

FHIAP Snapshot of Program Activity - 12/24/2007

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	5,578	11,642	17,220	17,220
Approved Lives - to be enrolled	233	665	898	586
Total Lives:			18,118	17,806

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	51	26	77
Initial Applications Outstanding	2,544	186	2,730
Waiting list for Application	4,133	18,728	22,861
Total Lives:			25,668

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PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	177	410	652	1,332	2,571	
Adults 19-UP	203	469	786	1549	3,007	
Totals	380	879	1,438	2,881	5,578	32.4%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	66	142	292	1,295	1,795	
Adults 19-UP	102	287	717	3672	4,778	
Totals	168	429	1,009	4,967	6,573	38.2%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	6	12	33	129	180	
Adults 19-UP	67	247	689	3886	4,889	
Totals	73	259	722	4,015	5,069	29.4%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	249	564	977	2,756	4,546	
Adults 19-UP	372	1003	2192	9107	12,674	
Totals	621	1,567	3,169	11,863	17,220	100.0%
Percentages:	3.6%	9.1%	18.4%	68.9%	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	\$267.20	\$294.26	\$332.72	\$334.38	\$330.27
Subsidy Per Month	\$133.60	\$205.99	\$299.45	\$317.66	\$304.25
Member Contribution	\$133.60	\$88.28	\$33.27	\$16.72	\$26.01

Average Premium and Subsidy for Individual OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$445.74	\$427.18	\$463.34	\$438.13	\$441.23
Subsidy Per Month	\$222.87	\$299.03	\$417.01	\$416.22	\$407.45
Member Contribution	\$222.87	\$128.15	\$46.33	\$21.91	\$33.78

Average Premium and Subsidy for Individual NON-OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$192.92	\$208.93	\$232.76	\$244.69	\$239.04
Subsidy Per Month	\$96.46	\$146.25	\$209.49	\$232.46	\$219.41
Member Contribution	\$96.46	\$62.68	\$23.28	\$12.23	\$19.63

Average Premium and Subsidy for GROUP Market					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$62.22	\$41.61	\$14.85	\$8.47	\$19.03
Subsidy Per Month	\$62.22	\$97.10	\$133.69	\$161.00	\$136.99
Employee Share	\$124.45	\$138.71	\$148.54	\$169.47	\$156.02
Employer Contribution	\$125.97	\$120.84	\$114.19	\$101.84	\$109.75

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$61.19	\$41.04	\$13.75	\$7.75	\$18.94
Subsidy Per Month	\$61.19	\$95.76	\$123.73	\$147.19	\$125.84
Employee Share	\$122.39	\$136.80	\$137.48	\$154.93	\$144.78
Employer Contribution	\$132.32	\$130.00	\$127.55	\$120.70	\$124.98

Average Premium and Subsidy			Overall Weighted Average
<i>Subsidy Levels:</i>	Individual	Group	
<i>Premium Per Month (includes employer contribution for Group)</i>	\$330.27	\$265.78	\$309.38
*Premium Per Month	\$330.27	\$156.02	\$272.16
Subsidy Per Month	\$304.25	\$136.99	\$250.07
Member Contribution	\$26.01	\$19.03	\$23.75

*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	58,974	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	94,197	24%	0%	0%
	385,313	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	881	5%	4%	5%
Metropolitan Portland	5,816	34%	45%	31%
Willamette Valley	5,103	30%	25%	27%
Southern/ South Coast	3,085	18%	13%	18%
Mid-Columbia	615	4%	4%	5%
Central	750	4%	4%	6%
Southeast	460	3%	3%	4%
Northeast	510	3%	2%	4%
Other	-	0%	0%	0%
	17,220	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	898
Approved applications not enrolled in insurance within 120 days	11,174
Pended applications	0
Denied approval of application	43,637
Reservation list	22,861
Outstanding application within allowed return time	2,730
Outstanding application not received within allowed return time	222,233

