

FHIAP Snapshot of Program Activity - 04/30/2008

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	5,017	10,783	15,800	15,800
Approved Lives - to be enrolled	0	1	1	1
		Total Lives:	15,801	15,801

<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	10,173	25,739	35,912
		Total Lives:	35,912

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PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	184	394	577	1,131	2,286	
Adults 19-UP	221	485	699	1326	2,731	
Totals	405	879	1,276	2,457	5,017	31.8%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	68	156	276	1,284	1,784	
Adults 19-UP	97	291	643	3405	4,436	
Totals	165	447	919	4,689	6,220	39.4%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	8	13	28	154	203	
Adults 19-UP	70	266	607	3417	4,360	
Totals	78	279	635	3,571	4,563	28.9%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	260	563	881	2,569	4,273	
Adults 19-UP	388	1042	1949	8148	11,527	
Totals	648	1,605	2,830	10,717	15,800	100.0%
Percentages:	4.1%	10.2%	17.9%	67.8%	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	\$259.93	\$297.05	\$332.90	\$332.85	\$328.71
Subsidy Per Month	\$129.97	\$207.93	\$299.61	\$316.07	\$301.93
Member Contribution	\$129.97	\$89.11	\$33.29	\$16.79	\$26.78

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$404.42	\$435.31	\$457.14	\$438.76	\$440.54
Subsidy Per Month	\$202.21	\$304.72	\$411.43	\$416.55	\$405.40
Member Contribution	\$202.21	\$130.59	\$45.71	\$22.21	\$35.14

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$190.50	\$207.25	\$241.10	\$244.55	\$239.73
Subsidy Per Month	\$95.25	\$145.08	\$216.99	\$232.28	\$219.61
Member Contribution	\$95.25	\$62.18	\$24.11	\$12.27	\$20.12

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$69.80	\$42.97	\$15.68	\$8.50	\$21.25
Subsidy Per Month	\$69.80	\$100.26	\$137.15	\$161.50	\$137.20
Employee Share	\$139.60	\$143.23	\$152.83	\$170.00	\$158.45
Employer Contribution	\$116.50	\$126.53	\$114.86	\$106.88	\$113.16

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$67.17	\$42.27	\$14.76	\$7.64	\$21.03
Subsidy Per Month	\$67.17	\$98.62	\$128.32	\$145.24	\$125.45
Employee Share	\$134.34	\$140.89	\$143.09	\$152.88	\$146.48
Employer Contribution	\$128.44	\$135.83	\$126.80	\$127.95	\$129.18

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>	\$328.71	\$271.62	\$310.58
*Premium Per Month	\$328.71	\$158.45	\$274.01
Subsidy Per Month	\$301.93	\$137.20	\$249.62
Member Contribution	\$26.78	\$21.25	\$24.39

*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	759	5%	4%	5%
Metropolitan Portland	5,367	34%	45%	31%
Willamette Valley	4,693	30%	25%	27%
Southern/ South Coast	2,835	18%	13%	18%
Mid-Columbia	539	3%	4%	5%
Central	707	4%	4%	6%
Southeast	424	3%	3%	4%
Northeast	476	3%	2%	4%
Other	-	0%	0%	0%
	15,800	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	43,617
Reservation list	35,912
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	509	4.7%
6-18	1,478	13.7%
19-29	1,531	14.2%
30-39	1,912	17.7%
40-49	2,211	20.5%
50-59	2,162	20.1%
60+	980	9.1%
Total	10,783	100%
Average Age =	37.1	
Median Age =	39.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	639	12.7%
6-18	1,647	32.8%
19-29	750	14.9%
30-39	936	18.7%
40-49	671	13.4%
50-59	307	6.1%
60+	67	1.3%
Total	5,017	100%
Average Age =	24.3	
Median Age =	22.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	1,148	7.3%
6-18	3,125	19.8%
19-29	2,281	14.4%
30-39	2,848	18.0%
40-49	2,882	18.2%
50-59	2,469	15.6%
60+	1,047	6.6%
Total	15,800	100%
Average Age =	33.1	
Median Age =	34.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,987	46.5%	8,796	76.3%	10,783	68.2%
Group	2,286	53.5%	2,731	23.7%	5,017	31.8%
Total	4,273	100.0%	11,527	100.0%	15,800	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,987	18.4%	2,286	45.6%	4,273	27.0%
Adults	8,796	81.6%	2,731	54.4%	11,527	73.0%
Total	10,783	100.0%	5,017	100.0%	15,800	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
	Count	Percentage	Count	Percentage	Count	Percentage
Male	4,101	38.0%	2,225	44.3%	6,326	40.0%
Female	6,682	62.0%	2,792	55.7%	9,474	60.0%
Total	10,783	100%	5,017	100%	15,800	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	23.8	Individual Market - OMIP only	15.6
Individual Market - Non-OMIP only	33.0	Individual Market - Non-OMIP only	18.4
Group Market	31.3	Group Market	19.6
FHIAP - ALL	29.9	FHIAP - ALL	18.0

