

FHIAP Snapshot of Program Activity - 07/24/2006

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	5,586	9,587	15,173	15,173
Approved Lives - to be enrolled	446	13	459	300
Total Lives:			15,632	15,473

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	997	57	1,054
Initial Applications Outstanding	1,288	5	1,293
Waiting list for Application	198	24,778	24,976
Total Lives:			27,323

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PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	233	443	638	1,247	2,561	
Adults 19-UP	246	505	801	1473	3,025	
Totals	479	948	1,439	2,720	5,586	36.8%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	52	154	306	1,064	1,576	
Adults 19-UP	94	260	677	2871	3,902	
Totals	146	414	983	3,935	5,478	36.1%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	6	29	42	139	216	
Adults 19-UP	67	245	597	2984	3,893	
Totals	73	274	639	3,123	4,109	27.1%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	291	626	986	2,450	4,353	
Adults 19-UP	407	1010	2075	7328	10,820	
Totals	698	1,636	3,061	9,778	15,173	100.0%
Percentages:	4.6%	10.8%	20.2%	64.4%	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	\$237.98	\$252.61	\$283.47	\$298.66	\$291.46
Subsidy Per Month	\$118.99	\$176.83	\$255.12	\$283.73	\$267.61
Member Contribution	\$118.99	\$75.78	\$28.35	\$14.93	\$23.85

Average Premium and Subsidy for Individual OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$391.63	\$375.37	\$410.19	\$398.73	\$398.83
Subsidy Per Month	\$195.82	\$262.76	\$369.17	\$378.79	\$366.31
Member Contribution	\$195.82	\$112.61	\$41.02	\$19.94	\$32.52

Average Premium and Subsidy for Individual NON-OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$152.35	\$165.69	\$194.30	\$213.78	\$205.10
Subsidy Per Month	\$76.18	\$115.99	\$174.87	\$203.09	\$188.22
Member Contribution	\$76.18	\$49.71	\$19.43	\$10.69	\$16.88

Average Premium and Subsidy for GROUP Market					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$64.84	\$42.16	\$14.18	\$7.64	\$20.09
Subsidy Per Month	\$64.84	\$98.37	\$127.61	\$145.23	\$125.84
Employee Share	\$129.69	\$140.52	\$141.79	\$152.87	\$145.93
Employer Contribution	\$107.99	\$103.12	\$102.81	\$91.13	\$97.62

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$63.94	\$41.51	\$14.03	\$7.36	\$20.03
Subsidy Per Month	\$63.94	\$96.85	\$126.29	\$139.76	\$122.12
Employee Share	\$127.88	\$138.36	\$140.32	\$147.12	\$142.15
Employer Contribution	\$110.07	\$104.97	\$105.58	\$97.53	\$102.01

Average Premium and Subsidy			Overall Weighted Average
<i>Subsidy Levels:</i>	Individual	Group	
<i>Premium Per Month (includes employer contribution for Group)</i>	\$291.46	\$243.55	\$273.83
*Premium Per Month	\$291.46	\$145.93	\$236.55
Subsidy Per Month	\$267.61	\$125.84	\$215.42
Member Contribution	\$23.85	\$20.09	\$21.13

*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	14,373	5%	4%	5%
Metropolitan Portland	86,233	28%	45%	31%
Willamette Valley	77,802	25%	25%	27%
Southern/ South Coast	57,482	19%	13%	18%
Mid-Columbia	13,134	4%	4%	5%
Central	15,632	5%	4%	6%
Southeast	8,157	3%	3%	4%
Northeast	9,324	3%	2%	4%
Other	26,026	8%	0%	0%
	308,163	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	741	5%	4%	5%
Metropolitan Portland	5,165	34%	45%	31%
Willamette Valley	4,250	28%	25%	27%
Southern/ South Coast	2,873	19%	13%	18%
Mid-Columbia	592	4%	4%	5%
Central	711	5%	4%	6%
Southeast	397	3%	3%	4%
Northeast	417	3%	2%	4%
Other	27	0%	0%	0%
	15,173	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	404
Approved applications not yet enrolled; still within the allowed time period	459
Approved applications not enrolled in insurance within 120 days	11,183
Pended applications	650
Denied approval of application	34,302
Reservation list	24,976
Outstanding application within allowed return time	1,293
Outstanding application not received within allowed return time	173,666

