

# FHIAP Snapshot of Program Activity - 04/02/2007

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## 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     | 5,577        | 9,048             | 14,625        | 14,625                      |
| Approved Lives - to be enrolled | 396          | 2,308             | 2,704         | 1,766                       |
| <b>Total Lives:</b>             |              |                   | <b>17,329</b> | <b>16,391</b>               |

| <i>Reservation List (lives):</i>  | <u>Group</u> | <u>Individual</u> | <u>Total</u>  |
|-----------------------------------|--------------|-------------------|---------------|
| Initial Applications under review | 1,666        | 4,137             | 5,803         |
| Initial Applications Outstanding  | 2,916        | 8,965             | 11,881        |
| Waiting list for Application      | 70           | 2,400             | 2,470         |
| <b>Total Lives:</b>               |              |                   | <b>20,154</b> |

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### PROGRAM ENROLLMENTS

| <b>Group Enrollment:</b> |            |            |              |              |              |       |
|--------------------------|------------|------------|--------------|--------------|--------------|-------|
| <i>Subsidy Levels:</i>   | <b>50%</b> | <b>70%</b> | <b>90%</b>   | <b>95%</b>   | <b>Total</b> |       |
| Children 0-18            | 199        | 446        | 644          | 1,296        | <b>2,585</b> |       |
| Adults 19-UP             | 215        | 483        | 786          | 1508         | <b>2,992</b> |       |
| <b>Totals</b>            | <b>414</b> | <b>929</b> | <b>1,430</b> | <b>2,804</b> | <b>5,577</b> | 38.1% |

| <b>Non-OMIP Individual Enrollment:</b> |            |            |            |              |              |       |
|--|------------|------------|------------|--------------|--------------|-------|
| <i>Subsidy Levels:</i>                 | <b>50%</b> | <b>70%</b> | <b>90%</b> | <b>95%</b>   | <b>Total</b> |       |
| Children 0-18                          | 51         | 159        | 253        | 1,039        | <b>1,502</b> |       |
| Adults 19-UP                           | 93         | 288        | 579        | 2831         | <b>3,791</b> |       |
| <b>Totals</b>                          | <b>144</b> | <b>447</b> | <b>832</b> | <b>3,870</b> | <b>5,293</b> | 36.2% |

| <b>OMIP Enrollment</b> |            |            |            |              |              |       |
|------------------------|------------|------------|------------|--------------|--------------|-------|
| <i>Subsidy Levels:</i> | <b>50%</b> | <b>70%</b> | <b>90%</b> | <b>95%</b>   | <b>Total</b> |       |
| Children 0-18          | 6          | 17         | 34         | 120          | <b>177</b>   |       |
| Adults 19-UP           | 67         | 208        | 531        | 2772         | <b>3,578</b> |       |
| <b>Totals</b>          | <b>73</b>  | <b>225</b> | <b>565</b> | <b>2,892</b> | <b>3,755</b> | 25.7% |

| <b>Enrollment Summary for both Group and Individual Markets</b> |             |              |              |              |               |               |
|---|-------------|--------------|--------------|--------------|---------------|---------------|
| <i>Subsidy Levels:</i>  | <b>50%</b>  | <b>70%</b>   | <b>90%</b>   | <b>95%</b>   | <b>Total</b>  |               |
| Children 0-18   | 256         | 622          | 931          | 2,455        | <b>4,264</b>  |               |
| Adults 19-UP  | 375         | 979          | 1896         | 7111         | <b>10,361</b> |               |
| <b>Totals</b>   | <b>631</b>  | <b>1,601</b> | <b>2,827</b> | <b>9,566</b> | <b>14,625</b> | <b>100.0%</b> |
| <b>Percentages:</b>   | <b>4.3%</b> | <b>10.9%</b> | <b>19.3%</b> | <b>65.4%</b> | <b>100.0%</b> |               |

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## AVERAGE SUBSIDY & PREMIUM VALUES FOR INDIVIDUAL & GROUP

| <b>Average Premium and Subsidy for Individual Market</b> |            |            |            |            | <b>Weighted<br/>Average</b> |
|--|------------|------------|------------|------------|-----------------------------|
| <i>Subsidy Levels:</i>                                   | <b>50%</b> | <b>70%</b> | <b>90%</b> | <b>95%</b> |                             |
| Premium Per Month  | \$234.37   | \$240.12   | \$272.38   | \$276.07   | <b>\$271.88</b>             |
| Subsidy Per Month  | \$117.19   | \$168.08   | \$245.14   | \$262.27   | <b>\$249.27</b>             |
| Member Contribution                                      | \$117.19   | \$72.04    | \$27.24    | \$13.80    | <b>\$22.61</b>              |

