

FHIAP Snapshot of Program Activity - 04/16/2007

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	5,728	9,397	15,125	15,125
Approved Lives - to be enrolled	408	2,311	2,719	1,776
Total Lives:			17,844	16,901

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	1,573	4,039	5,612
Initial Applications Outstanding	2,793	8,770	11,563
Waiting list for Application	72	1,659	1,731
Total Lives:			18,906

FHIAP Snapshot of Program Activity - 04/16/2007

PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	202	453	670	1,332	2,657	
Adults 19-UP	225	486	822	1538	3,071	
Totals	427	939	1,492	2,870	5,728	37.9%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	58	162	261	1,061	1,542	
Adults 19-UP	96	292	596	2914	3,898	
Totals	154	454	857	3,975	5,440	36.0%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	6	14	36	121	177	
Adults 19-UP	66	211	557	2946	3,780	
Totals	72	225	593	3,067	3,957	26.2%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	266	629	967	2,514	4,376	
Adults 19-UP	387	989	1975	7398	10,749	
Totals	653	1,618	2,942	9,912	15,125	100.0%
Percentages:	4.3%	10.7%	19.5%	65.5%	100.0%	

FHIAP Snapshot of Program Activity - 04/16/2007

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	\$234.82	\$241.04	\$273.98	\$276.12	\$272.28
Subsidy Per Month	\$117.41	\$168.73	\$246.58	\$262.26	\$249.66
Member Contribution	\$117.41	\$72.31	\$27.40	\$13.86	\$22.62

Average Premium and Subsidy for Individual OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$345.51	\$342.95	\$359.53	\$340.12	\$343.32
Subsidy Per Month	\$172.75	\$240.07	\$323.58	\$322.99	\$315.36
Member Contribution	\$172.75	\$102.89	\$35.95	\$17.13	\$27.96

Average Premium and Subsidy for Individual NON-OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$173.42	\$182.95	\$207.30	\$221.91	\$215.06
Subsidy Per Month	\$86.71	\$128.07	\$186.57	\$210.81	\$196.75
Member Contribution	\$86.71	\$54.89	\$20.73	\$11.10	\$18.31

Average Premium and Subsidy for GROUP Market					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$63.51	\$40.83	\$14.32	\$7.86	\$19.15
Subsidy Per Month	\$63.51	\$95.26	\$128.86	\$149.36	\$128.68
Employee Share	\$127.03	\$136.09	\$143.18	\$157.22	\$147.83
Employer Contribution	\$126.91	\$107.13	\$110.22	\$99.45	\$105.56

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$64.08	\$39.19	\$13.71	\$7.33	\$18.88
Subsidy Per Month	\$64.08	\$91.43	\$123.42	\$139.36	\$121.10
Employee Share	\$128.17	\$130.62	\$137.13	\$146.70	\$139.98
Employer Contribution	\$128.03	\$117.78	\$117.77	\$114.72	\$117.10

Average Premium and Subsidy			Overall Weighted Average
<i>Subsidy Levels:</i>	Individual	Group	
<i>Premium Per Month (includes employer contribution for Group)</i>	\$272.28	\$253.39	\$265.12
*Premium Per Month	\$272.28	\$147.83	\$222.29
Subsidy Per Month	\$249.66	\$128.68	\$203.85
Member Contribution	\$22.62	\$19.15	\$21.31

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

FHIAP Snapshot of Program Activity - 04/16/2007

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	14,526	4%	4%	5%
Metropolitan Portland	87,864	26%	45%	31%
Willamette Valley	78,931	23%	25%	27%
Southern/ South Coast	58,137	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	57,686	17%	0%	0%
	343,930	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	756	5%	4%	5%
Metropolitan Portland	5,256	35%	45%	31%
Willamette Valley	4,245	28%	25%	27%
Southern/ South Coast	2,821	19%	13%	18%
Mid-Columbia	545	4%	4%	5%
Central	678	4%	4%	6%
Southeast	378	2%	3%	4%
Northeast	446	3%	2%	4%
Other	-	0%	0%	0%
	15,125	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	2,263
Approved applications not yet enrolled; still within the allowed time period	2,719
Approved applications not enrolled in insurance within 120 days	11,174
Pended applications	3,349
Denied approval of application	38,660
Reservation list	1,731
Outstanding application within allowed return time	11,563
Outstanding application not received within allowed return time	201,956

