

FHIAP Snapshot of Program Activity - 02/20/2007

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	5,881	8,596	14,477	14,477
Approved Lives - to be enrolled	348	2,284	2,632	1,719
Total Lives:			17,109	16,196

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	1,575	3,604	5,179
Initial Applications Outstanding	1,292	8,096	9,388
Waiting list for Application	218	5,900	6,118
Total Lives:			20,685

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PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	220	446	701	1,352	2,719	
Adults 19-UP	257	498	833	1574	3,162	
Totals	477	944	1,534	2,926	5,881	40.6%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	43	153	243	994	1,433	
Adults 19-UP	86	269	588	2629	3,572	
Totals	129	422	831	3,623	5,005	34.6%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	3	20	31	113	167	
Adults 19-UP	63	213	506	2642	3,424	
Totals	66	233	537	2,755	3,591	24.8%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	266	619	975	2,459	4,319	
Adults 19-UP	406	980	1927	6845	10,158	
Totals	672	1,599	2,902	9,304	14,477	100.0%
Percentages:	4.6%	11.0%	20.0%	64.3%	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	\$231.76	\$244.25	\$275.20	\$275.94	\$272.41
Subsidy Per Month	\$115.88	\$170.97	\$247.68	\$262.10	\$249.58
Member Contribution	\$115.88	\$73.27	\$27.52	\$13.84	\$22.83

Average Premium and Subsidy for Individual OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$359.67	\$344.95	\$358.70	\$338.68	\$342.46
Subsidy Per Month	\$179.83	\$241.47	\$322.83	\$321.74	\$314.09
Member Contribution	\$179.83	\$103.49	\$35.87	\$16.93	\$28.38

Average Premium and Subsidy for Individual NON-OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$158.98	\$184.39	\$215.34	\$223.66	\$217.27
Subsidy Per Month	\$79.49	\$129.07	\$193.80	\$212.40	\$198.81
Member Contribution	\$79.49	\$55.32	\$21.53	\$11.26	\$18.47

Average Premium and Subsidy for GROUP Market					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$68.87	\$41.43	\$14.16	\$7.76	\$19.79
Subsidy Per Month	\$68.87	\$96.66	\$127.48	\$147.50	\$127.74
Employee Share	\$137.74	\$138.09	\$141.64	\$155.27	\$147.53
Employer Contribution	\$118.23	\$108.70	\$107.72	\$95.77	\$102.78

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$67.24	\$40.31	\$13.62	\$7.16	\$19.45
Subsidy Per Month	\$67.24	\$94.05	\$122.60	\$136.13	\$119.72
Employee Share	\$134.47	\$134.35	\$136.22	\$143.29	\$139.16
Employer Contribution	\$122.66	\$117.40	\$115.36	\$109.82	\$113.65

Average Premium and Subsidy				Overall Weighted Average
<i>Subsidy Levels:</i>	Weighted Average			
	<u>Individual</u>	<u>Group</u>		
<i>Premium Per Month (includes employer contribution for Group)</i>	\$272.41	\$250.32		\$263.43
*Premium Per Month	\$272.41	\$147.53		\$220.08
Subsidy Per Month	\$249.58	\$127.74		\$200.08
Member Contribution	\$22.83	\$19.79		\$20.00

*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	14,384	4%	4%	5%
Metropolitan Portland	86,298	26%	45%	31%
Willamette Valley	77,822	24%	25%	27%
Southern/ South Coast	57,509	17%	13%	18%
Mid-Columbia	13,139	4%	4%	5%
Central	15,636	5%	4%	6%
Southeast	8,159	2%	3%	4%
Northeast	9,324	3%	2%	4%
Other	48,886	15%	0%	0%
	331,157	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	703	5%	4%	5%
Metropolitan Portland	5,019	35%	45%	31%
Willamette Valley	4,083	28%	25%	27%
Southern/ South Coast	2,692	19%	13%	18%
Mid-Columbia	496	3%	4%	5%
Central	701	5%	4%	6%
Southeast	359	2%	3%	4%
Northeast	404	3%	2%	4%
Other	20	0%	0%	0%
	14,477	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	1,616
Approved applications not yet enrolled; still within the allowed time period	2,632
Approved applications not enrolled in insurance within 120 days	11,175
Pended applications	3,563
Denied approval of application	37,390
Reservation list	6,118
Outstanding application within allowed return time	9,388
Outstanding application not received within allowed return time	192,656

