.0%	1,527	227	1,754	51.1%
	9	6	15	12.7%	2,969	463	3,432	13.9%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	4	0	4	4.1%	206	575	781	6.8%
70% Subsidy Level	5	7	12	12.4%	971	872	1,843	16.1%
90% Subsidy Level	16	14	30	30.9%	1,875	1,156	3,031	26.5%
95% Subsidy Level	29	22	51	52.6%	4,242	1,550	5,792	50.6%
	54	43	97	82.2%	7,294	4,153	11,447	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	1	0	1	20.0%	12	1	13	2.0%
70% Subsidy Level	0	0	0	0.0%	57	1	58	8.8%
90% Subsidy Level	0	0	0	0.0%	177	3	180	27.2%
95% Subsidy Level	4	0	4	80.0%	409	2	411	62.1%
	5	0	5	4.2%	655	7	662	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%	231	0	231	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%	3,615	0	3,615	57.0%
	0	0	0	0.0%	6,346	0	6,346	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	369	512	27.2%
<i>95% Subsidy Level</i>	0	0	0	0.0%	176	615	791	42.0%
	0	0	0	0.0%	412	1,473	1,885	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	1	1	100.0%	9	8	17	2.9%
<i>70% Subsidy Level</i>	0	0	0	0.0%	18	12	30	5.2%
<i>90% Subsidy Level</i>	0	0	0	0.0%	76	38	114	19.8%
<i>95% Subsidy Level</i>	0	0	0	0.0%	344	72	416	72.1%
	0	1	1	0.8%	447	130	577	2.3%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	118	0.8%
Current Active Enrollment:	15,108	

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>	15	12.7%	3,432	13.9%
<i>Ineligible</i>	97	82.2%	11,447	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>	5	4.2%	662	2.7%
<i>Failed to pay premium</i>	0	0.0%	6,346	25.8%
<i>Failed to submit employer verification</i>	0	0.0%	1,885	7.7%
<i>Deceased</i>	0	0.0%	100	0.4%
<i>Covered in OHP</i>	1	0.8%	577	2.3%
Total	118	100%	24,625	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>	192	1.9%	118	2.5%	310	2.1%
<i>Asian/Pacific Islander</i>	613	5.9%	118	2.5%	731	4.8%
<i>Hispanic</i>	375	3.6%	323	6.8%	698	4.6%
<i>Native American</i>	93	0.9%	70	1.5%	163	1.1%
<i>Not Given</i>	430	4.2%	175	3.7%	605	4.0%
<i>Other</i>	322	3.1%	246	5.1%	568	3.8%
<i>White</i>	8,304	80.4%	3,729	78.0%	12,033	79.6%
TOTAL	10,329	100%	4,779	100%	15,108	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	235	409	644
<i>150-169%</i>	70%	690	813	1,503
<i>126-149%</i>	90%	1,470	1,259	2,729
<i>0-125%</i>	95%	7,934	2,298	10,232
Totals		10,329	4,779	15,108