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	124	300	526	2,426	3,376	31.3%
<i>Health Net</i>	8	30	84	615	737	6.8%
<i>Kaiser</i>	12	45	137	670	864	8.0%
<i>Lifewise</i>	13	44	90	485	632	5.9%
<i>ODS Health Plans</i>	5	8	27	120	160	1.5%
<i>OMIP</i>	78	279	635	3,571	4,563	42.3%
<i>Pacificare</i>	1	1	21	132	155	1.4%
<i>PacificSource</i>	2	12	33	209	256	2.4%
<i>Preferred Health Plan</i>	0	0	0	2	2	0.0%
<i>Providence</i>	0	7	1	30	38	0.4%
	243	726	1,554	8,260	10,783	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	32	36	111	193	5.7%
	Blue Selections Premier \$500 Deductible	96	243	468	2,216	3,023	89.5%
	Blue Selections Premier \$1000 Deductible	14	25	18	90	147	4.4%
	BlueCross PPO Portability	0	0	4	9	13	0.4%
		124	300	526	2,426	3,376	31.3%

Health Net	Diamond 15 PPO \$250 Deductible	4	27	76	467	574	77.9%
	Diamond 15 PPO \$500 Deductible	2	2	0	11	15	2.0%
	Pearl 25 HMO (no deductible)	2	1	5	118	126	17.1%
	Topaz First Dollar \$250 Deductible	0	0	0	3	3	0.4%
	Other	0	0	3	16	19	2.6%
		8	30	84	615	737	6.8%

Kaiser	Gold Rx \$500 Deductible	4	7	19	72	102	11.8%
	Platinum Rx Plan (no deductible)	8	38	118	598	762	88.2%
		12	45	137	670	864	8.0%

Lifewise	WiseChoices \$500 Deductible	13	44	90	485	632	100.0%
	Other	0	0	0	0	0	0.0%
		13	44	90	485	632	5.9%

ODS	Beneficial Rx Plan \$1000 Deductible	5	8	27	120	160	100.0%
		5	8	27	120	160	1.5%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
OMIP	\$500 Deductible	58	254	617	3,437	4,366	95.7%
	\$750 Deductible	20	25	18	134	197	4.3%
		78	279	635	3,571	4,563	42.3%

Pacificare	HMO Individual (no deductible)	1	1	21	132	155	100.0%
		1	1	21	132	155	1.4%

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	130	152	59.4%
	Elect Premiere \$500 Deductible	1	3	16	71	91	35.5%
	Elect Premiere \$750 Deductible	1	1	3	8	13	5.1%
		2	12	33	209	256	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	7	1	28	36	94.7%
	Optimum \$1000 Deductible	0	0	0	2	2	5.3%
	Value Plan \$500 Deductible	0	0	0	0	0	0.0%
		0	7	1	30	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	12.5%	196	45	241	6.8%
70% Subsidy Level	2	1	3	18.8%	605	91	696	19.7%
90% Subsidy Level	2	0	2	12.5%	690	96	786	22.2%
95% Subsidy Level	9	0	9	56.3%	1,598	219	1,817	51.3%
	15	1	16	19.3%	3,089	451	3,540	14.0%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	10	0	10	18.2%	206	564	770	6.6%
70% Subsidy Level	0	1	1	1.8%	984	871	1,855	16.0%
90% Subsidy Level	0	1	1	1.8%	1,898	1,160	3,058	26.3%
95% Subsidy Level	34	9	43	78.2%	4,381	1,543	5,924	51.0%
	44	11	55	66.3%	7,469	4,138	11,607	45.9%