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ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	411	4.8%
6-18	1,189	13.8%
19-29	1,249	14.5%
30-39	1,520	17.7%
40-49	1,715	20.0%
50-59	1,717	20.0%
60+	795	9.2%
Total	8,596	100%
Average Age =	37.0	
Median Age =	39.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	733	12.5%
6-18	1,986	33.8%
19-29	867	14.7%
30-39	1,131	19.2%
40-49	781	13.3%
50-59	312	5.3%
60+	71	1.2%
Total	5,881	100%
Average Age =	24.0	
Median Age =	22.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	1,144	7.9%
6-18	3,175	21.9%
19-29	2,116	14.6%
30-39	2,651	18.3%
40-49	2,496	17.2%
50-59	2,029	14.0%
60+	866	6.0%
Total	14,477	100%
Average Age =	31.7	
Median Age =	33.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,600	37.0%	6,996	68.9%	8,596	59.4%
Group	2,719	63.0%	3,162	31.1%	5,881	40.6%
Total	4,319	100.0%	10,158	100.0%	14,477	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,600	18.6%	2,719	46.2%	4,319	29.8%
Adults	6,996	81.4%	3,162	53.8%	10,158	70.2%
Total	8,596	100.0%	5,881	100.0%	14,477	100.0%

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ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
	Count	Percentage	Count	Percentage	Count	Percentage
Male	3,293	38.3%	2,611	44.4%	5,904	40.8%
Female	5,303	61.7%	3,270	55.6%	8,573	59.2%
Total	8,596	100%	5,881	100%	14,477	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	21.8	Individual Market - OMIP only	12.7
Individual Market - Non-OMIP only	24.6	Individual Market - Non-OMIP only	15.3
Group Market	19.6	Group Market	16.3
FHIAP - ALL	21.9	FHIAP - ALL	14.9

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	76	268	460	1,727	2,531	29.4%
<i>Health Net</i>	5	17	46	184	252	2.9%
<i>Kaiser</i>	17	53	138	640	848	9.9%
<i>Lifewise</i>	15	45	89	608	757	8.8%
<i>ODS Health Plans</i>	6	13	14	72	105	1.2%
<i>OMIP</i>	66	233	537	2,755	3,591	41.8%
<i>Pacificare</i>	1	6	27	173	207	2.4%
<i>PacificSource</i>	9	20	57	219	305	3.5%
	195	655	1,368	6,378	8,596	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	2	2	0.1%
	Blue Selections Basic w/Dental	0	0	0	0	0	0.0%
	Blue Selections Plus \$500 Ded	37	148	262	973	1,420	56.1%
	Blue Selections Plus \$500 ded w/Dental	27	99	160	660	946	37.4%
	Blue Selections Plus \$1000 ded	7	11	21	55	94	3.7%
	Blue Selections Plus \$1000 ded w/Dental	5	10	15	30	60	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	0.4%
	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%
		76	268	460	1,727	2,531	29.4%

Health Net	Diamond \$250 Deductible	3	5	31	121	160	63.5%
	Diamond \$500 Deductible	0	0	3	0	3	1.2%
	Diamond \$1000 Deductible	0	0	0	0	0	#DIV/0!
	HMO PLAN	1	12	11	43	67	26.6%
	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	1	13	14	5.6%
	PPO Plan (80/60) (\$1000 Ded)	0	0	0	0	0	#DIV/0!
	Value Plan \$500 Deductible	1	0	0	7	8	3.2%
	Value Plan \$1000 Deductible	0	0	0	0	0	0.0%
	Value Plan \$1000 Deductible Children	0	0	0	0	0	0.0%
			5	17	46	184	252

Kaiser	Gold Rx \$500	2	6	7	55	70	8.3%
	Gold Rx \$1000	0	0	0	0	0	0.0%
	Platinum Rx	15	47	131	585	778	91.7%
		17	53	138	640	848	9.9%

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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	15	42	82	571	710	93.8%
	Plus Plan \$1000 Deductible	0	2	2	14	18	2.4%
	Preferred Plan \$500 Deductible	0	1	5	23	29	3.8%
	Preferred Plan \$1000 Deductible	0	0	0	0	0	0.0%
		15	45	89	608	757	8.8%

ODS	Plus (POS) \$1000 Deductible	0	0	0	4	4	3.8%
	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	11	8	36	61	58.1%
	Beneficial Rx \$1000 w/ Preferred Dental	0	1	1	13	15	14.3%
	Beneficial Rx \$1000 w/ Premier Dental	0	1	5	19	25	23.8%
		6	13	14	72	105	1.2%

OMP	\$500 Deductible	60	217	512	2,661	3,450	96.1%
	\$750 Deductible	6	16	25	94	141	3.9%
	\$1,000 Deductible	0	0	0	0	0	0.0%
		66	233	537	2,755	3,591	41.8%

Pacificare	Plan I	0	0	0	0	0	0.0%
	Plan II	1	6	27	173	207	100.0%
		1	6	27	173	207	2.4%

PacificSource	Elect Plus \$500	7	13	54	206	280	91.8%
	Elect Plus \$1000	2	7	3	13	25	8.2%
	Elect Flex Perks \$1000	0	0	0	0	0	0.0%
		9	20	57	219	305	3.5%