| <b>Average Premium and Subsidy for Individual OMIP</b> |            |            |            |            | <b>Weighted<br/>Average</b> |
|--|------------|------------|------------|------------|-----------------------------|
| <i>Subsidy Levels:</i>                                 | <b>50%</b> | <b>70%</b> | <b>90%</b> | <b>95%</b> |                             |
| Premium Per Month                                      | \$344.23   | \$337.47   | \$358.97   | \$339.47   | <b>\$342.38</b>             |
| Subsidy Per Month                                      | \$172.12   | \$236.23   | \$323.07   | \$322.50   | <b>\$314.49</b>             |
| Member Contribution                                    | \$172.12   | \$101.24   | \$35.90    | \$16.97    | <b>\$27.89</b>              |

| <b>Average Premium and Subsidy for Individual NON-OMIP</b> |            |            |            |            | <b>Weighted<br/>Average</b> |
|--|------------|------------|------------|------------|-----------------------------|
| <i>Subsidy Levels:</i>                                     | <b>50%</b> | <b>70%</b> | <b>90%</b> | <b>95%</b> |                             |
| Premium Per Month  | \$172.68   | \$184.24   | \$206.26   | \$222.78   | <b>\$215.59</b>             |
| Subsidy Per Month  | \$86.34    | \$128.97   | \$185.63   | \$211.64   | <b>\$197.20</b>             |
| Member Contribution  | \$86.34    | \$55.27    | \$20.63    | \$11.14    | <b>\$18.39</b>              |

| <b>Average Premium and Subsidy for GROUP Market</b> |            |            |            |            | <b>Weighted<br/>Average</b> |
|---|------------|------------|------------|------------|-----------------------------|
| <i>Subsidy Levels:</i>                              | <b>50%</b> | <b>70%</b> | <b>90%</b> | <b>95%</b> |                             |
| Member Contribution                                 | \$64.57    | \$41.02    | \$14.33    | \$7.81     | <b>\$19.23</b>              |
| Subsidy Per Month                                   | \$64.57    | \$95.72    | \$128.96   | \$148.46   | <b>\$128.45</b>             |
| Employee Share                                      | \$129.14   | \$136.74   | \$143.29   | \$156.27   | <b>\$147.68</b>             |
| Employer Contribution                               | \$118.11   | \$106.33   | \$109.66   | \$96.64    | <b>\$103.19</b>             |

| <b>Avg Premium and Subsidy for GROUP Market - excluding Self-Employed &amp; COBRA/Portability</b> |            |            |            |            | <b>Weighted<br/>Average</b> |
|---|------------|------------|------------|------------|-----------------------------|
| <i>Subsidy Levels:</i>  | <b>50%</b> | <b>70%</b> | <b>90%</b> | <b>95%</b> |                             |
| Member Contribution   | \$64.95    | \$39.07    | \$13.75    | \$7.21     | <b>\$18.81</b>              |
| Subsidy Per Month   | \$64.95    | \$91.16    | \$123.74   | \$137.08   | <b>\$120.20</b>             |
| Employee Share  | \$129.89   | \$130.23   | \$137.49   | \$144.29   | <b>\$139.01</b>             |
| Employer Contribution   | \$122.22   | \$116.66   | \$116.25   | \$110.21   | <b>\$113.83</b>             |

| <b>Average Premium and Subsidy</b>                                  |                   |              | <b>Overall<br/>Weighted<br/>Average</b> |
|---|-------------------|--------------|---|
| <i>Subsidy Levels:</i>  | <b>Individual</b> | <b>Group</b> |   |
| <i>Premium Per Month (includes employer contribution for Group)</i> | \$271.88          | \$250.87     | <b>\$263.86</b>                         |
| *Premium Per Month  | \$271.88          | \$147.68     | <b>\$222.52</b>                         |
| Subsidy Per Month   | \$249.27          | \$128.45     | <b>\$203.20</b>                         |
| Member Contribution   | \$22.61           | \$19.23      | <b>\$21.31</b>                          |

\*Group is the subsidizable portion of the employee's payroll deduction

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### GEOGRAPHIC TRENDS

| <b>Number accessing the program by region</b> |                |                   |                              |                             |
|---|----------------|-------------------|------------------------------|-----------------------------|
|   | <u>Lives</u>   | <u>Percentage</u> | <u>Population Percentage</u> | <u>Percent of Uninsured</u> |
| NW/ North Coast                               | 14,526         | 4%                | 4%                           | 5%                          |
| Metropolitan Portland                         | 87,859         | 26%               | 45%                          | 31%                         |
| Willamette Valley                             | 78,928         | 23%               | 25%                          | 27%                         |
| Southern/ South Coast                         | 58,131         | 17%               | 13%                          | 18%                         |
| Mid-Columbia                                  | 13,348         | 4%                | 4%                           | 5%                          |
| Central                                       | 15,746         | 5%                | 4%                           | 6%                          |
| Southeast                                     | 8,271          | 2%                | 3%                           | 4%                          |
| Northeast                                     | 9,421          | 3%                | 2%                           | 4%                          |
| Other   | 55,874         | 16%               | 0%                           | 0%                          |
|   | <b>342,104</b> | <b>100%</b>       | <b>100%</b>                  | <b>100%</b>                 |

