

FHIAP Snapshot of Program Activity - 05/01/2006

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	4,980	10,583	15,563	15,563
Approved Lives - to be enrolled	424	346	770	503
Total Lives:			16,333	16,066

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	1,454	71	1,525
Initial Applications Outstanding	1,565	8	1,573
Waiting list for Application	277	19,304	19,581
Total Lives:			22,679

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PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	210	388	581	1,089	2,268	
Adults 19-UP	229	462	715	1306	2,712	
Totals	439	850	1,296	2,395	4,980	32.0%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	69	184	353	1,189	1,795	
Adults 19-UP	106	284	737	3158	4,285	
Totals	175	468	1,090	4,347	6,080	39.1%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	5	33	53	137	228	
Adults 19-UP	76	291	637	3271	4,275	
Totals	81	324	690	3,408	4,503	28.9%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	284	605	987	2,415	4,291	
Adults 19-UP	411	1037	2089	7735	11,272	
Totals	695	1,642	3,076	10,150	15,563	100.0%
Percentages:	4.5%	10.6%	19.8%	65.2%	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	\$241.91	\$272.00	\$288.94	\$301.44	\$295.78
Subsidy Per Month	\$120.95	\$190.45	\$260.05	\$286.37	\$271.05
Member Contribution	\$120.95	\$81.55	\$28.89	\$15.07	\$24.73

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$380.22	\$393.28	\$408.02	\$398.77	\$399.50
Subsidy Per Month	\$190.11	\$275.30	\$367.22	\$378.83	\$366.38
Member Contribution	\$190.11	\$117.98	\$40.80	\$19.94	\$33.12

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$174.09	\$188.15	\$211.72	\$225.55	\$218.86
Subsidy Per Month	\$87.05	\$131.78	\$190.55	\$214.28	\$200.36
Member Contribution	\$87.05	\$56.36	\$21.17	\$11.28	\$18.50

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$65.30	\$41.00	\$13.94	\$7.29	\$19.99
Subsidy Per Month	\$65.30	\$95.66	\$125.47	\$138.51	\$121.22
Employee Share	\$130.60	\$136.66	\$139.41	\$145.80	\$141.22
Employer Contribution	\$108.34	\$106.88	\$105.45	\$93.37	\$100.16

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$66.06	\$40.98	\$14.36	\$7.44	\$20.31
Subsidy Per Month	\$66.06	\$95.61	\$129.28	\$141.43	\$123.59
Employee Share	\$132.12	\$136.59	\$143.65	\$148.88	\$143.90
Employer Contribution	\$107.85	\$108.63	\$109.24	\$95.44	\$102.39

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>	\$295.78	\$241.37	\$278.37
*Premium Per Month	\$295.78	\$141.22	\$247.67
Subsidy Per Month	\$271.05	\$121.22	\$223.11
Member Contribution	\$24.73	\$19.99	\$24.57

*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	14,372	5%	4%	5%
Metropolitan Portland	86,213	29%	45%	31%
Willamette Valley	77,792	26%	25%	27%
Southern/ South Coast	57,463	19%	13%	18%
Mid-Columbia	13,134	4%	4%	5%
Central	15,632	5%	4%	6%
Southeast	8,154	3%	3%	4%
Northeast	9,319	3%	2%	4%
Other	16,973	6%	0%	0%
	299,052	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	828	5%	4%	5%
Metropolitan Portland	4,672	30%	45%	31%
Willamette Valley	4,471	29%	25%	27%
Southern/ South Coast	3,181	20%	13%	18%
Mid-Columbia	657	4%	4%	5%
Central	763	5%	4%	6%
Southeast	477	3%	3%	4%
Northeast	473	3%	2%	4%
Other	41	0%	0%	0%
	15,563	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	158
Approved applications not yet enrolled; still within the allowed time period	770
Approved applications not enrolled in insurance within 120 days	11,188
Pended applications	1,367
Denied approval of application	32,821
Reservation list	19,581
Outstanding application within allowed return time	1,573
Outstanding application not received within allowed return time	172,026

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	573	5.4%
6-18	1,450	13.7%
19-29	1,726	16.3%
30-39	1,901	18.0%
40-49	2,077	19.6%
50-59	2,001	18.9%
60+	855	8.1%
Total	10,583	100%
Average Age =	36.1	
Median Age =	38.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	628	12.6%
6-18	1,640	32.9%
19-29	763	15.3%
30-39	978	19.6%
40-49	677	13.6%
50-59	253	5.1%
60+	41	0.8%
Total	4,980	100%
Average Age =	23.9	
Median Age =	23.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	1,201	7.7%
6-18	3,090	19.9%
19-29	2,489	16.0%
30-39	2,879	18.5%
40-49	2,754	17.7%
50-59	2,254	14.5%
60+	896	5.8%
Total	15,563	100%
Average Age =	32.2	
Median Age =	33.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	2,023	47.1%	8,560	75.9%	10,583	68.0%
Group	2,268	52.9%	2,712	24.1%	4,980	32.0%
Total	4,291	100.0%	11,272	100.0%	15,563	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	2,023	19.1%	2,268	45.5%	4,291	27.6%
Adults	8,560	80.9%	2,712	54.5%	11,272	72.4%
Total	10,583	100.0%	4,980	100.0%	15,563	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	4,078	38.5%	2,164	43.5%	6,242	40.1%
Female	6,505	61.5%	2,816	56.5%	9,321	59.9%
Total	10,583	100%	4,980	100%	15,563	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	11.2	Individual Market - OMIP only	10.1
Individual Market - Non-OMIP only	13.9	Individual Market - Non-OMIP only	13.4
Group Market	16.7	Group Market	15.2
FHIAP - ALL	14.0	FHIAP - ALL	13.0