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	7.0%
70% Subsidy Level	0	0	0	0.0%	21	2	23	18.0%
90% Subsidy Level	0	0	0	0.0%	16	0	16	12.5%
95% Subsidy Level	0	0	0	0.0%	75	5	80	62.5%
	0	0	0	0.0%	121	7	128	0.5%

Carrier Termination								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	2	1	3	5.3%
70% Subsidy Level	0	0	0	0.0%	9	2	11	19.3%
90% Subsidy Level	0	0	0	0.0%	14	0	14	24.6%
95% Subsidy Level	1	0	1	100.0%	29	0	29	50.9%
	1	0	1	1.2%	54	3	57	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%	60	1	61	8.7%
90% Subsidy Level	5	0	5	45.5%	182	3	185	26.4%
95% Subsidy Level	6	0	6	54.5%	439	1	440	62.9%
	11	0	11	13.3%	694	6	700	2.8%

Failed to make premium payments to FHIAP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	245	0	245	3.7%
70% Subsidy Level	0	0	0	0.0%	1,068	0	1,068	16.0%
90% Subsidy Level	0	0	0	0.0%	1,493	0	1,493	22.4%
95% Subsidy Level	0	0	0	0.0%	3,853	1	3,854	57.9%
	0	0	0	0.0%	6,659	1	6,660	26.3%

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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	143	144	7.6%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	348	440	23.2%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	372	515	27.1%
<i>95% Subsidy Level</i>	0	0	0	0.0%	176	622	798	42.1%
	0	0	0	0.0%	412	1,485	1,897	7.5%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	1	1	2	1.9%
<i>70% Subsidy Level</i>	0	0	0	0.0%	9	0	9	8.5%
<i>90% Subsidy Level</i>	0	0	0	0.0%	23	0	23	21.7%
<i>95% Subsidy Level</i>	0	0	0	0.0%	71	1	72	67.9%
	0	0	0	0.0%	104	2	106	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	9	7	16	2.6%
<i>70% Subsidy Level</i>	0	0	0	0.0%	22	12	34	5.6%
<i>90% Subsidy Level</i>	0	0	0	0.0%	78	38	116	19.0%
<i>95% Subsidy Level</i>	0	0	0	0.0%	368	75	443	72.7%
	0	0	0	0.0%	477	132	609	2.4%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	83	0.5%
Current Active Enrollment:	15,800	

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>	16	19.3%	3,540	14.0%
<i>Ineligible</i>	55	66.3%	11,607	45.9%
<i>Rescinded Coverage</i>	0	0.0%	128	0.5%
<i>Carrier Termination</i>	1	1.2%	57	0.2%
<i>Medicare Eligible</i>	11	13.3%	700	2.8%
<i>Failed to pay premium</i>	0	0.0%	6,660	26.3%
<i>Failed to submit employer verification</i>	0	0.0%	1,897	7.5%
<i>Deceased</i>	0	0.0%	106	0.4%
<i>Covered in OHP</i>	0	0.0%	609	2.4%
Total	83	100%	25,304	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>	201	1.9%	125	2.5%	326	2.1%
<i>Asian/Pacific Islander</i>	630	5.8%	117	2.3%	747	4.7%
<i>Hispanic</i>	396	3.7%	346	6.9%	742	4.7%
<i>Native American</i>	96	0.9%	71	1.4%	167	1.1%
<i>Not Given</i>	448	4.2%	181	3.6%	629	4.0%
<i>Other</i>	339	3.1%	262	5.2%	601	3.8%
<i>White</i>	8,673	80.4%	3,915	78.0%	12,588	79.7%
TOTAL	10,783	100%	5,017	100%	15,800	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	243	405	648
<i>150-169%</i>	70%	726	879	1,605
<i>126-149%</i>	90%	1,554	1,276	2,830
<i>0-125%</i>	95%	8,260	2,457	10,717
Totals		10,783	5,017	15,800