*Total percent may not equal 100% due to rounding differences*

| <b>Number enrolled in the program by region</b> |               |                   |                              |                             |
|---|---------------|-------------------|------------------------------|-----------------------------|
|   | <u>Lives</u>  | <u>Percentage</u> | <u>Population Percentage</u> | <u>Percent of Uninsured</u> |
| NW/ North Coast                                 | 727           | 5%                | 4%                           | 5%                          |
| Metropolitan Portland                           | 5,092         | 35%               | 45%                          | 31%                         |
| Willamette Valley                               | 4,085         | 28%               | 25%                          | 27%                         |
| Southern/ South Coast                           | 2,728         | 19%               | 13%                          | 18%                         |
| Mid-Columbia                                    | 521           | 4%                | 4%                           | 5%                          |
| Central   | 665           | 5%                | 4%                           | 6%                          |
| Southeast                                       | 362           | 2%                | 3%                           | 4%                          |
| Northeast                                       | 425           | 3%                | 2%                           | 4%                          |
| Other   | 20            | 0%                | 0%                           | 0%                          |
|   | <b>14,625</b> | <b>100%</b>       | <b>100%</b>                  | <b>100%</b>                 |

*Total percent may not equal 100% due to rounding differences*

| <b>Number of Oregonians requesting information and/or application materials:</b> |                        |
|--|------------------------|
| <u>Type of information</u>   | <u>Number of lives</u> |
| Received applications waiting to be processed/determined                         | 2,396                  |
| Approved applications not yet enrolled; still within the allowed time period     | 2,704                  |
| Approved applications not enrolled in insurance within 120 days                  | 11,174                 |
| Pended applications  | 3,407                  |
| Denied approval of application   | 38,250                 |
| Reservation list   | 2,470                  |
| Outstanding application within allowed return time                               | 11,881                 |
| Outstanding application not received within allowed return time                  | 200,384                |

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## ENROLLMENT BY AGE GROUP

### Individual Market Only

| AGE GROUP     | LIVES        | PERCENT     |
|---------------|--------------|-------------|
| 0-5           | 446          | 4.9%        |
| 6-18          | 1,233        | 13.6%       |
| 19-29         | 1,305        | 14.4%       |
| 30-39         | 1,588        | 17.6%       |
| 40-49         | 1,835        | 20.3%       |
| 50-59         | 1,791        | 19.8%       |
| 60+           | 850          | 9.4%        |
| <b>Total</b>  | <b>9,048</b> | <b>100%</b> |
| Average Age = | <b>37.1</b>  |             |
| Median Age =  | <b>39.0</b>  |             |

### Group Market Only

| AGE GROUP     | LIVES        | PERCENT     |
|---------------|--------------|-------------|
| 0-5           | 707          | 12.7%       |
| 6-18          | 1,878        | 33.7%       |
| 19-29         | 832          | 14.9%       |
| 30-39         | 1,056        | 18.9%       |
| 40-49         | 743          | 13.3%       |
| 50-59         | 297          | 5.3%        |
| 60+           | 64           | 1.1%        |
| <b>Total</b>  | <b>5,577</b> | <b>100%</b> |
| Average Age = | <b>23.9</b>  |             |
| Median Age =  | <b>22.0</b>  |             |

### Both Group and Individual Markets

| AGE GROUP     | LIVES         | PERCENT     |
|---------------|---------------|-------------|
| 0-5           | 1,153         | 7.9%        |
| 6-18          | 3,111         | 21.3%       |
| 19-29         | 2,137         | 14.6%       |
| 30-39         | 2,644         | 18.1%       |
| 40-49         | 2,578         | 17.6%       |
| 50-59         | 2,088         | 14.3%       |
| 60+           | 914           | 6.2%        |
| <b>Total</b>  | <b>14,625</b> | <b>100%</b> |
| Average Age = | <b>32.0</b>   |             |
| Median Age =  | <b>33.0</b>   |             |

### Adult and child enrollment across markets

|                   | Under 19     |               | Adults        |               | Total         |               |
|-------------------|--------------|---------------|---------------|---------------|---------------|---------------|
| <b>Individual</b> | 1,679        | 39.4%         | 7,369         | 71.1%         | 9,048         | 61.9%         |
| <b>Group</b>      | 2,585        | 60.6%         | 2,992         | 28.9%         | 5,577         | 38.1%         |
| <b>Total</b>      | <b>4,264</b> | <b>100.0%</b> | <b>10,361</b> | <b>100.0%</b> | <b>14,625</b> | <b>100.0%</b> |