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	97	279	546	1,936	2,858	27.0%
<i>Health Net</i>	20	32	67	277	396	3.7%
<i>Kaiser</i>	16	53	175	777	1,021	9.6%
<i>Lifewise</i>	22	50	166	730	968	9.1%
<i>ODS Health Plans</i>	4	15	33	98	150	1.4%
<i>OMIP</i>	81	324	690	3,408	4,503	42.5%
<i>Pacificare</i>	0	11	25	232	268	2.5%
<i>PacificSource</i>	16	28	78	297	419	4.0%
	256	792	1,780	7,755	10,583	100%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
RBCBSO	Blue Selections Basic	5	1	0	14	20	0.7%
	Blue Selections Basic w/Dental	0	0	0	2	2	0.1%
	Blue Selections Plus \$500 Ded	57	188	334	1,132	1,711	59.9%
	Blue Selections Plus \$500 ded w/Dental	16	61	141	608	826	28.9%
	Blue Selections Plus \$1000 ded	7	13	28	58	106	3.7%
	Blue Selections Plus \$1000 ded w/Dental	8	7	5	23	43	1.5%
	CHEC/\$500	0	1	2	11	14	0.5%
	CHEC/\$1,000	0	0	0	0	0	0.0%
	Consumer Advantage/\$500	3	6	24	76	109	3.8%
	Consumer Advantage/\$1,000	0	0	4	1	5	0.2%
	Oregon Youth Care	1	2	2	3	8	0.3%
	PPO Portibility	0	0	2	8	10	0.3%
	SureChoice Plan \$300 Deductible	0	0	4	0	4	0.1%
	SureChoice Plan \$500 Deductible prevailing	0	0	0	0	0	0.0%
	SureChoice Plan \$1000 Deductible	0	0	0	0	0	0.0%
			97	279	546	1,936	2,858

Health Net	Diamond \$250 Deductible	6	13	20	94	133	2216.7%
	Diamond \$500 Deductible	0	1	2	0	3	50.0%
	Diamond \$1000 Deductible	0	0	0	0	0	0.0%
	HMO PLAN	4	2	13	53	72	1200.0%
	PPO Plan (80/50) (\$500 Ded)	0	1	0	2	3	50.0%
	PPO Plan (80/50) (\$500 Ded) w/PCB	0	0	0	0	0	0.0%
	PPO Plan (80/60) (\$500 Ded)	0	0	0	10	10	166.7%
	PPO Plan (80/60) (\$1000 Ded)	0	0	0	0	0	0.0%
	Value Plan \$500 Deductible	10	15	26	118	169	2816.7%
	Value Plan \$1000 Deductible	0	0	6	0	6	100.0%
	Value Plan \$1000 Deductible Children	0	0	0	0	0	0.0%
			20	32	67	277	396

Kaiser	Gold Rx \$500	1	1	1	11	14	1.4%
	Gold Rx \$1000	0	0	0	3	3	0.3%
	Platinum Rx	15	52	174	763	1,004	98.3%
		16	53	175	777	1,021	9.6%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
Lifewise	Choice Plan \$500 Deductible	1	0	2	13	16	1.7%
	Choice Plan \$1000 Deductible	0	0	0	1	1	0.1%
	Plus Plan \$500 Deductible	15	45	153	682	895	92.5%
	Plus Plan \$1000 Deductible	3	3	5	8	19	2.0%
	Preferred Plan \$500 Deductible	2	1	6	24	33	3.4%
	Preferred Plan \$1000 Deductible	1	1	0	2	4	0.4%
		22	50	166	730	968	9.1%

ODS	Plus (POS) \$1000 Deductible	4	14	24	84	126	84.0%
	Preferred (PPO) \$1000 Deductible	0	1	6	6	13	8.7%
	Traditional (Ind) \$1000 Deductible	0	0	3	8	11	7.3%
		4	15	33	98	150	1.4%

OMIP	\$500 Deductible	70	289	666	3,311	4,336	96.3%
	\$750 Deductible	7	16	9	33	65	1.4%
	\$1,000 Deductible	4	19	15	64	102	2.3%
		81	324	690	3,408	4,503	42.5%

Pacificare	Plan I	0	0	0	4	4	1.5%
	Plan II	0	11	25	228	264	98.5%
		0	11	25	232	268	2.5%

