

FHIAP Snapshot of Program Activity - 06/04/2007

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	5,706	10,048	15,754	15,754
Approved Lives - to be enrolled	324	2,243	2,567	1,677
Total Lives:			18,321	17,431

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	1,673	4,615	6,288
Initial Applications Outstanding	2,617	7,140	9,757
Waiting list for Application	195	784	979
Total Lives:			17,024

FHIAP Snapshot of Program Activity - 06/04/2007

PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	203	436	652	1,353	2,644	
Adults 19-UP	234	498	800	1530	3,062	
Totals	437	934	1,452	2,883	5,706	36.2%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	72	148	258	1,131	1,609	
Adults 19-UP	109	291	615	3150	4,165	
Totals	181	439	873	4,281	5,774	36.7%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	8	20	29	134	191	
Adults 19-UP	68	230	586	3199	4,083	
Totals	76	250	615	3,333	4,274	27.1%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	283	604	939	2,618	4,444	
Adults 19-UP	411	1019	2001	7879	11,310	
Totals	694	1,623	2,940	10,497	15,754	100.0%
Percentages:	4.4%	10.3%	18.7%	66.6%	100.0%	

FHIAP Snapshot of Program Activity - 06/04/2007

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	\$239.42	\$269.76	\$304.51	\$303.52	\$299.65
Subsidy Per Month	\$122.39	\$191.72	\$277.40	\$291.95	\$278.44
Member Contribution	\$117.03	\$78.03	\$27.10	\$11.57	\$21.22

Average Premium and Subsidy for Individual OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$376.74	\$373.12	\$405.94	\$388.51	\$389.93
Subsidy Per Month	\$188.37	\$261.18	\$365.34	\$369.08	\$358.73
Member Contribution	\$188.37	\$111.93	\$40.59	\$19.43	\$31.20

Average Premium and Subsidy for Individual NON-OMIP					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Premium Per Month	\$174.75	\$201.43	\$220.45	\$228.98	\$223.82
Subsidy Per Month	\$91.32	\$145.81	\$204.52	\$224.30	\$210.99
Member Contribution	\$83.43	\$55.63	\$15.92	\$4.68	\$12.83

Average Premium and Subsidy for GROUP Market					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$64.30	\$41.94	\$14.54	\$7.86	\$19.44
Subsidy Per Month	\$64.30	\$97.86	\$130.82	\$149.41	\$129.79
Employee Share	\$128.60	\$139.81	\$145.36	\$157.27	\$149.23
Employer Contribution	\$125.45	\$113.76	\$113.67	\$99.44	\$107.35

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					Weighted Average
<i>Subsidy Levels:</i>	50%	70%	90%	95%	
Member Contribution	\$63.73	\$39.88	\$13.91	\$7.29	\$19.12
Subsidy Per Month	\$63.73	\$93.05	\$125.22	\$138.49	\$121.28
Employee Share	\$127.46	\$132.93	\$139.13	\$145.78	\$140.40
Employer Contribution	\$129.35	\$126.47	\$121.89	\$115.94	\$120.35

Average Premium and Subsidy			Overall Weighted Average
<i>Subsidy Levels:</i>	Individual	Group	
<i>Premium Per Month (includes employer contribution for Group)</i>	\$299.65	\$256.57	\$284.05
*Premium Per Month	\$299.65	\$149.23	\$241.30
Subsidy Per Month	\$278.44	\$129.79	\$224.60
Member Contribution	\$21.22	\$19.44	\$20.56

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

FHIAP Snapshot of Program Activity - 06/04/2007

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	14,580	4%	4%	5%
Metropolitan Portland	88,327	25%	45%	31%
Willamette Valley	79,292	23%	25%	27%
Southern/ South Coast	58,422	17%	13%	18%
Mid-Columbia	13,402	4%	4%	5%
Central	15,805	4%	4%	6%
Southeast	8,295	2%	3%	4%
Northeast	9,454	3%	2%	4%
Other	64,523	18%	0%	0%
	352,100	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	800	5%	4%	5%
Metropolitan Portland	5,494	35%	45%	31%
Willamette Valley	4,446	28%	25%	27%
Southern/ South Coast	2,876	18%	13%	18%
Mid-Columbia	568	4%	4%	5%
Central	707	4%	4%	6%
Southeast	403	3%	3%	4%
Northeast	460	3%	2%	4%
Other	-	0%	0%	0%
	15,754	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	3,346
Approved applications not yet enrolled; still within the allowed time period	2,567
Approved applications not enrolled in insurance within 120 days	11,174
Pended applications	2,942
Denied approval of application	39,713
Reservation list	979
Outstanding application within allowed return time	9,757
Outstanding application not received within allowed return time	208,201