### Adult and child enrollment within markets

|                 | Individual   |               | Group        |               | Total         |               |
|-----------------|--------------|---------------|--------------|---------------|---------------|---------------|
| <b>Under 19</b> | 1,679        | 18.6%         | 2,585        | 46.4%         | 4,264         | 29.2%         |
| <b>Adults</b>   | 7,369        | 81.4%         | 2,992        | 53.6%         | 10,361        | 70.8%         |
| <b>Total</b>    | <b>9,048</b> | <b>100.0%</b> | <b>5,577</b> | <b>100.0%</b> | <b>14,625</b> | <b>100.0%</b> |

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### ENROLLMENT BY GENDER AND MARKET TYPE

| Gender       | Individual   |             | Group        |             | Total         |             |
|--------------|--------------|-------------|--------------|-------------|---------------|-------------|
| Male         | 3,450        | 38.1%       | 2,474        | 44.4%       | 5,924         | 40.5%       |
| Female       | 5,598        | 61.9%       | 3,103        | 55.6%       | 8,701         | 59.5%       |
| <b>Total</b> | <b>9,048</b> | <b>100%</b> | <b>5,577</b> | <b>100%</b> | <b>14,625</b> | <b>100%</b> |

### 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             | 20.5                | Individual Market - OMIP only                 | 13.1                |
| Individual Market - Non-OMIP only         | 23.2                | Individual Market - Non-OMIP only             | 15.6                |
| Group Market                              | 19.4                | Group Market                                  | 17.3                |
| <b>FHIAP - ALL</b>                        | <b>21.1</b>         | <b>FHIAP - ALL</b>                            | <b>15.4</b>         |

### CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

| Individual Market Carrier | 50%        | 70%        | 90%          | 95%          | Plan Total   | Percent     |
|---------------------------|------------|------------|--------------|--------------|--------------|-------------|
| <i>Regence BCBSO</i>      | 86         | 276        | 484          | 1,901        | 2,747        | 30.4%       |
| <i>Health Net</i>         | 4          | 20         | 46           | 253          | 323          | 3.6%        |
| <i>Kaiser</i>             | 22         | 57         | 118          | 669          | 866          | 9.6%        |
| <i>Lifewise</i>           | 18         | 44         | 91           | 604          | 757          | 8.4%        |
| <i>ODS Health Plans</i>   | 6          | 16         | 12           | 75           | 109          | 1.2%        |
| <i>OMIP</i>               | 73         | 225        | 565          | 2,892        | 3,755        | 41.5%       |
| <i>Pacificare</i>         | 2          | 4          | 26           | 165          | 197          | 2.2%        |
| <i>PacificSource</i>      | 6          | 30         | 55           | 203          | 294          | 3.2%        |
|                           | <b>217</b> | <b>672</b> | <b>1,397</b> | <b>6,762</b> | <b>9,048</b> | <b>100%</b> |

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### CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