PacificSource	Elect Plus \$500	14	16	77	283	390	93.1%
	Elect Plus \$1000	2	12	1	10	25	6.0%
	Elect Flex Perks \$1000	0	0	0	4	4	1.0%
		16	28	78	297	419	4.0%

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TERMINATION TRENDS

Termination Reason	Current Month				Overall Terminations			
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
Member Request								
50% Subsidy Level	4	0	4	6.1%	142	24	166	5.7%
70% Subsidy Level	9	0	9	13.6%	522	77	599	20.6%
90% Subsidy Level	11	2	13	19.7%	592	62	654	22.5%
95% Subsidy Level	33	7	40	60.6%	1,321	165	1,486	51.2%
	57	9	66	8.1%	2,577	328	2,905	14.2%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	2	22	24	6.2%	128	367	495	5.7%
70% Subsidy Level	13	29	42	10.9%	832	611	1,443	16.7%
90% Subsidy Level	55	62	117	30.3%	1,631	820	2,451	28.3%
95% Subsidy Level	116	87	203	52.6%	3,108	1,164	4,272	49.3%
	186	200	386	47.5%	5,699	2,962	8,661	42.4%

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	5.8%
70% Subsidy Level	0	0	0	0.0%	22	2	24	17.3%
90% Subsidy Level	0	0	0	0.0%	24	0	24	17.3%
95% Subsidy Level	0	0	0	0.0%	80	3	83	59.7%
	0	0	0	0.0%	134	5	139	0.7%

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%	11	0	11	22.4%
90% Subsidy Level	0	0	0	0.0%	13	0	13	26.5%
95% Subsidy Level	1	0	1	100.0%	22	0	22	44.9%
	1	0	1	0.1%	48	1	49	0.2%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	1	0	1	11.1%	9	1	10	2.2%
70% Subsidy Level	0	0	0	0.0%	48	1	49	10.7%
90% Subsidy Level	1	0	1	11.1%	133	2	135	29.5%
95% Subsidy Level	7	0	7	77.8%	262	1	263	57.5%
	9	0	9	1.1%	452	5	457	2.2%

Failed to make premium payments to FHIAP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	10	0	10	3.0%	172	0	172	2.8%
70% Subsidy Level	33	0	33	9.8%	1,014	0	1,014	16.4%
90% Subsidy Level	40	0	40	11.9%	1,420	0	1,420	22.9%
95% Subsidy Level	254	0	254	75.4%	3,583	0	3,583	57.9%
	337	0	337	41.5%	6,189	0	6,189	30.3%

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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	65	66	4.8%
<i>70% Subsidy Level</i>	0	1	1	14.3%	92	226	318	23.3%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	246	389	28.5%
<i>95% Subsidy Level</i>	0	6	6	85.7%	175	419	594	43.5%
	0	7	7	0.9%	411	956	1,367	6.7%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	1	0	1	1.2%
<i>70% Subsidy Level</i>	0	0	0	0.0%	7	0	7	8.2%
<i>90% Subsidy Level</i>	0	0	0	0.0%	24	0	24	28.2%
<i>95% Subsidy Level</i>	1	0	1	100.0%	52	1	53	62.4%
	1	0	1	0.1%	84	1	85	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	7	8	15	2.7%
<i>70% Subsidy Level</i>	0	0	0	0.0%	16	11	27	4.8%
<i>90% Subsidy Level</i>	2	0	2	40.0%	62	43	105	18.8%
<i>95% Subsidy Level</i>	3	0	3	60.0%	301	110	411	73.7%
	5	0	5	0.6%	386	172	558	2.7%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	812	5.2%
Current Active Enrollment:	15,563	

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>	66	8.1%	2,905	14.2%
<i>Ineligible</i>	386	47.5%	8,661	42.4%
<i>Rescinded Coverage</i>	0	0.0%	139	0.7%
<i>Carrier Termination</i>	1	0.1%	49	0.2%
<i>Medicare Eligible</i>	9	1.1%	457	2.2%
<i>Failed to pay premium</i>	337	41.5%	6,189	30.3%
<i>Failed to submit employer verification</i>	7	0.9%	1,367	6.7%
<i>Deceased</i>	1	0.1%	85	0.4%
<i>Covered in OHP</i>	5	0.6%	558	2.7%
Total	812	100%	20,410	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>	232	2.2%	123	2.5%	355	2.3%
<i>Asian/Pacific Islander</i>	529	5.0%	90	1.8%	619	4.0%
<i>Hispanic</i>	393	3.7%	307	6.2%	700	4.5%
<i>Native American</i>	104	1.0%	69	1.4%	173	1.1%
<i>Not Given</i>	315	3.0%	155	3.1%	470	3.0%
<i>Other</i>	261	2.5%	184	3.7%	445	2.9%
<i>White</i>	8,749	82.7%	4,052	81.4%	12,801	82.3%
TOTAL	10,583	100%	4,980	100%	15,563	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	256	439	695
<i>150-169%</i>	70%	792	850	1,642
<i>126-149%</i>	90%	1,780	1,296	3,076
<i>0-125%</i>	95%	7,755	2,395	10,150
Totals		10,583	4,980	15,563