

FHIAP Snapshot of Program Activity - 07/31/2006

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	5,606	9,621	15,227	15,227
Approved Lives - to be enrolled	452	26	478	312
Total Lives:			15,705	15,539

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	997	43	1,040
Initial Applications Outstanding	1,394	5	1,399
Waiting list for Application	208	25,158	25,366
Total Lives:			27,805

FHIAP Snapshot of Program Activity - 07/31/2006

PROGRAM ENROLLMENTS

Group Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	223	447	654	1,248	2,572	
Adults 19-UP	243	507	810	1474	3,034	
Totals	466	954	1,464	2,722	5,606	36.8%

Non-OMIP Individual Enrollment:						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	59	154	313	1,068	1,594	
Adults 19-UP	96	275	672	2867	3,910	
Totals	155	429	985	3,935	5,504	36.1%

OMIP Enrollment						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	6	30	42	139	217	
Adults 19-UP	75	245	597	2983	3,900	
Totals	81	275	639	3,122	4,117	27.0%

Enrollment Summary for both Group and Individual Markets						
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Total	
Children 0-18	288	631	1,009	2,455	4,383	
Adults 19-UP	414	1027	2079	7324	10,844	
Totals	702	1,658	3,088	9,779	15,227	100.0%
Percentages:	4.6%	10.9%	20.3%	64.2%	100.0%	

FHIAP Snapshot of Program Activity - 07/31/2006

AVERAGE SUBSIDY & PREMIUM VALUES FOR INDIVIDUAL & GROUP

Average Premium and Subsidy for Individual Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$242.93	\$254.83	\$284.48	\$298.67	\$291.77
Subsidy Per Month	\$121.46	\$178.38	\$256.04	\$283.74	\$267.57
Member Contribution	\$121.46	\$76.45	\$28.45	\$14.93	\$24.20

Average Premium and Subsidy for Individual OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$396.48	\$375.51	\$409.94	\$398.43	\$398.65
Subsidy Per Month	\$198.24	\$262.86	\$368.95	\$378.51	\$365.75
Member Contribution	\$198.24	\$112.65	\$40.99	\$19.92	\$32.89

Average Premium and Subsidy for Individual NON-OMIP					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Premium Per Month	\$151.47	\$170.39	\$195.01	\$213.41	\$205.15
Subsidy Per Month	\$75.74	\$119.27	\$175.51	\$202.74	\$188.00
Member Contribution	\$75.74	\$51.12	\$19.50	\$10.67	\$17.15

Average Premium and Subsidy for GROUP Market					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$67.06	\$42.05	\$14.11	\$7.65	\$20.13
Subsidy Per Month	\$67.06	\$98.12	\$126.98	\$145.39	\$126.03
Employee Share	\$134.12	\$140.17	\$141.09	\$153.04	\$146.16
Employer Contribution	\$108.19	\$103.70	\$102.38	\$90.87	\$97.50

Avg Premium and Subsidy for GROUP Market - excluding Self-Employed & COBRA/Portability					
<i>Subsidy Levels:</i>	50%	70%	90%	95%	Weighted Average
Member Contribution	\$66.25	\$41.27	\$13.95	\$7.35	\$20.03
Subsidy Per Month	\$66.25	\$96.31	\$125.54	\$139.62	\$122.10
Employee Share	\$132.51	\$137.58	\$139.49	\$146.97	\$142.13
Employer Contribution	\$110.35	\$106.00	\$104.61	\$97.52	\$101.96

Average Premium and Subsidy			
<i>Subsidy Levels:</i>	Weighted Average		Overall Weighted Average
	<u>Individual</u>	<u>Group</u>	
<i>Premium Per Month (includes employer contribution for Group)</i>	\$291.77	\$243.65	\$274.06
*Premium Per Month	\$291.77	\$146.16	\$236.63
Subsidy Per Month	\$267.57	\$126.03	\$215.46
Member Contribution	\$24.20	\$20.13	\$21.17

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

FHIAP Snapshot of Program Activity - 07/31/2006

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	86,235	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	26,656	9%	0%	0%
	308,795	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	742	5%	4%	5%
Metropolitan Portland	5,185	34%	45%	31%
Willamette Valley	4,261	28%	25%	27%
Southern/ South Coast	2,896	19%	13%	18%
Mid-Columbia	591	4%	4%	5%
Central	715	5%	4%	6%
Southeast	396	3%	3%	4%
Northeast	416	3%	2%	4%
Other	25	0%	0%	0%
	15,227	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	420
Approved applications not yet enrolled; still within the allowed time period	478
Approved applications not enrolled in insurance within 120 days	11,183
Pended applications	620
Denied approval of application	34,359
Reservation list	25,366
Outstanding application within allowed return time	1,399
Outstanding application not received within allowed return time	173,668

FHIAP Snapshot of Program Activity - 07/31/2006

ENROLLMENT BY AGE GROUP

Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	493	5.1%
6-18	1,318	13.7%
19-29	1,490	15.5%
30-39	1,732	18.0%
40-49	1,916	19.9%
50-59	1,841	19.1%
60+	833	8.7%
Total	9,623	100%
Average Age =	36.5	
Median Age =	38.0	

Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	694	12.4%
6-18	1,878	33.5%
19-29	865	15.4%
30-39	1,072	19.1%
40-49	751	13.4%
50-59	287	5.1%
60+	59	1.1%
Total	5,606	100%
Average Age =	24.0	
Median Age =	22.0	

Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	1,187	7.8%
6-18	3,196	21.0%
19-29	2,355	15.5%
30-39	2,804	18.4%
40-49	2,667	17.5%
50-59	2,128	14.0%
60+	892	5.9%
Total	15,229	100%
Average Age =	31.9	
Median Age =	33.0	

Adult and child enrollment across markets

	Under 19		Adults		Total	
Individual	1,811	41.3%	7,810	72.0%	9,621	63.2%
Group	2,572	58.7%	3,034	28.0%	5,606	36.8%
Total	4,383	100.0%	10,844	100.0%	15,227	100.0%

Adult and child enrollment within markets

	Individual		Group		Total	
Under 19	1,811	18.8%	2,572	45.9%	4,383	28.8%
Adults	7,810	81.2%	3,034	54.1%	10,844	71.2%
Total	9,621	100.0%	5,606	100.0%	15,227	100.0%

FHIAP Snapshot of Program Activity - 07/31/2006

ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
	Count	Percentage	Count	Percentage	Count	Percentage
Male	3,637	37.8%	2,461	43.9%	6,098	40.0%
Female	5,986	62.2%	3,145	56.1%	9,131	60.0%
Total	9,623	100%	5,606	100%	15,229	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	13.1	Individual Market - OMIP only	10.0
Individual Market - Non-OMIP only	16.1	Individual Market - Non-OMIP only	13.3
Group Market	15.5	Group Market	15.4
FHIAP - ALL	15.1	FHIAP - ALL	12.9

CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	90	256	516	1,800	2,662	27.7%
<i>Health Net</i>	9	12	48	161	230	2.4%
<i>Kaiser</i>	17	61	167	730	975	10.1%
<i>Lifewise</i>	21	45	116	686	868	9.0%
<i>ODS Health Plans</i>	6	17	26	83	132	1.4%
<i>OMIP</i>	81	275	639	3,122	4,117	42.8%
<i>Pacificare</i>	0	7	32	219	258	2.7%
<i>PacificSource</i>	12	31	80	256	379	3.9%
	236	704	1,624	7,057	9,621	100%

FHIAP Snapshot of Program Activity - 07/31/2006

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	175	318	1,151	1,694	63.6%
	Blue Selections Plus \$500 ded w/Dental	17	56	161	559	793	29.8%
	Blue Selections Plus \$1000 ded	11	15	34	58	118	4.4%
	Blue Selections Plus \$1000 ded w/Dental	12	10	1	24	47	1.8%
	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%
		90	256	516	1,800	2,662	27.7%

Health Net	Diamond \$250 Deductible	7	8	23	93	131	2183.3%
	Diamond \$500 Deductible	0	1	2	0	3	50.0%
	Diamond \$1000 Deductible	0	0	0	0	0	0.0%
	HMO PLAN	1	2	14	48	65	1083.3%
	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	48	161	230	2.4%

Kaiser	Gold Rx \$500	1	1	2	11	15	1.5%
	Gold Rx \$1000	0	0	0	4	4	0.4%
	Platinum Rx	16	60	165	715	956	98.1%
		17	61	167	730	975	10.1%

FHIAP Snapshot of Program Activity - 07/31/2006

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	19	40	109	636	804	92.6%
	Plus Plan \$1000 Deductible	0	4	2	15	21	2.4%
	Preferred Plan \$500 Deductible	2	1	5	35	43	5.0%
	Preferred Plan \$1000 Deductible	0	0	0	0	0	0.0%
		21	45	116	686	868	9.0%

ODS	Plus (POS) \$1000 Deductible	6	14	19	70	109	82.6%
	Preferred (PPO) \$1000 Deductible	0	2	5	6	13	9.8%
	Traditional (Ind) \$1000 Deductible	0	1	2	7	10	7.6%
		6	17	26	83	132	1.4%

OMIP	\$500 Deductible	73	250	616	3,028	3,967	96.4%
	\$750 Deductible	5	10	7	33	55	1.3%
	\$1,000 Deductible	3	15	16	61	95	2.3%
		81	275	639	3,122	4,117	42.8%

Pacificare	Plan I	0	0	0	6	6	2.3%
	Plan II	0	7	32	213	252	97.7%
		0	7	32	219	258	2.7%

PacificSource	Elect Plus \$500	11	17	80	242	350	92.3%
	Elect Plus \$1000	1	14	0	14	29	7.7%
	Elect Flex Perks \$1000	0	0	0	0	0	0.0%
		12	31	80	256	379	3.9%