| Carrier           | Plan  | 50%       | 70%        | 90%        | 95%          | Total        | Percent      |
|-------------------|---|-----------|------------|------------|--------------|--------------|--------------|
| <b>RBCBSO</b>     | Blue Selections Basic                       | 0         | 0          | 0          | 1            | <b>1</b>     | 0.0%         |
|                   | Blue Selections Basic w/Dental              | 0         | 0          | 0          | 0            | <b>0</b>     | 0.0%         |
|                   | Blue Selections Plus \$500 Ded              | 45        | 150        | 280        | 980          | <b>1,455</b> | 53.0%        |
|                   | Blue Selections Plus \$500 ded w/Dental     | 33        | 104        | 169        | 820          | <b>1,126</b> | 41.0%        |
|                   | Blue Selections Plus \$1000 ded             | 8         | 11         | 15         | 64           | <b>98</b>    | 3.6%         |
|                   | Blue Selections Plus \$1000 ded w/Dental    | 0         | 10         | 18         | 30           | <b>58</b>    | 2.1%         |
|                   | CHEC/\$500                                  | 0         | 0          | 0          | 0            | <b>0</b>     | 0.0%         |
|                   | CHEC/\$1,000                                | 0         | 0          | 0          | 0            | <b>0</b>     | 0.0%         |
|                   | Consumer Advantage/\$500                    | 0         | 0          | 0          | 0            | <b>0</b>     | 0.0%         |
|                   | Consumer Advantage/\$1,000                  | 0         | 0          | 0          | 0            | <b>0</b>     | 0.0%         |
|                   | Oregon Youth Care                           | 0         | 0          | 0          | 0            | <b>0</b>     | 0.0%         |
|                   | PPO Portibility                             | 0         | 0          | 2          | 7            | <b>9</b>     | 0.3%         |
|                   | SureChoice Plan \$300 Deductible            | 0         | 0          | 0          | 0            | <b>0</b>     | 0.0%         |
|                   | SureChoice Plan \$500 Deductible prevailing | 0         | 0          | 0          | 0            | <b>0</b>     | 0.0%         |
|                   | SureChoice Plan \$1000 Deductible           | 0         | 0          | 0          | 0            | <b>0</b>     | 0.0%         |
|                   |   | <b>86</b> | <b>275</b> | <b>484</b> | <b>1,902</b> | <b>2,747</b> | <b>30.4%</b> |
| <b>Health Net</b> | Diamond \$250 Deductible                    | 1         | 5          | 30         | 182          | <b>218</b>   | 67.5%        |
|                   | Diamond \$500 Deductible                    | 0         | 3          | 3          | 2            | <b>8</b>     | 2.5%         |
|                   | Diamond \$1000 Deductible                   | 0         | 0          | 0          | 0            | <b>0</b>     | 0.0%         |
|                   | HMO PLAN                                    | 2         | 11         | 6          | 50           | <b>69</b>    | 21.4%        |
|                   | PPO Plan (80/50) (\$500 Ded)                | 0         | 1          | 0          | 0            | <b>1</b>     | 0.3%         |
|                   | PPO Plan (80/50) (\$500 Ded) w/PCB          | 0         | 0          | 0          | 0            | <b>0</b>     | 0.0%         |
|                   | PPO Plan (80/60) (\$500 Ded)                | 0         | 0          | 1          | 5            | <b>6</b>     | 1.9%         |
|                   | PPO Plan (80/60) (\$1000 Ded)               | 0         | 0          | 0          | 2            | <b>2</b>     | 33.3%        |
|                   | Value Plan \$500 Deductible                 | 1         | 0          | 4          | 8            | <b>13</b>    | 4.0%         |
|                   | Value Plan \$1000 Deductible                | 0         | 0          | 2          | 4            | <b>6</b>     | 1.9%         |
|                   | Value Plan \$1000 Deductible Children       | 0         | 0          | 0          | 0            | <b>0</b>     | 0.0%         |
|                   |   |           | <b>4</b>   | <b>20</b>  | <b>46</b>    | <b>253</b>   | <b>323</b>   |
| <b>Kaiser</b>     | Gold Rx \$500                               | 2         | 5          | 12         | 75           | <b>94</b>    | 10.9%        |
|                   | Gold Rx \$1000                              | 0         | 0          | 0          | 0            | <b>0</b>     | 0.0%         |
|                   | Platinum Rx                                 | 20        | 52         | 106        | 594          | <b>772</b>   | 89.1%        |
|                   |   | <b>22</b> | <b>57</b>  | <b>118</b> | <b>669</b>   | <b>866</b>   | <b>9.6%</b>  |

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### CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

| <b>Carrier</b>  | <b>Plan</b>                      | <b>50%</b> | <b>70%</b> | <b>90%</b> | <b>95%</b> | <b>Total</b> | <b>Percent</b> |
|-----------------|----------------------------------|------------|------------|------------|------------|--------------|----------------|
| <b>Lifewise</b> | Choice Plan \$500 Deductible     | 0          | 0          | 0          | 0          | <b>0</b>     | 0.0%           |
|                 | Choice Plan \$1000 Deductible    | 0          | 0          | 0          | 0          | <b>0</b>     | 0.0%           |
|                 | Plus Plan \$500 Deductible       | 18         | 42         | 84         | 565        | <b>709</b>   | 93.7%          |
|                 | Plus Plan \$1000 Deductible      | 0          | 1          | 3          | 16         | <b>20</b>    | 2.6%           |
|                 | Preferred Plan \$500 Deductible  | 0          | 1          | 4          | 23         | <b>28</b>    | 3.7%           |
|                 | Preferred Plan \$1000 Deductible | 0          | 0          | 0          | 0          | <b>0</b>     | 0.0%           |
|                 |                                  | <b>18</b>  | <b>44</b>  | <b>91</b>  | <b>604</b> | <b>757</b>   | <b>8.4%</b>    |

|            |  |          |           |           |           |            |             |
|------------|--|----------|-----------|-----------|-----------|------------|-------------|
| <b>ODS</b> | Plus (POS) \$1000 Deductible             | 0        | 0         | 0         | 2         | <b>2</b>   | 1.8%        |
|            | Preferred (PPO) \$1000 Deductible        | 0        | 0         | 0         | 0         | <b>0</b>   | 0.0%        |
|            | Traditional (Ind) \$1000 Deductible      | 0        | 0         | 0         | 0         | <b>0</b>   | 0.0%        |
|            | Beneficial Rx \$1000                     | 6        | 10        | 6         | 37        | <b>59</b>  | 54.1%       |
|            | Beneficial Rx \$1000 w/ Preferred Dental | 0        | 4         | 1         | 13        | <b>18</b>  | 16.5%       |
|            | Beneficial Rx \$1000 w/ Premier Dental   | 0        | 2         | 5         | 23        | <b>30</b>  | 27.5%       |
|            |  | <b>6</b> | <b>16</b> | <b>12</b> | <b>75</b> | <b>109</b> | <b>1.2%</b> |