FHIAP Snapshot of Program Activity - 04/16/2007

ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	452	4.8%
6-18	1,267	13.5%
19-29	1,361	14.5%
30-39	1,659	17.7%
40-49	1,910	20.3%
50-59	1,861	19.8%
60+	887	9.4%
Total	9,397	100%
Average Age =	37.1	
Median Age =	39.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	728	12.7%
6-18	1,929	33.7%
19-29	862	15.0%
30-39	1,082	18.9%
40-49	765	13.4%
50-59	297	5.2%
60+	65	1.1%
Total	5,728	100%
Average Age =	23.9	
Median Age =	21.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	1,180	7.8%
6-18	3,196	21.1%
19-29	2,223	14.7%
30-39	2,741	18.1%
40-49	2,675	17.7%
50-59	2,158	14.3%
60+	952	6.3%
Total	15,125	100%
Average Age =	32.1	
Median Age =	33.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,719	39.3%	7,678	71.4%	9,397	62.1%
Group	2,657	60.7%	3,071	28.6%	5,728	37.9%
Total	4,376	100.0%	10,749	100.0%	15,125	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,719	18.3%	2,657	46.4%	4,376	28.9%
Adults	7,678	81.7%	3,071	53.6%	10,749	71.1%
Total	9,397	100.0%	5,728	100.0%	15,125	100.0%

FHIAP Snapshot of Program Activity - 04/16/2007

ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	3,594	38.2%	2,544	44.4%	6,138	40.6%
Female	5,803	61.8%	3,184	55.6%	8,987	59.4%
Total	9,397	100%	5,728	100%	15,125	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	19.6	Individual Market - OMIP only	13.2
Individual Market - Non-OMIP only	22.9	Individual Market - Non-OMIP only	15.6
Group Market	19.3	Group Market	17.3
FHIAP - ALL	20.6	FHIAP - ALL	15.4

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	93	284	495	1,951	2,823	30.0%
<i>Health Net</i>	5	21	60	276	362	3.9%
<i>Kaiser</i>	22	56	118	670	866	9.2%
<i>Lifewise</i>	18	43	91	625	777	8.3%
<i>ODS Health Plans</i>	6	16	12	78	112	1.2%
<i>OMIP</i>	72	225	593	3,067	3,957	42.1%
<i>Pacificare</i>	2	4	26	167	199	2.1%
<i>PacificSource</i>	8	30	55	208	301	3.2%
	226	679	1,450	7,042	9,397	100%

FHIAP Snapshot of Program Activity - 04/16/2007

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent	
RBCBSO	Blue Selections Basic	0	0	0	1	1	0.0%	
	Blue Selections Basic w/Dental	0	1	0	0	1	0.0%	
	Blue Selections Plus \$500 Ded	43	151	284	991	1,469	52.0%	
	Blue Selections Plus \$500 ded w/Dental	35	109	176	858	1,178	41.7%	
	Blue Selections Plus \$1000 ded	8	11	15	64	98	3.5%	
	Blue Selections Plus \$1000 ded w/Dental	7	12	18	30	67	2.4%	
	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	7	9	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%	
			93	284	495	1,951	2,823	30.0%
Health Net	Diamond \$250 Deductible	2	5	39	202	248	68.5%	
	Diamond \$500 Deductible	0	3	3	2	8	2.2%	
	Diamond \$1000 Deductible	0	0	0	0	0	0.0%	
	HMO PLAN	2	12	11	53	78	21.5%	
	PPO Plan (80/50) (\$500 Ded)	0	1	0	0	1	0.3%	
	PPO Plan (80/50) (\$500 Ded) w/PCB	0	0	0	0	0	0.0%	
	PPO Plan (80/60) (\$500 Ded)	0	0	1	5	6	1.7%	
	PPO Plan (80/60) (\$1000 Ded)	0	0	0	2	2	33.3%	
	Value Plan \$500 Deductible	1	0	4	8	13	3.6%	
	Value Plan \$1000 Deductible	0	0	2	4	6	1.7%	
	Value Plan \$1000 Deductible Children	0	0	0	0	0	0.0%	
			5	21	60	276	362	3.9%
	Kaiser	Gold Rx \$500	2	5	12	75	94	10.9%
Gold Rx \$1000		0	0	0	0	0	0.0%	
Platinum Rx		20	51	106	595	772	89.1%	
		22	56	118	670	866	9.2%	

FHIAP Snapshot of Program Activity - 04/16/2007

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
Lifewise	Choice Plan \$500 Deductible	0	0	0	0	0	0.0%
	Choice Plan \$1000 Deductible	0	0	0	0	0	0.0%
	Plus Plan \$500 Deductible	18	41	84	585	728	93.7%
	Plus Plan \$1000 Deductible	0	1	3	17	21	2.7%
	Preferred Plan \$500 Deductible	0	1	4	23	28	3.6%
	Preferred Plan \$1000 Deductible	0	0	0	0	0	0.0%
		18	43	91	625	777	8.3%

ODS	Plus (POS) \$1000 Deductible	0	0	0	2	2	1.8%
	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	6	10	6	40	62	55.4%
	Beneficial Rx \$1000 w/ Preferred Dental	0	4	1	13	18	16.1%
	Beneficial Rx \$1000 w/ Premier Dental	0	2	5	23	30	26.8%
		6	16	12	78	112	1.2%