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	491	5.1%
6-18	1,301	13.6%
19-29	1,495	15.6%
30-39	1,719	17.9%
40-49	1,913	20.0%
50-59	1,842	19.2%
60+	826	8.6%
Total	9,587	100%
Average Age =	36.6	
Median Age =	38.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	685	12.3%
6-18	1,876	33.6%
19-29	866	15.5%
30-39	1,066	19.1%
40-49	748	13.4%
50-59	286	5.1%
60+	59	1.1%
Total	5,586	100%
Average Age =	24.0	
Median Age =	22.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	1,176	7.8%
6-18	3,177	20.9%
19-29	2,361	15.6%
30-39	2,785	18.4%
40-49	2,661	17.5%
50-59	2,128	14.0%
60+	885	5.8%
Total	15,173	100%
Average Age =	31.9	
Median Age =	33.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,792	41.2%	7,795	72.0%	9,587	63.2%
Group	2,561	58.8%	3,025	28.0%	5,586	36.8%
Total	4,353	100.0%	10,820	100.0%	15,173	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,792	18.7%	2,561	45.8%	4,353	28.7%
Adults	7,795	81.3%	3,025	54.2%	10,820	71.3%
Total	9,587	100.0%	5,586	100.0%	15,173	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	3,626	37.8%	2,449	43.8%	6,075	40.0%
Female	5,961	62.2%	3,137	56.2%	9,098	60.0%
Total	9,587	100%	5,586	100%	15,173	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	14.1	Individual Market - OMIP only	10.0
Individual Market - Non-OMIP only	17.0	Individual Market - Non-OMIP only	13.3
Group Market	16.6	Group Market	15.3
FHIAP - ALL	16.1	FHIAP - ALL	12.9

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	85	252	519	1,793	2,649	27.6%
<i>Health Net</i>	9	12	44	158	223	2.3%
<i>Kaiser</i>	15	61	166	732	974	10.2%
<i>Lifewise</i>	15	41	119	687	862	9.0%
<i>ODS Health Plans</i>	6	14	26	84	130	1.4%
<i>OMIP</i>	73	274	639	3,123	4,109	42.9%
<i>Pacificare</i>	0	6	29	222	257	2.7%
<i>PacificSource</i>	16	28	80	259	383	4.0%
	219	688	1,622	7,058	9,587	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	50	172	322	1,147	1,691	63.8%
	Blue Selections Plus \$500 ded w/Dental	17	55	158	559	789	29.8%
	Blue Selections Plus \$1000 ded	15	15	36	55	121	4.6%
	Blue Selections Plus \$1000 ded w/Dental	3	10	1	24	38	1.4%
	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	2	8	10	0.4%
	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%
		85	252	519	1,793	2,649	27.6%

Health Net	Diamond \$250 Deductible	7	8	23	89	127	2116.7%
	Diamond \$500 Deductible	0	1	2	0	3	50.0%
	Diamond \$1000 Deductible	0	0	0	0	0	0.0%
	HMO PLAN	1	2	10	49	62	1033.3%
	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	1	0	3	8	12	200.0%
	Value Plan \$1000 Deductible	0	0	6	0	6	100.0%
	Value Plan \$1000 Deductible Children	0	0	0	0	0	0.0%
			9	12	44	158	223

Kaiser	Gold Rx \$500	1	1	1	11	14	1.4%
	Gold Rx \$1000	0	0	0	3	3	0.3%
	Platinum Rx	14	60	165	718	957	98.3%
		15	61	166	732	974	10.2%

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CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
Lifewise	Choice Plan \$500 Deductible	0	0	1	0	1	0.1%
	Choice Plan \$1000 Deductible	0	0	0	0	0	0.0%
	Plus Plan \$500 Deductible	13	36	112	637	798	92.6%
	Plus Plan \$1000 Deductible	0	3	2	14	19	2.2%
	Preferred Plan \$500 Deductible	2	1	4	36	43	5.0%
	Preferred Plan \$1000 Deductible	0	1	0	0	1	0.1%
		15	41	119	687	862	9.0%

ODS	Plus (POS) \$1000 Deductible	6	13	18	70	107	82.3%
	Preferred (PPO) \$1000 Deductible	0	1	6	6	13	10.0%
	Traditional (Ind) \$1000 Deductible	0	0	2	8	10	7.7%
		6	14	26	84	130	1.4%

OMIP	\$500 Deductible	65	249	614	3,032	3,960	96.4%
	\$750 Deductible	5	10	7	33	55	1.3%
	\$1,000 Deductible	3	15	18	58	94	2.3%
		73	274	639	3,123	4,109	42.9%

Pacificare	Plan I	0	0	0	6	6	2.3%
	Plan II	0	6	29	216	251	97.7%
		0	6	29	222	257	2.7%

PacificSource	Elect Plus \$500	14	16	79	246	355	92.7%
	Elect Plus \$1000	2	12	1	13	28	7.3%
	Elect Flex Perks \$1000	0	0	0	0	0	0.0%
		16	28	80	259	383	4.0%