|            |                    |           |            |            |              |              |              |
|------------|--------------------|-----------|------------|------------|--------------|--------------|--------------|
| <b>OMP</b> | \$500 Deductible   | 66        | 213        | 547        | 2,787        | <b>3,613</b> | 96.2%        |
|            | \$750 Deductible   | 7         | 12         | 18         | 105          | <b>142</b>   | 3.8%         |
|            | \$1,000 Deductible | 0         | 0          | 0          | 0            | <b>0</b>     | 0.0%         |
|            |                    | <b>73</b> | <b>225</b> | <b>565</b> | <b>2,892</b> | <b>3,755</b> | <b>41.5%</b> |

|                   |         |          |          |           |            |            |             |
|-------------------|---------|----------|----------|-----------|------------|------------|-------------|
| <b>Pacificare</b> | Plan I  | 0        | 0        | 0         | 0          | <b>0</b>   | 0.0%        |
|                   | Plan II | 2        | 4        | 26        | 165        | <b>197</b> | 100.0%      |
|                   |         | <b>2</b> | <b>4</b> | <b>26</b> | <b>165</b> | <b>197</b> | <b>2.2%</b> |

|                      |                         |          |           |           |            |            |             |
|----------------------|-------------------------|----------|-----------|-----------|------------|------------|-------------|
| <b>PacificSource</b> | Elect Plus \$500        | 5        | 20        | 51        | 191        | <b>267</b> | 90.8%       |
|                      | Elect Plus \$1000       | 1        | 10        | 4         | 12         | <b>27</b>  | 9.2%        |
|                      | Elect Flex Perks \$1000 | 0        | 0         | 0         | 0          | <b>0</b>   | 0.0%        |
|                      |                         | <b>6</b> | <b>30</b> | <b>55</b> | <b>203</b> | <b>294</b> | <b>3.2%</b> |



# FHIAP Snapshot of Program Activity - 04/02/2007

## TERMINATION TRENDS

| Termination Reason    | Current Month |       |       |         | Overall Terminations |       |       |         |
|-----------------------|---------------|-------|-------|---------|----------------------|-------|-------|---------|
| <b>Member Request</b> |               |       |       |         |                      |       |       |         |
|                       | Individual    | Group | Total | Percent | Individual           | Group | Total | Percent |
| 50% Subsidy Level     | 3             | 0     | 3     | 17.6%   | 186                  | 37    | 223   | 6.5%    |
| 70% Subsidy Level     | 4             | 0     | 4     | 23.5%   | 572                  | 84    | 656   | 19.1%   |
| 90% Subsidy Level     | 4             | 0     | 4     | 23.5%   | 669                  | 81    | 750   | 21.8%   |
| 95% Subsidy Level     | 6             | 0     | 6     | 35.3%   | 1,584                | 223   | 1,807 | 52.6%   |
|                       | 17            | 0     | 17    | 14.5%   | 3,011                | 425   | 3,436 | 13.8%   |

| <b>Ineligible based on review of application</b> |            |       |       |         |            |       |        |         |
|--|------------|-------|-------|---------|------------|-------|--------|---------|
|  | Individual | Group | Total | Percent | Individual | Group | Total  | Percent |
| 50% Subsidy Level                                | 1          | 0     | 1     | 1.0%    | 191        | 507   | 698    | 6.4%    |
| 70% Subsidy Level                                | 9          | 2     | 11    | 11.3%   | 947        | 858   | 1,805  | 16.7%   |
| 90% Subsidy Level                                | 8          | 10    | 18    | 18.6%   | 1,815      | 1,089 | 2,904  | 26.8%   |
| 95% Subsidy Level                                | 63         | 4     | 67    | 69.1%   | 3,864      | 1,557 | 5,421  | 50.1%   |
|  | 81         | 16    | 97    | 82.9%   | 6,817      | 4,011 | 10,828 | 43.6%   |

| <b>Rescission of coverage by insurance carrier - Never Effective</b> |            |       |       |         |            |       |       |         |
|--|------------|-------|-------|---------|------------|-------|-------|---------|
|  | Individual | Group | Total | Percent | Individual | Group | Total | Percent |
| 50% Subsidy Level  | 0          | 0     | 0     | 0.0%    | 9          | 0     | 9     | 6.4%    |
| 70% Subsidy Level  | 0          | 0     | 0     | 0.0%    | 23         | 2     | 25    | 17.7%   |
| 90% Subsidy Level  | 0          | 0     | 0     | 0.0%    | 18         | 0     | 18    | 12.8%   |
| 95% Subsidy Level  | 0          | 0     | 0     | 0.0%    | 84         | 5     | 89    | 63.1%   |
|  | 0          | 0     | 0     | 0.0%    | 134        | 7     | 141   | 0.6%    |

