

FHIAP Snapshot of Program Activity - 12/31/2007

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	5,586	11,690	17,276	17,276
Approved Lives - to be enrolled	218	636	854	558
Total Lives:			18,130	17,834

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	55	26	81
Initial Applications Outstanding	2,533	186	2,719
Waiting list for Application	4,343	19,018	23,361
Total Lives:			26,161

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PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	173	433	640	1,324	2,570	
Adults 19-UP	201	495	770	1550	3,016	
Totals	374	928	1,410	2,874	5,586	32.3%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	62	142	300	1,304	1,808	
Adults 19-UP	98	292	746	3656	4,792	
Totals	160	434	1,046	4,960	6,600	38.2%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	6	12	34	131	183	
Adults 19-UP	68	256	688	3895	4,907	
Totals	74	268	722	4,026	5,090	29.5%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	241	587	974	2,759	4,561	
Adults 19-UP	367	1043	2204	9101	12,715	
Totals	608	1,630	3,178	11,860	17,276	100.0%
Percentages:	3.5%	9.4%	18.4%	68.7%	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	\$275.80	\$296.42	\$329.45	\$334.50	\$330.17
Subsidy Per Month	\$137.90	\$207.49	\$296.51	\$317.77	\$304.03
Member Contribution	\$137.90	\$88.93	\$32.95	\$16.72	\$26.14

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$451.59	\$427.95	\$463.92	\$437.40	\$440.82
Subsidy Per Month	\$225.80	\$299.57	\$417.53	\$415.53	\$406.64
Member Contribution	\$225.80	\$128.39	\$46.39	\$21.87	\$34.18

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$193.31	\$208.11	\$231.00	\$245.20	\$239.11
Subsidy Per Month	\$96.65	\$145.67	\$207.90	\$232.94	\$219.59
Member Contribution	\$96.65	\$62.43	\$23.10	\$12.26	\$19.52

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$62.97	\$41.18	\$14.88	\$8.50	\$19.23
Subsidy Per Month	\$62.97	\$96.08	\$133.96	\$161.49	\$136.85
Employee Share	\$125.94	\$137.26	\$148.85	\$169.99	\$156.09
Employer Contribution	\$126.47	\$121.98	\$114.77	\$101.63	\$110.11

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$62.27	\$40.58	\$13.74	\$7.78	\$19.16
Subsidy Per Month	\$62.27	\$94.69	\$123.66	\$147.75	\$125.74
Employee Share	\$124.54	\$135.27	\$137.40	\$155.53	\$144.89
Employer Contribution	\$132.53	\$131.08	\$128.47	\$119.76	\$125.01

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>	\$330.17	\$266.20	\$309.48
*Premium Per Month	\$330.17	\$156.09	\$272.37
Subsidy Per Month	\$304.03	\$136.85	\$249.97
Member Contribution	\$26.14	\$19.23	\$23.91

*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	58,978	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	94,683	25%	0%	0%
	385,803	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	880	5%	4%	5%
Metropolitan Portland	5,835	34%	45%	31%
Willamette Valley	5,114	30%	25%	27%
Southern/ South Coast	3,102	18%	13%	18%
Mid-Columbia	617	4%	4%	5%
Central	753	4%	4%	6%
Southeast	460	3%	3%	4%
Northeast	515	3%	2%	4%
Other	-	0%	0%	0%
	17,276	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	854
Approved applications not enrolled in insurance within 120 days	11,174
Pended applications	4
Denied approval of application	43,636
Reservation list	23,361
Outstanding application within allowed return time	2,719
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	538	4.6%
6-18	1,453	12.4%
19-29	1,744	14.9%
30-39	2,086	17.8%
40-49	2,434	20.8%
50-59	2,373	20.3%
60+	1,062	9.1%
Total	11,690	100%
Average Age =	37.5	
Median Age =	40.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	725	13.0%
6-18	1,845	33.0%
19-29	841	15.1%
30-39	1,070	19.2%
40-49	725	13.0%
50-59	315	5.6%
60+	65	1.2%
Total	5,586	100%
Average Age =	24.0	
Median Age =	22.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	1,263	7.3%
6-18	3,298	19.1%
19-29	2,585	15.0%
30-39	3,156	18.3%
40-49	3,159	18.3%
50-59	2,688	15.6%
60+	1,127	6.5%
Total	17,276	100%
Average Age =	33.1	
Median Age =	34.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,991	43.7%	9,699	76.3%	11,690	67.7%
Group	2,570	56.3%	3,016	23.7%	5,586	32.3%
Total	4,561	100.0%	12,715	100.0%	17,276	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,991	17.0%	2,570	46.0%	4,561	26.4%
Adults	9,699	83.0%	3,016	54.0%	12,715	73.6%
Total	11,690	100.0%	5,586	100.0%	17,276	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	4,449	38.1%	2,493	44.6%	6,942	40.2%
Female	7,241	61.9%	3,093	55.4%	10,334	59.8%
Total	11,690	100%	5,586	100%	17,276	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	28.1	Individual Market - Non-OMIP only	17.1
Group Market	26.1	Group Market	19.0
FHIAP - ALL	25.1	FHIAP - ALL	17.0

