

# FHIAP Snapshot of Program Activity - 03/09/2009

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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	<b>3,104</b>	<b>4,327</b>	<b>7,431</b>	7,431
Approved Lives - to be enrolled	<b>0</b>	<b>0</b>	<b>0</b>	0
<b>Total Lives:</b>			<b>7,431</b>	<b>7,431</b>

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	0	0	0
Initial Applications Outstanding	0	0	0
Waiting list for Application*	15,179	41,574	56,753
<b>Total Lives:</b>			<b>56,753</b>

\*Individual includes 3,765 OHP transfer lives.

## FHIAP Snapshot of Program Activity - 03/09/2009

### 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	125	223	448	618	<b>1,414</b>	
Adults 19-UP	170	291	471	758	<b>1,690</b>	
<b>Totals</b>	<b>295</b>	<b>514</b>	<b>919</b>	<b>1,376</b>	<b>3,104</b>	41.8%

<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	36	103	195	762	<b>1,096</b>	
Adults 19-UP	62	177	402	1087	<b>1,728</b>	
<b>Totals</b>	<b>98</b>	<b>280</b>	<b>597</b>	<b>1,849</b>	<b>2,824</b>	38.0%

<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	2	5	17	61	<b>85</b>	
Adults 19-UP	50	152	323	893	<b>1,418</b>	
<b>Totals</b>	<b>52</b>	<b>157</b>	<b>340</b>	<b>954</b>	<b>1,503</b>	20.2%

<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	163	331	660	1,441	<b>2,595</b>	
Adults 19-UP	282	620	1196	2738	<b>4,836</b>	
<b>Totals</b>	<b>445</b>	<b>951</b>	<b>1,856</b>	<b>4,179</b>	<b>7,431</b>	<b>100.0%</b>
<b>Percentages:</b>	<b>6.0%</b>	<b>12.8%</b>	<b>25.0%</b>	<b>56.2%</b>	<b>100.0%</b>	

# FHIAP Snapshot of Program Activity - 03/09/2009

## AVERAGE SUBSIDY & PREMIUM VALUES FOR INDIVIDUAL & GROUP

<b>Average Premium and Subsidy for Individual Market</b>					<b>Weighted Average</b>
<i>Subsidy Levels:</i>	<b>50%</b>	<b>70%</b>	<b>90%</b>	<b>95%</b>	
Premium Per Month	\$335.62	\$339.70	\$369.01	\$343.96	<b>\$348.66</b>
Subsidy Per Month	\$167.81	\$237.79	\$332.11	\$326.76	<b>\$313.42</b>
Member Contribution	\$167.81	\$101.91	\$36.90	\$17.20	<b>\$35.24</b>

<b>Average Premium and Subsidy for Individual OMIP</b>					<b>Weighted Average</b>
<i>Subsidy Levels:</i>	<b>50%</b>	<b>70%</b>	<b>90%</b>	<b>95%</b>	
Premium Per Month	\$472.06	\$527.24	\$532.69	\$505.38	<b>\$512.69</b>
Subsidy Per Month	\$236.03	\$369.06	\$479.42	\$480.11	<b>\$459.91</b>
Member Contribution	\$236.03	\$158.17	\$53.27	\$25.27	<b>\$52.78</b>

<b>Average Premium and Subsidy for Individual NON-OMIP</b>					<b>Weighted Average</b>
<i>Subsidy Levels:</i>	<b>50%</b>	<b>70%</b>	<b>90%</b>	<b>95%</b>	
Premium Per Month	\$263.23	\$234.55	\$275.80	\$260.67	<b>\$261.37</b>
Subsidy Per Month	\$131.61	\$164.18	\$248.22	\$247.64	<b>\$235.46</b>
Member Contribution	\$131.61	\$70.36	\$27.58	\$13.03	<b>\$25.91</b>

<b>Average Premium and Subsidy for GROUP Market</b>					<b>Weighted Average</b>
<i>Subsidy Levels:</i>	<b>50%</b>	<b>70%</b>	<b>90%</b>	<b>95%</b>	
Member Contribution	\$63.49	\$44.16	\$14.13	\$9.67	<b>\$21.82</b>
Subsidy Per Month	\$63.49	\$103.03	\$127.19	\$183.80	<b>\$142.23</b>
Employee Share	\$126.98	\$147.19	\$141.33	\$193.47	<b>\$164.05</b>
Employer Contribution	\$158.33	\$145.81	\$132.48	\$106.09	<b>\$125.44</b>