| <b>Carrier Termination</b> |            |       |       |         |            |       |       |         |
|----------------------------|------------|-------|-------|---------|------------|-------|-------|---------|
|                            | 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%    | 8          | 2     | 10    | 20.4%   |
| 90% Subsidy Level          | 0          | 0     | 0     | 0.0%    | 13         | 0     | 13    | 26.5%   |
| 95% Subsidy Level          | 0          | 0     | 0     | 0.0%    | 23         | 0     | 23    | 46.9%   |
|                            | 0          | 0     | 0     | 0.0%    | 46         | 3     | 49    | 0.2%    |

| <b>Eligible for Medicare Coverage</b> |            |       |       |         |            |       |       |         |
|---------------------------------------|------------|-------|-------|---------|------------|-------|-------|---------|
|                                       | Individual | Group | Total | Percent | Individual | Group | Total | Percent |
| 50% Subsidy Level                     | 0          | 0     | 0     | 0.0%    | 11         | 1     | 12    | 2.0%    |
| 70% Subsidy Level                     | 1          | 0     | 1     | 50.0%   | 53         | 1     | 54    | 8.9%    |
| 90% Subsidy Level                     | 0          | 0     | 0     | 0.0%    | 169        | 2     | 171   | 28.2%   |
| 95% Subsidy Level                     | 1          | 0     | 1     | 50.0%   | 368        | 1     | 369   | 60.9%   |
|                                       | 2          | 0     | 2     | 1.7%    | 601        | 5     | 606   | 2.4%    |

| <b>Failed to make premium payments to FHIAP</b> |            |       |       |         |            |       |       |         |
|---|------------|-------|-------|---------|------------|-------|-------|---------|
|   | Individual | Group | Total | Percent | Individual | Group | Total | Percent |
| 50% Subsidy Level                               | 0          | 0     | 0     | 0.0%    | 243        | 0     | 243   | 3.4%    |
| 70% Subsidy Level                               | 0          | 0     | 0     | 0.0%    | 1,104      | 0     | 1,104 | 15.5%   |
| 90% Subsidy Level                               | 0          | 0     | 0     | 0.0%    | 1,551      | 0     | 1,551 | 21.7%   |
| 95% Subsidy Level                               | 0          | 0     | 0     | 0.0%    | 4,234      | 0     | 4,234 | 59.4%   |
|   | 0          | 0     | 0     | 0.0%    | 7,132      | 0     | 7,132 | 28.7%   |

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## FHIAP Snapshot of Program Activity - 04/02/2007

### TERMINATION TRENDS - continued

| <b>Failed to submit employer verification</b> |                   |              |              |                |                   |              |              |                |
|---|-------------------|--------------|--------------|----------------|-------------------|--------------|--------------|----------------|
|   | <b>Individual</b> | <b>Group</b> | <b>Total</b> | <b>Percent</b> | <b>Individual</b> | <b>Group</b> | <b>Total</b> | <b>Percent</b> |
| <i>50% Subsidy Level</i>                      | 0                 | 0            | 0            | 0.0%           | 1                 | 121          | 122          | 6.5%           |
| <i>70% Subsidy Level</i>                      | 0                 | 0            | 0            | 0.0%           | 92                | 338          | 430          | 22.9%          |
| <i>90% Subsidy Level</i>                      | 0                 | 0            | 0            | 0.0%           | 143               | 366          | 509          | 27.1%          |
| <i>95% Subsidy Level</i>                      | 0                 | 0            | 0            | 0.0%           | 176               | 638          | 814          | 43.4%          |
|   | <b>0</b>          | <b>0</b>     | <b>0</b>     | <b>0.0%</b>    | <b>412</b>        | <b>1,463</b> | <b>1,875</b> | <b>7.6%</b>    |

| <b>Deceased</b>          |                   |              |              |                |                   |              |              |                |
|--------------------------|-------------------|--------------|--------------|----------------|-------------------|--------------|--------------|----------------|
|                          | <b>Individual</b> | <b>Group</b> | <b>Total</b> | <b>Percent</b> | <b>Individual</b> | <b>Group</b> | <b>Total</b> | <b>Percent</b> |
| <i>50% Subsidy Level</i> | 0                 | 0            | 0            | 0.0%           | 1                 | 0            | 1            | 1.0%           |
| <i>70% Subsidy Level</i> | 0                 | 0            | 0            | 0.0%           | 8                 | 1            | 9            | 8.7%           |
| <i>90% Subsidy Level</i> | 0                 | 0            | 0            | 0.0%           | 27                | 0            | 27           | 26.2%          |
| <i>95% Subsidy Level</i> | 0                 | 0            | 0            | 0.0%           | 65                | 1            | 66           | 64.1%          |
|                          | <b>0</b>          | <b>0</b>     | <b>0</b>     | <b>0.0%</b>    | <b>101</b>        | <b>2</b>     | <b>103</b>   | <b>0.4%</b>    |