FHIAP Snapshot of Program Activity - 06/04/2007

ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	477	4.7%
6-18	1,323	13.2%
19-29	1,474	14.7%
30-39	1,774	17.7%
40-49	2,075	20.7%
50-59	1,999	19.9%
60+	926	9.2%
Total	10,048	100%
Average Age =	37.2	
Median Age =	39.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	754	13.2%
6-18	1,890	33.1%
19-29	871	15.3%
30-39	1,074	18.8%
40-49	748	13.1%
50-59	304	5.3%
60+	65	1.1%
Total	5,706	100%
Average Age =	23.8	
Median Age =	22.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	1,231	7.8%
6-18	3,213	20.4%
19-29	2,345	14.9%
30-39	2,848	18.1%
40-49	2,823	17.9%
50-59	2,303	14.6%
60+	991	6.3%
Total	15,754	100%
Average Age =	32.4	
Median Age =	33.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,800	40.5%	8,248	72.9%	10,048	63.8%
Group	2,644	59.5%	3,062	27.1%	5,706	36.2%
Total	4,444	100.0%	11,310	100.0%	15,754	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,800	17.9%	2,644	46.3%	4,444	28.2%
Adults	8,248	82.1%	3,062	53.7%	11,310	71.8%
Total	10,048	100.0%	5,706	100.0%	15,754	100.0%

FHIAP Snapshot of Program Activity - 06/04/2007

ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	3,805	37.9%	2,541	44.5%	6,346	40.3%
Female	6,243	62.1%	3,165	55.5%	9,408	59.7%
Total	10,048	100%	5,706	100%	15,754	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	18.7	Individual Market - OMIP only	13.6
Individual Market - Non-OMIP only	22.2	Individual Market - Non-OMIP only	16.0
Group Market	19.8	Group Market	17.7
FHIAP - ALL	20.4	FHIAP - ALL	15.8

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	119	258	484	2,139	3,000	29.9%
<i>Health Net</i>	7	31	78	399	515	5.1%
<i>Kaiser</i>	23	57	124	714	918	9.1%
<i>Lifewise</i>	16	54	103	599	772	7.7%
<i>ODS Health Plans</i>	6	13	11	77	107	1.1%
<i>OMIP</i>	76	250	615	3,333	4,274	42.5%
<i>Pacificare</i>	1	4	22	150	177	1.8%
<i>PacificSource</i>	9	22	51	203	285	2.8%
	257	689	1,488	7,614	10,048	100%

FHIAP Snapshot of Program Activity - 06/04/2007

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	1	0	0	1	0.0%
	Blue Selections Plus \$500 Ded	44	145	272	999	1,460	48.7%
	Blue Selections Plus \$500 ded w/Dental	52	96	183	1,030	1,361	45.4%
	Blue Selections Plus \$1000 ded	10	4	11	69	94	3.1%
	Blue Selections Plus \$1000 ded w/Dental	13	12	15	32	72	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	3	7	10	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%
		119	258	484	2,139	3,000	29.9%

Health Net	Diamond \$250 Deductible	3	10	52	319	384	74.6%
	Diamond \$500 Deductible	1	3	3	2	9	1.7%
	Diamond \$1000 Deductible	0	0	0	0	0	0.0%
	HMO PLAN	2	18	16	64	100	19.4%
	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	0.0%
	PPO Plan (80/60) (\$500 Ded)	0	0	1	4	5	1.0%
	PPO Plan (80/60) (\$1000 Ded)	0	0	0	2	2	100.0%
	Value Plan \$500 Deductible	1	0	4	8	13	2.5%
	Value Plan \$1000 Deductible	0	0	2	0	2	0.4%
	Value Plan \$1000 Deductible Children	0	0	0	0	0	0.0%
			7	31	78	399	515

Kaiser	Gold Rx \$500	4	6	17	81	108	11.8%
	Gold Rx \$1000	0	0	0	0	0	0.0%
	Platinum Rx	19	51	107	633	810	88.2%
		23	57	124	714	918	9.1%

FHIAP Snapshot of Program Activity - 06/04/2007

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	16	49	93	559	717	92.9%
	Plus Plan \$1000 Deductible	0	3	3	16	22	2.8%
	Preferred Plan \$500 Deductible	0	2	7	24	33	4.3%
	Preferred Plan \$1000 Deductible	0	0	0	0	0	0.0%
		16	54	103	599	772	7.7%

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	6	10	7	40	63	58.9%
	Beneficial Rx \$1000 w/ Preferred Dental	0	1	4	17	22	20.6%
	Beneficial Rx \$1000 w/ Premier Dental	0	2	0	20	22	20.6%
		6	13	11	77	107	1.1%

OMP	\$500 Deductible	66	236	592	3,211	4,105	96.0%
	\$750 Deductible	10	14	23	122	169	4.0%
	\$1,000 Deductible	0	0	0	0	0	0.0%
		76	250	615	3,333	4,274	42.5%

Pacificare	Plan I	0	0	0	0	0	0.0%
	Plan II	1	4	22	150	177	100.0%
		1	4	22	150	177	1.8%