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	116	271	615	2,574	3,576	30.6%
<i>Health Net</i>	6	38	116	615	775	6.6%
<i>Kaiser</i>	15	50	137	744	946	8.1%
<i>Lifewise</i>	13	43	102	555	713	6.1%
<i>ODS Health Plans</i>	1	6	15	109	131	1.1%
<i>OMIP</i>	74	268	722	4,026	5,090	43.5%
<i>Pacificare</i>	1	0	19	141	161	1.4%
<i>PacificSource</i>	8	26	42	222	298	2.5%
	234	702	1,768	8,986	11,690	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	149	321	1,106	1,622	45.4%
	Blue Selections Plus \$500 ded w/Dental	54	100	266	1,375	1,795	50.2%
	Blue Selections Plus \$1000 ded	2	12	14	45	73	2.0%
	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%
		116	271	615	2,574	3,576	30.6%

Health Net	Diamond \$250 Deductible	6	38	116	615	775	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	38	116	615	775

Kaiser	Gold Rx \$500	3	6	25	93	127	13.4%
	Gold Rx \$1000	0	0	0	0	0	0.0%
	Platinum Rx	12	44	112	651	819	86.6%
		15	50	137	744	946	8.1%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
Lifewise							
	WiseChoices \$500 Deductible	13	43	102	555	713	100.0%
		13	43	102	555	713	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	6	33	41	31.3%
	Beneficial Rx \$1000 w/ Premier Dental	0	3	5	45	53	40.5%
		1	6	15	109	131	1.1%

OMP	\$500 Deductible	58	241	697	3,871	4,867	95.6%
	\$750 Deductible	16	27	25	155	223	4.4%
	\$1,000 Deductible	0	0	0	0	0	0.0%
		74	268	722	4,026	5,090	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							
	HMO Individual Plan ++ No Deductible	8	26	42	222	298	100.0%
		8	26	42	222	298	2.5%

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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	13.3%	197	43	240	6.7%
70% Subsidy Level	3	0	3	10.0%	606	92	698	19.4%
90% Subsidy Level	9	0	9	30.0%	702	99	801	22.3%
95% Subsidy Level	10	4	14	46.7%	1,629	224	1,853	51.6%
	23	7	30	22.6%	3,134	458	3,592	14.1%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	2	6	8	8.8%	194	564	758	6.6%
70% Subsidy Level	2	4	6	6.6%	978	891	1,869	16.4%
90% Subsidy Level	14	2	16	17.6%	1,904	1,163	3,067	26.9%
95% Subsidy Level	57	4	61	67.0%	4,114	1,605	5,719	50.1%
	75	16	91	68.4%	7,190	4,223	11,413	44.9%

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	6.8%
70% Subsidy Level	0	0	0	0.0%	22	2	24	18.0%
90% Subsidy Level	0	0	0	0.0%	16	0	16	12.0%
95% Subsidy Level	0	0	0	0.0%	79	5	84	63.2%
	0	0	0	0.0%	126	7	133	0.5%

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%	9	2	11	22.4%
90% Subsidy Level	0	0	0	0.0%	13	0	13	26.5%
95% Subsidy Level	0	0	0	0.0%	22	0	22	44.9%
	0	0	0	0.0%	46	3	49	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%	59	1	60	8.6%
90% Subsidy Level	1	0	1	10.0%	184	3	187	26.9%
95% Subsidy Level	9	0	9	90.0%	432	1	433	62.4%
	10	0	10	7.5%	688	6	694	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	3.7%
70% Subsidy Level	0	0	0	0.0%	1,085	0	1,085	15.8%
90% Subsidy Level	0	0	0	0.0%	1,527	0	1,527	22.2%
95% Subsidy Level	0	0	0	0.0%	4,002	1	4,003	58.3%
	0	0	0	0.0%	6,865	1	6,866	27.0%

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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	8.6%
90% Subsidy Level	0	0	0	0.0%	25	0	25	23.8%
95% Subsidy Level	1	0	1	100.0%	68	1	69	65.7%
	1	0	1	0.8%	103	2	105	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	18.8%
95% Subsidy Level	0	0	0	0.0%	374	77	451	73.0%
	0	1	1	0.8%	476	142	618	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:	17,276	

Distribution of current and to date terminations by termination reason

	<u>Current</u>	<u>Percent</u>	<u>To Date</u>	<u>Percent</u>
Member Request	30	22.6%	3,592	14.1%
Ineligible	91	68.4%	11,413	44.9%
Rescinded Coverage	0	0.0%	133	0.5%
Carrier Termination	0	0.0%	49	0.2%
Medicare Eligible	10	7.5%	694	2.7%
Failed to pay premium	0	0.0%	6,866	27.0%
Failed to submit employer verification	0	0.0%	1,933	7.6%
Deceased	1	0.8%	105	0.4%
Covered in OHP	1	0.8%	618	2.4%
Total	133	100%	25,403	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>	221	1.9%	138	2.5%	359	2.1%
<i>Asian/Pacific Islander</i>	649	5.6%	118	2.1%	767	4.4%
<i>Hispanic</i>	429	3.7%	382	6.8%	811	4.7%
<i>Native American</i>	99	0.8%	74	1.3%	173	1.0%
<i>Not Given</i>	476	4.1%	215	3.8%	691	4.0%
<i>Other</i>	341	2.9%	273	4.9%	614	3.6%
<i>White</i>	9,475	81.1%	4,386	78.5%	13,861	80.2%
TOTAL	11,690	100%	5,586	100%	17,276	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	234	374	608
<i>150-169%</i>	70%	702	928	1,630
<i>126-149%</i>	90%	1,768	1,410	3,178
<i>0-125%</i>	95%	8,986	2,874	11,860
Totals		11,690	5,586	17,276