| <b>Covered in OHP</b>    |                   |              |              |                |                   |              |              |                |
|--------------------------|-------------------|--------------|--------------|----------------|-------------------|--------------|--------------|----------------|
|                          | <b>Individual</b> | <b>Group</b> | <b>Total</b> | <b>Percent</b> | <b>Individual</b> | <b>Group</b> | <b>Total</b> | <b>Percent</b> |
| <i>50% Subsidy Level</i> | 0                 | 1            | 1            | 100.0%         | 9                 | 7            | 16           | 2.4%           |
| <i>70% Subsidy Level</i> | 0                 | 0            | 0            | 0.0%           | 22                | 13           | 35           | 5.3%           |
| <i>90% Subsidy Level</i> | 0                 | 0            | 0            | 0.0%           | 74                | 43           | 117          | 17.6%          |
| <i>95% Subsidy Level</i> | 0                 | 0            | 0            | 0.0%           | 388               | 107          | 495          | 74.7%          |
|                          | <b>0</b>          | <b>1</b>     | <b>1</b>     | <b>0.9%</b>    | <b>493</b>        | <b>170</b>   | <b>663</b>   | <b>2.7%</b>    |

### **Current Terminations as % of Current Enrollment**

|                                    | <u>Lives</u>  | <u>Percent of Enrollment</u> |
|------------------------------------|---------------|------------------------------|
| <b>Current Month Terminations:</b> | <b>117</b>    | <b>0.8%</b>                  |
| <b>Current Active Enrollment:</b>  | <b>14,625</b> |                              |

### **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>                         | 17             | 14.5%          | 3,436          | 13.8%          |
| <i>Ineligible</i>                             | 97             | 82.9%          | 10,828         | 43.6%          |
| <i>Rescinded Coverage</i>                     | 0              | 0.0%           | 141            | 0.6%           |
| <i>Carrier Termination</i>                    | 0              | 0.0%           | 49             | 0.2%           |
| <i>Medicare Eligible</i>                      | 2              | 1.7%           | 606            | 2.4%           |
| <i>Failed to pay premium</i>                  | 0              | 0.0%           | 7,132          | 28.7%          |
| <i>Failed to submit employer verification</i> | 0              | 0.0%           | 1,875          | 7.6%           |
| <i>Deceased</i>                               | 0              | 0.0%           | 103            | 0.4%           |
| <i>Covered in OHP</i>                         | 1              | 0.9%           | 663            | 2.7%           |
| <b>Total</b>                                  | <b>117</b>     | <b>100%</b>    | <b>24,833</b>  | <b>100%</b>    |

## FHIAP Snapshot of Program Activity - 04/02/2007

### ENROLLMENT BY ETHNIC/RACIAL HERITAGE AND MARKET TYPE

| Heritage                      | Individual   |             | Group        |             | Total         |              |
|-------------------------------|--------------|-------------|--------------|-------------|---------------|--------------|
|                               | Lives        | Percent     | Lives        | Percent     | Lives         | Percent      |
| <i>African-American</i>       | 189          | 2.1%        | 146          | 2.6%        | <b>335</b>    | <b>2.3%</b>  |
| <i>Asian/Pacific Islander</i> | 501          | 5.5%        | 115          | 2.1%        | <b>616</b>    | <b>4.2%</b>  |
| <i>Hispanic</i>               | 302          | 3.3%        | 377          | 6.8%        | <b>679</b>    | <b>4.6%</b>  |
| <i>Native American</i>        | 70           | 0.8%        | 97           | 1.7%        | <b>167</b>    | <b>1.1%</b>  |
| <i>Not Given</i>              | 275          | 3.0%        | 203          | 3.6%        | <b>478</b>    | <b>3.3%</b>  |
| <i>Other</i>                  | 241          | 2.7%        | 249          | 4.5%        | <b>490</b>    | <b>3.4%</b>  |
| <i>White</i>                  | 7,470        | 82.6%       | 4,390        | 78.7%       | <b>11,860</b> | <b>81.1%</b> |
| <b>TOTAL</b>                  | <b>9,048</b> | <b>100%</b> | <b>5,577</b> | <b>100%</b> | <b>14,625</b> | <b>100%</b>  |

### ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

| Poverty Level   | Subsidy Level | Individual Lives | Group Lives  | Total Lives   |
|-----------------|---------------|------------------|--------------|---------------|
| <i>170-185%</i> | <b>50%</b>    | 217              | 414          | 631           |
| <i>150-169%</i> | <b>70%</b>    | 672              | 929          | 1,601         |
| <i>126-149%</i> | <b>90%</b>    | 1,397            | 1,430        | 2,827         |
| <i>0-125%</i>   | <b>95%</b>    | 6,762            | 2,804        | 9,566         |
| <b>Totals</b>   |               | <b>9,048</b>     | <b>5,577</b> | <b>14,625</b> |