OMP	\$500 Deductible	64	212	575	2,952	3,803	96.1%
	\$750 Deductible	8	13	18	115	154	3.9%
	\$1,000 Deductible	0	0	0	0	0	0.0%
		72	225	593	3,067	3,957	42.1%

Pacificare	Plan I	0	0	0	0	0	0.0%
	Plan II	2	4	26	167	199	100.0%
		2	4	26	167	199	2.1%

PacificSource	Elect Plus \$500	5	20	51	196	272	90.4%
	Elect Plus \$1000	3	10	4	12	29	9.6%
	Elect Flex Perks \$1000	0	0	0	0	0	0.0%
		8	30	55	208	301	3.2%

FHIAP Snapshot of Program Activity - 04/16/2007

TERMINATION TRENDS

Termination Reason	Current Month				Overall Terminations			
Member Request								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	3	0	3	11.5%	186	38	224	6.5%
70% Subsidy Level	4	0	4	15.4%	572	84	656	19.0%
90% Subsidy Level	4	0	4	15.4%	670	81	751	21.8%
95% Subsidy Level	15	0	15	57.7%	1,596	223	1,819	52.7%
	26	0	26	20.3%	3,024	426	3,450	13.9%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	1	0	1	1.0%	191	509	700	6.5%
70% Subsidy Level	9	2	11	11.3%	947	860	1,807	16.7%
90% Subsidy Level	8	10	18	18.6%	1,814	1,089	2,903	26.8%
95% Subsidy Level	64	3	67	69.1%	3,858	1,556	5,414	50.0%
	82	15	97	75.8%	6,810	4,014	10,824	43.6%

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	6.4%
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%

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%	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%

Eligible for Medicare Coverage								
	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	33.3%	54	1	55	9.0%
90% Subsidy Level	0	0	0	0.0%	171	2	173	28.2%
95% Subsidy Level	2	0	2	66.7%	373	1	374	60.9%
	3	0	3	2.3%	609	5	614	2.5%

Failed to make premium payments to FHIAP								
	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%	1,103	0	1,103	15.5%
90% Subsidy Level	0	0	0	0.0%	1,549	0	1,549	21.8%
95% Subsidy Level	0	0	0	0.0%	4,225	0	4,225	59.3%
	0	0	0	0.0%	7,120	0	7,120	28.7%

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FHIAP Snapshot of Program Activity - 04/16/2007

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	120	121	6.5%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	338	430	23.2%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	356	499	26.9%
<i>95% Subsidy Level</i>	0	0	0	0.0%	176	627	803	43.3%
	0	0	0	0.0%	412	1,441	1,853	7.5%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<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%
	0	0	0	0.0%	101	2	103	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	1	1	50.0%	9	7	16	2.4%
<i>70% Subsidy Level</i>	0	0	0	0.0%	21	13	34	5.1%
<i>90% Subsidy Level</i>	0	0	0	0.0%	74	44	118	17.8%
<i>95% Subsidy Level</i>	1	0	1	50.0%	387	107	494	74.6%
	1	1	2	1.6%	491	171	662	2.7%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	128	0.8%
Current Active Enrollment:	15,125	

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>	26	20.3%	3,450	13.9%
<i>Ineligible</i>	97	75.8%	10,824	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>	3	2.3%	614	2.5%
<i>Failed to pay premium</i>	0	0.0%	7,120	28.7%
<i>Failed to submit employer verification</i>	0	0.0%	1,853	7.5%
<i>Deceased</i>	0	0.0%	103	0.4%
<i>Covered in OHP</i>	2	1.6%	662	2.7%
Total	128	100%	24,816	100%

FHIAP Snapshot of Program Activity - 04/16/2007

ENROLLMENT BY ETHNIC/RACIAL HERITAGE AND MARKET TYPE

Heritage	Individual		Group		Total	
	Lives	Percent	Lives	Percent	Lives	Percent
<i>African-American</i>	192	2.0%	151	2.6%	343	2.3%
<i>Asian/Pacific Islander</i>	505	5.4%	114	2.0%	619	4.1%
<i>Hispanic</i>	312	3.3%	388	6.8%	700	4.6%
<i>Native American</i>	72	0.8%	97	1.7%	169	1.1%
<i>Not Given</i>	294	3.1%	212	3.7%	506	3.3%
<i>Other</i>	252	2.7%	256	4.5%	508	3.4%
<i>White</i>	7,770	82.7%	4,510	78.7%	12,280	81.2%
TOTAL	9,397	100%	5,728	100%	15,125	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	226	427	653
<i>150-169%</i>	70%	679	939	1,618
<i>126-149%</i>	90%	1,450	1,492	2,942
<i>0-125%</i>	95%	7,042	2,870	9,912
Totals		9,397	5,728	15,125