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	532	4.6%
6-18	1,443	12.4%
19-29	1,743	15.0%
30-39	2,078	17.8%
40-49	2,422	20.8%
50-59	2,368	20.3%
60+	1,056	9.1%
Total	11,642	100%
Average Age =	37.5	
Median Age =	40.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	727	13.0%
6-18	1,844	33.1%
19-29	837	15.0%
30-39	1,067	19.1%
40-49	724	13.0%
50-59	314	5.6%
60+	65	1.2%
Total	5,578	100%
Average Age =	24.0	
Median Age =	22.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	1,259	7.3%
6-18	3,287	19.1%
19-29	2,580	15.0%
30-39	3,145	18.3%
40-49	3,146	18.3%
50-59	2,682	15.6%
60+	1,121	6.5%
Total	17,220	100%
Average Age =	33.1	
Median Age =	34.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,975	43.4%	9,667	76.3%	11,642	67.6%
Group	2,571	56.6%	3,007	23.7%	5,578	32.4%
Total	4,546	100.0%	12,674	100.0%	17,220	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,975	17.0%	2,571	46.1%	4,546	26.4%
Adults	9,667	83.0%	3,007	53.9%	12,674	73.6%
Total	11,642	100.0%	5,578	100.0%	17,220	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	4,432	38.1%	2,488	44.6%	6,920	40.2%
Female	7,210	61.9%	3,090	55.4%	10,300	59.8%
Total	11,642	100%	5,578	100%	17,220	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	28.2	Individual Market - Non-OMIP only	17.0
Group Market	26.1	Group Market	18.9
FHIAP - ALL	25.1	FHIAP - ALL	16.9

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	119	265	594	2,572	3,550	30.5%
<i>Health Net</i>	6	34	111	618	769	6.6%
<i>Kaiser</i>	18	51	126	754	949	8.2%
<i>Lifewise</i>	13	45	105	551	714	6.1%
<i>ODS Health Plans</i>	1	7	14	109	131	1.1%
<i>OMIP</i>	73	259	722	4,015	5,069	43.5%
<i>Pacificare</i>	1	0	19	141	161	1.4%
<i>PacificSource</i>	10	27	40	222	299	2.6%
	241	688	1,731	8,982	11,642	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	46	155	298	1,103	1,602	45.1%
	Blue Selections Plus \$500 ded w/Dental	52	92	268	1,377	1,789	50.4%
	Blue Selections Plus \$1000 ded	7	8	14	44	73	2.1%
	Blue Selections Plus \$1000 ded w/Dental	14	10	9	41	74	2.1%
	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%
		119	265	594	2,572	3,550	30.5%

Health Net	Diamond \$250 Deductible	6	34	111	618	769	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	34	111	618	769

Kaiser	Gold Rx \$500	4	6	17	100	127	13.4%
	Gold Rx \$1000	0	0	0	0	0	0.0%
	Platinum Rx	14	45	109	654	822	86.6%
		18	51	126	754	949	8.2%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
Lifewise		13	45	105	551	714	100.0%
		13	45	105	551	714	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	28.2%
	Beneficial Rx \$1000 w/ Preferred Dental	0	2	5	34	41	31.3%
	Beneficial Rx \$1000 w/ Premier Dental	0	4	5	44	53	40.5%
		1	7	14	109	131	1.1%

OMP	\$500 Deductible	55	233	697	3,862	4,847	95.6%
	\$750 Deductible	18	26	25	153	222	4.4%
	\$1,000 Deductible	0	0	0	0	0	0.0%
		73	259	722	4,015	5,069	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		10	27	40	222	299	100.0%
	HMO Individual Plan Plus No Deductible	10	27	40	222	299	2.6%

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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	1	3	4	13.8%	196	43	239	6.6%
70% Subsidy Level	3	0	3	10.3%	607	92	699	19.4%
90% Subsidy Level	9	0	9	31.0%	703	99	802	22.3%
95% Subsidy Level	9	4	13	44.8%	1,632	224	1,856	51.6%
	22	7	29	21.8%	3,138	458	3,596	14.2%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	2	6	8	8.7%	194	565	759	6.7%
70% Subsidy Level	2	4	6	6.5%	977	893	1,870	16.4%
90% Subsidy Level	14	2	16	17.4%	1,886	1,162	3,048	26.8%
95% Subsidy Level	58	4	62	67.4%	4,092	1,611	5,703	50.1%
	76	16	92	69.2%	7,149	4,231	11,380	44.8%