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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	3.0%	157	33	190	6.1%
70% Subsidy Level	10	0	10	14.9%	548	82	630	20.1%
90% Subsidy Level	20	0	20	29.9%	631	70	701	22.4%
95% Subsidy Level	34	1	35	52.2%	1,425	182	1,607	51.4%
	66	1	67	12.6%	2,761	367	3,128	14.3%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	8	14	22	9.4%	143	426	569	6.1%
70% Subsidy Level	22	13	35	15.0%	857	687	1,544	16.6%
90% Subsidy Level	32	6	38	16.2%	1,689	908	2,597	28.0%
95% Subsidy Level	101	38	139	59.4%	3,268	1,299	4,567	49.2%
	163	71	234	44.0%	5,957	3,320	9,277	42.3%

Rescission of coverage by insurance carrier - Never Effective								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	11	0	11	7.5%
70% Subsidy Level	0	0	0	0.0%	23	2	25	17.0%
90% Subsidy Level	0	0	0	0.0%	25	0	25	17.0%
95% Subsidy Level	0	0	0	0.0%	83	3	86	58.5%
	0	0	0	0.0%	142	5	147	0.7%

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%	11	0	11	22.0%
90% Subsidy Level	0	0	0	0.0%	13	0	13	26.0%
95% Subsidy Level	0	0	0	0.0%	23	0	23	46.0%
	0	0	0	0.0%	49	1	50	0.2%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	9	1	10	2.0%
70% Subsidy Level	1	0	1	10.0%	52	1	53	10.7%
90% Subsidy Level	2	0	2	20.0%	143	2	145	29.3%
95% Subsidy Level	7	0	7	70.0%	286	1	287	58.0%
	10	0	10	1.9%	490	5	495	2.3%

Failed to make premium payments to FHIAP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	17	0	17	7.8%	207	0	207	3.1%
70% Subsidy Level	19	0	19	8.8%	1,075	0	1,075	15.9%
90% Subsidy Level	24	0	24	11.1%	1,500	0	1,500	22.2%
95% Subsidy Level	157	0	157	72.4%	3,978	0	3,978	58.8%
	217	0	217	40.8%	6,760	0	6,760	30.8%

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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	67	68	5.0%
70% Subsidy Level	0	1	1	100.0%	92	230	322	23.5%
90% Subsidy Level	0	0	0	0.0%	143	248	391	28.5%
95% Subsidy Level	0	0	0	0.0%	175	415	590	43.0%
	0	1	1	0.2%	411	960	1,371	6.3%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	1	0	1	1.1%
70% Subsidy Level	0	0	0	0.0%	7	0	7	7.9%
90% Subsidy Level	0	0	0	0.0%	25	0	25	28.1%
95% Subsidy Level	0	0	0	0.0%	55	1	56	62.9%
	0	0	0	0.0%	88	1	89	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	7	7	14	2.3%
70% Subsidy Level	0	2	2	66.7%	20	16	36	5.9%
90% Subsidy Level	0	1	1	33.3%	64	45	109	17.7%
95% Subsidy Level	0	0	0	0.0%	345	111	456	74.1%
	0	3	3	0.6%	436	179	615	2.8%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	532	3.5%
Current Active Enrollment:	15,173	

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>	67	12.6%	3,128	14.3%
<i>Ineligible</i>	234	44.0%	9,277	42.3%
<i>Rescinded Coverage</i>	0	0.0%	147	0.7%
<i>Carrier Termination</i>	0	0.0%	50	0.2%
<i>Medicare Eligible</i>	10	1.9%	495	2.3%
<i>Failed to pay premium</i>	217	40.8%	6,760	30.8%
<i>Failed to submit employer verification</i>	1	0.2%	1,371	6.3%
<i>Deceased</i>	0	0.0%	89	0.4%
<i>Covered in OHP</i>	3	0.6%	615	2.8%
Total	532	100%	21,932	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>	213	2.2%	152	2.7%	365	2.4%
<i>Asian/Pacific Islander</i>	496	5.2%	113	2.0%	609	4.0%
<i>Hispanic</i>	335	3.5%	355	6.4%	690	4.5%
<i>Native American</i>	82	0.9%	91	1.6%	173	1.1%
<i>Not Given</i>	281	2.9%	190	3.4%	471	3.1%
<i>Other</i>	239	2.5%	220	3.9%	459	3.0%
<i>White</i>	7,941	82.8%	4,465	79.9%	12,406	81.8%
TOTAL	9,587	100%	5,586	100%	15,173	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	219	479	698
<i>150-169%</i>	70%	688	948	1,636
<i>126-149%</i>	90%	1,622	1,439	3,061
<i>0-125%</i>	95%	7,058	2,720	9,778
Totals		9,587	5,586	15,173