FHIAP Snapshot of Program Activity - 07/31/2006

TERMINATION TRENDS

Termination Reason	Current Month				Overall Terminations			
Member Request								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	6	4	10	15.6%	161	33	194	6.2%
70% Subsidy Level	13	2	15	23.4%	550	83	633	20.2%
90% Subsidy Level	6	3	9	14.1%	631	69	700	22.3%
95% Subsidy Level	30	0	30	46.9%	1,431	182	1,613	51.4%
	55	9	64	12.4%	2,773	367	3,140	14.2%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	4	22	26	10.4%	151	430	581	6.2%
70% Subsidy Level	15	18	33	13.3%	863	697	1,560	16.5%
90% Subsidy Level	36	22	58	23.3%	1,723	922	2,645	28.0%
95% Subsidy Level	78	54	132	53.0%	3,356	1,303	4,659	49.3%
	133	116	249	48.3%	6,093	3,352	9,445	42.8%

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	7.4%
70% Subsidy Level	0	0	0	0.0%	23	2	25	16.8%
90% Subsidy Level	0	0	0	0.0%	25	0	25	16.8%
95% Subsidy Level	0	0	0	0.0%	85	3	88	59.1%
	0	0	0	0.0%	144	5	149	0.7%

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%	11	0	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%	48	1	49	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	3	0	3	25.0%	52	1	53	10.7%
90% Subsidy Level	3	0	3	25.0%	143	2	145	29.3%
95% Subsidy Level	6	0	6	50.0%	286	1	287	58.0%
	12	0	12	2.3%	490	5	495	2.2%

Failed to make premium payments to FHIAP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	5	0	5	2.7%	203	0	203	3.0%
70% Subsidy Level	30	0	30	16.5%	1,074	0	1,074	15.9%
90% Subsidy Level	26	0	26	14.3%	1,497	0	1,497	22.2%
95% Subsidy Level	121	0	121	66.5%	3,964	0	3,964	58.8%
	182	0	182	35.3%	6,738	0	6,738	30.5%

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FHIAP Snapshot of Program Activity - 07/31/2006

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	67	68	5.0%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	230	322	23.5%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	248	391	28.5%
<i>95% Subsidy Level</i>	0	0	0	0.0%	175	415	590	43.0%
	0	0	0	0.0%	411	960	1,371	6.2%

Deceased								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	1	0	1	1.1%
<i>70% Subsidy Level</i>	0	0	0	0.0%	7	0	7	7.9%
<i>90% Subsidy Level</i>	0	0	0	0.0%	25	0	25	28.1%
<i>95% Subsidy Level</i>	1	0	1	100.0%	55	1	56	62.9%
	1	0	1	0.2%	88	1	89	0.4%

Covered in OHP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
<i>50% Subsidy Level</i>	0	0	0	0.0%	7	7	14	2.3%
<i>70% Subsidy Level</i>	0	0	0	0.0%	21	15	36	5.9%
<i>90% Subsidy Level</i>	0	1	1	14.3%	59	47	106	17.3%
<i>95% Subsidy Level</i>	4	2	6	85.7%	346	110	456	74.5%
	4	3	7	1.4%	433	179	612	2.8%

Current Terminations as % of Current Enrollment

	<u>Lives</u>	<u>Percent of Enrollment</u>
Current Month Terminations:	515	3.4%
Current Active Enrollment:	15,227	

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>	64	12.4%	3,140	14.2%
<i>Ineligible</i>	249	48.3%	9,445	42.8%
<i>Rescinded Coverage</i>	0	0.0%	149	0.7%
<i>Carrier Termination</i>	0	0.0%	49	0.2%
<i>Medicare Eligible</i>	12	2.3%	495	2.2%
<i>Failed to pay premium</i>	182	35.3%	6,738	30.5%
<i>Failed to submit employer verification</i>	0	0.0%	1,371	6.2%
<i>Deceased</i>	1	0.2%	89	0.4%
<i>Covered in OHP</i>	7	1.4%	612	2.8%
Total	515	100%	22,088	100%

FHIAP Snapshot of Program Activity - 07/31/2006

ENROLLMENT BY ETHNIC/RACIAL HERITAGE AND MARKET TYPE

Heritage	Individual		Group		Total	
	Lives	Percent	Lives	Percent	Lives	Percent
<i>African-American</i>	217	2.3%	151	2.7%	368	2.4%
<i>Asian/Pacific Islander</i>	498	5.2%	113	2.0%	611	4.0%
<i>Hispanic</i>	335	3.5%	358	6.4%	693	4.6%
<i>Native American</i>	84	0.9%	92	1.6%	176	1.2%
<i>Not Given</i>	282	2.9%	186	3.3%	468	3.1%
<i>Other</i>	241	2.5%	228	4.1%	469	3.1%
<i>White</i>	7,966	82.8%	4,478	79.9%	12,444	81.7%
TOTAL	9,623	100%	5,606	100%	15,229	100%

ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	50%	236	466	702
<i>150-169%</i>	70%	704	954	1,658
<i>126-149%</i>	90%	1,624	1,464	3,088
<i>0-125%</i>	95%	7,057	2,722	9,779
Totals		9,621	5,606	15,227