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	6.7%
70% Subsidy Level	0	0	0	0.0%	22	2	24	17.8%
90% Subsidy Level	0	0	0	0.0%	16	0	16	11.9%
95% Subsidy Level	0	0	0	0.0%	81	5	86	63.7%
	0	0	0	0.0%	128	7	135	0.5%

Carrier Termination								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	2	1	3	6.0%
70% Subsidy Level	0	0	0	0.0%	10	2	12	24.0%
90% Subsidy Level	0	0	0	0.0%	13	0	13	26.0%
95% Subsidy Level	0	0	0	0.0%	22	0	22	44.0%
	0	0	0	0.0%	47	3	50	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%	58	1	59	8.5%
90% Subsidy Level	1	0	1	10.0%	184	3	187	27.1%
95% Subsidy Level	9	0	9	90.0%	430	1	431	62.4%
	10	0	10	7.5%	685	6	691	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%	251	0	251	3.6%
70% Subsidy Level	0	0	0	0.0%	1,090	0	1,090	15.8%
90% Subsidy Level	0	0	0	0.0%	1,533	0	1,533	22.2%
95% Subsidy Level	0	0	0	0.0%	4,017	1	4,018	58.3%
	0	0	0	0.0%	6,891	1	6,892	27.1%

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TERMINATION TRENDS - *continued*

Failed to submit employer verification								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	1	134	135	7.0%
70% Subsidy Level	0	0	0	0.0%	92	373	465	24.1%
90% Subsidy Level	0	0	0	0.0%	143	377	520	26.9%
95% Subsidy Level	0	0	0	0.0%	176	637	813	42.1%
	0	0	0	0.0%	412	1,521	1,933	7.6%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	1	1	2	1.9%
70% Subsidy Level	0	0	0	0.0%	9	0	9	8.5%
90% Subsidy Level	0	0	0	0.0%	26	0	26	24.5%
95% Subsidy Level	1	0	1	100.0%	68	1	69	65.1%
	1	0	1	0.8%	104	2	106	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	8	10	18	2.9%
70% Subsidy Level	0	0	0	0.0%	21	12	33	5.3%
90% Subsidy Level	0	1	1	100.0%	73	43	116	18.7%
95% Subsidy Level	0	0	0	0.0%	375	77	452	73.0%
	0	1	1	0.8%	477	142	619	2.4%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	133	0.8%
Current Active Enrollment:	17,220	

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>	29	21.8%	3,596	14.2%
<i>Ineligible</i>	92	69.2%	11,380	44.8%
<i>Rescinded Coverage</i>	0	0.0%	135	0.5%
<i>Carrier Termination</i>	0	0.0%	50	0.2%
<i>Medicare Eligible</i>	10	7.5%	691	2.7%
<i>Failed to pay premium</i>	0	0.0%	6,892	27.1%
<i>Failed to submit employer verification</i>	0	0.0%	1,933	7.6%
<i>Deceased</i>	1	0.8%	106	0.4%
<i>Covered in OHP</i>	1	0.8%	619	2.4%
Total	133	100%	25,402	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>	216	1.9%	141	2.5%	357	2.1%
<i>Asian/Pacific Islander</i>	648	5.6%	112	2.0%	760	4.4%
<i>Hispanic</i>	427	3.7%	381	6.8%	808	4.7%
<i>Native American</i>	99	0.9%	74	1.3%	173	1.0%
<i>Not Given</i>	473	4.1%	221	4.0%	694	4.0%
<i>Other</i>	341	2.9%	274	4.9%	615	3.6%
<i>White</i>	9,438	81.1%	4,375	78.4%	13,813	80.2%
TOTAL	11,642	100%	5,578	100%	17,220	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	241	380	621
<i>150-169%</i>	70%	688	879	1,567
<i>126-149%</i>	90%	1,731	1,438	3,169
<i>0-125%</i>	95%	8,982	2,881	11,863
Totals		11,642	5,578	17,220