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TERMINATION TRENDS

Termination Reason	Current Month				Overall Terminations			
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
Member Request								
50% Subsidy Level	1	0	1	3.0%	183	44	227	6.5%
70% Subsidy Level	2	1	3	9.1%	570	90	660	19.0%
90% Subsidy Level	4	0	4	12.1%	666	87	753	21.7%
95% Subsidy Level	21	4	25	75.8%	1,595	237	1,832	52.8%
	28	5	33	20.6%	3,014	458	3,472	14.1%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	4	5	9	8.2%	191	488	679	6.4%
70% Subsidy Level	6	1	7	6.4%	935	837	1,772	16.6%
90% Subsidy Level	13	8	21	19.1%	1,811	1,048	2,859	26.8%
95% Subsidy Level	66	7	73	66.4%	3,828	1,519	5,347	50.2%
	89	21	110	68.8%	6,765	3,892	10,657	43.2%

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	6.5%
70% Subsidy Level	0	0	0	0.0%	23	2	25	18.0%
90% Subsidy Level	0	0	0	0.0%	19	0	19	13.7%
95% Subsidy Level	0	0	0	0.0%	85	1	86	61.9%
	0	0	0	0.0%	136	3	139	0.6%

Carrier Termination								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	2	1	3	5.9%
70% Subsidy Level	0	0	0	0.0%	8	2	10	19.6%
90% Subsidy Level	0	0	0	0.0%	13	0	13	25.5%
95% Subsidy Level	0	0	0	0.0%	25	0	25	49.0%
	0	0	0	0.0%	48	3	51	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	12.5%	52	1	53	8.9%
90% Subsidy Level	1	0	1	12.5%	166	2	168	28.1%
95% Subsidy Level	6	0	6	75.0%	364	1	365	61.0%
	8	0	8	5.0%	593	5	598	2.4%

Failed to make premium payments to FHIAP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	235	0	235	3.3%
70% Subsidy Level	0	0	0	0.0%	1,108	0	1,108	15.5%
90% Subsidy Level	0	0	0	0.0%	1,538	0	1,538	21.5%
95% Subsidy Level	0	0	0	0.0%	4,265	0	4,265	59.7%
	0	0	0	0.0%	7,146	0	7,146	29.0%

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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	115	116	6.5%
70% Subsidy Level	0	0	0	0.0%	92	316	408	22.8%
90% Subsidy Level	0	0	0	0.0%	143	335	478	26.7%
95% Subsidy Level	0	0	0	0.0%	175	611	786	44.0%
	0	0	0	0.0%	411	1,377	1,788	7.2%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	1	0	1	1.0%
70% Subsidy Level	0	0	0	0.0%	8	1	9	8.7%
90% Subsidy Level	0	0	0	0.0%	27	0	27	26.2%
95% Subsidy Level	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
50% Subsidy Level	1	0	1	11.1%	11	9	20	2.8%
70% Subsidy Level	0	0	0	0.0%	22	20	42	5.8%
90% Subsidy Level	3	0	3	33.3%	77	53	130	18.1%
95% Subsidy Level	5	0	5	55.6%	401	126	527	73.3%
	9	0	9	5.6%	511	208	719	2.9%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	160	1.1%
Current Active Enrollment:	14,477	

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	33	20.6%	3,472	14.1%
Ineligible	110	68.8%	10,657	43.2%
Rescinded Coverage	0	0.0%	139	0.6%
Carrier Termination	0	0.0%	51	0.2%
Medicare Eligible	8	5.0%	598	2.4%
Failed to pay premium	0	0.0%	7,146	29.0%
Failed to submit employer verification	0	0.0%	1,788	7.2%
Deceased	0	0.0%	103	0.4%
Covered in OHP	9	5.6%	719	2.9%
Total	160	100%	24,673	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>	183	2.1%	156	2.7%	339	2.3%
<i>Asian/Pacific Islander</i>	472	5.5%	128	2.2%	600	4.1%
<i>Hispanic</i>	295	3.4%	365	6.2%	660	4.6%
<i>Native American</i>	69	0.8%	96	1.6%	165	1.1%
<i>Not Given</i>	248	2.9%	219	3.7%	467	3.2%
<i>Other</i>	227	2.6%	252	4.3%	479	3.3%
<i>White</i>	7,102	82.6%	4,665	79.3%	11,767	81.3%
TOTAL	8,596	100%	5,881	100%	14,477	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	195	477	672
<i>150-169%</i>	70%	655	944	1,599
<i>126-149%</i>	90%	1,368	1,534	2,902
<i>0-125%</i>	95%	6,378	2,926	9,304
Totals		8,596	5,881	14,477