PacificSource	Elect Plus \$500	7	16	47	191	261	91.6%
	Elect Plus \$1000	2	6	4	12	24	8.4%
	Elect Flex Perks \$1000	0	0	0	0	0	0.0%
		9	22	51	203	285	2.8%

FHIAP Snapshot of Program Activity - 06/04/2007

TERMINATION TRENDS

Termination Reason	Current Month				Overall Terminations			
Member Request								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	189	38	227	6.6%
70% Subsidy Level	6	0	6	40.0%	579	85	664	19.2%
90% Subsidy Level	3	0	3	20.0%	669	89	758	22.0%
95% Subsidy Level	5	1	6	40.0%	1,587	215	1,802	52.2%
	14	1	15	12.9%	3,024	427	3,451	13.9%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	1	0	1	1.1%	187	518	705	6.4%
70% Subsidy Level	11	0	11	12.4%	962	865	1,827	16.7%
90% Subsidy Level	20	5	25	28.1%	1,851	1,106	2,957	27.0%
95% Subsidy Level	47	5	52	58.4%	3,906	1,551	5,457	49.9%
	79	10	89	76.7%	6,906	4,040	10,946	44.1%

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%	22	2	24	17.4%
90% Subsidy Level	0	0	0	0.0%	18	0	18	13.0%
95% Subsidy Level	0	0	0	0.0%	82	5	87	63.0%
	0	0	0	0.0%	131	7	138	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%	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%	11	1	12	1.9%
70% Subsidy Level	1	0	1	11.1%	54	1	55	8.8%
90% Subsidy Level	1	0	1	11.1%	173	2	175	28.1%
95% Subsidy Level	7	0	7	77.8%	380	1	381	61.2%
	9	0	9	7.8%	618	5	623	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%	246	0	246	3.5%
70% Subsidy Level	0	0	0	0.0%	1,107	0	1,107	15.7%
90% Subsidy Level	0	0	0	0.0%	1,547	0	1,547	21.9%
95% Subsidy Level	0	0	0	0.0%	4,157	0	4,157	58.9%
	0	0	0	0.0%	7,057	0	7,057	28.4%

continued on next page...

FHIAP Snapshot of Program Activity - 06/04/2007

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	6.7%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	325	417	23.0%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	348	491	27.0%
<i>95% Subsidy Level</i>	0	0	0	0.0%	177	610	787	43.3%
	0	0	0	0.0%	413	1,403	1,816	7.3%

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	26.0%
<i>95% Subsidy Level</i>	0	0	0	0.0%	66	1	67	64.4%
	0	0	0	0.0%	102	2	104	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	8	7	15	2.3%
<i>70% Subsidy Level</i>	0	0	0	0.0%	22	11	33	5.0%
<i>90% Subsidy Level</i>	0	0	0	0.0%	74	51	125	19.1%
<i>95% Subsidy Level</i>	1	2	3	100.0%	379	104	483	73.6%
	1	2	3	2.6%	483	173	656	2.6%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	116	0.7%
Current Active Enrollment:	15,754	

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>	15	12.9%	3,451	13.9%
<i>Ineligible</i>	89	76.7%	10,946	44.1%
<i>Rescinded Coverage</i>	0	0.0%	138	0.6%
<i>Carrier Termination</i>	0	0.0%	49	0.2%
<i>Medicare Eligible</i>	9	7.8%	623	2.5%
<i>Failed to pay premium</i>	0	0.0%	7,057	28.4%
<i>Failed to submit employer verification</i>	0	0.0%	1,816	7.3%
<i>Deceased</i>	0	0.0%	104	0.4%
<i>Covered in OHP</i>	3	2.6%	656	2.6%
Total	116	100%	24,840	100%

FHIAP Snapshot of Program Activity - 06/04/2007

ENROLLMENT BY ETHNIC/RACIAL HERITAGE AND MARKET TYPE

Heritage	Individual		Group		Total	
	Lives	Percent	Lives	Percent	Lives	Percent
<i>African-American</i>	199	2.0%	143	2.5%	342	2.2%
<i>Asian/Pacific Islander</i>	563	5.6%	116	2.0%	679	4.3%
<i>Hispanic</i>	318	3.2%	383	6.7%	701	4.4%
<i>Native American</i>	78	0.8%	98	1.7%	176	1.1%
<i>Not Given</i>	341	3.4%	222	3.9%	563	3.6%
<i>Other</i>	279	2.8%	260	4.6%	539	3.4%
<i>White</i>	8,270	82.3%	4,484	78.6%	12,754	81.0%
TOTAL	10,048	100%	5,706	100%	15,754	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	257	437	694
<i>150-169%</i>	70%	689	934	1,623
<i>126-149%</i>	90%	1,488	1,452	2,940
<i>0-125%</i>	95%	7,614	2,883	10,497
Totals		10,048	5,706	15,754