<b>Avg Premium and Subsidy for GROUP Market - excluding Self-Employed &amp; COBRA/Portability</b>					<b>Weighted Average</b>
<i>Subsidy Levels:</i>	<b>50%</b>	<b>70%</b>	<b>90%</b>	<b>95%</b>	
Member Contribution	\$58.23	\$42.87	\$13.01	\$8.30	<b>\$21.05</b>
Subsidy Per Month	\$58.23	\$100.04	\$117.07	\$157.71	<b>\$124.66</b>
Employee Share	\$116.45	\$142.91	\$130.08	\$166.01	<b>\$145.72</b>
Employer Contribution	\$173.47	\$152.53	\$146.81	\$132.16	<b>\$144.54</b>

<b>Average Premium and Subsidy</b>			<b>Overall Weighted Average</b>
<i>Subsidy Levels:</i>	<b>Individual</b>	<b>Group</b>	
<i>Premium Per Month (includes employer contribution for Group)</i>	\$348.66	\$289.49	<b>\$323.95</b>
*Premium Per Month	\$348.66	\$164.05	<b>\$271.55</b>
Subsidy Per Month	\$313.42	\$142.23	<b>\$241.91</b>
Member Contribution	\$35.24	\$21.82	<b>\$29.63</b>

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

# FHIAP Snapshot of Program Activity - 03/09/2009

## GEOGRAPHIC TRENDS

<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	333	4%	4%	5%
Metropolitan Portland	2,498	34%	45%	31%
Willamette Valley	2,294	31%	25%	27%
Southern/South Coast	1,304	18%	13%	18%
Mid-Columbia	259	3%	4%	5%
Central	300	4%	4%	6%
Southeast	208	3%	3%	4%
Northeast	235	3%	2%	4%
Other	-	0%	0%	0%
	<b>7,431</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	0
Approved applications not yet enrolled; still within the allowed time period	0
Approved applications not enrolled in insurance within 120 days	11,174
Pended applications	0
Denied approval of application	43,612
Reservation list	56,753
Outstanding application within allowed return time	0
Outstanding application not received within allowed return time	224,938

# FHIAP Snapshot of Program Activity - 03/09/2009

## ENROLLMENT BY AGE GROUP

### Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	278	6.4%
6-18	903	20.9%
19-29	463	10.7%
30-39	660	15.3%
40-49	770	17.8%
50-59	840	19.4%
60+	413	9.5%
<b>Total</b>	<b>4,327</b>	<b>100%</b>
Average Age =	<b>35.0</b>	
Median Age =	<b>38.0</b>	

### Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	369	11.9%
6-18	1,045	33.7%
19-29	390	12.6%
30-39	608	19.6%
40-49	433	13.9%
50-59	205	6.6%
60+	54	1.7%
<b>Total</b>	<b>3,104</b>	<b>100%</b>
Average Age =	<b>24.9</b>	
Median Age =	<b>21.0</b>	

### Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	647	8.7%
6-18	1,948	26.2%
19-29	853	11.5%
30-39	1,268	17.1%
40-49	1,203	16.2%
50-59	1,045	14.1%
60+	467	6.3%
<b>Total</b>	<b>7,431</b>	<b>100%</b>
Average Age =	<b>30.8</b>	
Median Age =	<b>32.0</b>	

### Adult and child enrollment across markets

	Under 19		Adults		Total	
<b>Individual</b>	1,181	45.5%	3,146	65.1%	4,327	58.2%
<b>Group</b>	1,414	54.5%	1,690	34.9%	3,104	41.8%
<b>Total</b>	<b>2,595</b>	<b>100.0%</b>	<b>4,836</b>	<b>100.0%</b>	<b>7,431</b>	<b>100.0%</b>

### Adult and child enrollment within markets

	Individual		Group		Total	
<b>Under 19</b>	1,181	27.3%	1,414	45.6%	2,595	34.9%
<b>Adults</b>	3,146	72.7%	1,690	54.4%	4,836	65.1%
<b>Total</b>	<b>4,327</b>	<b>100.0%</b>	<b>3,104</b>	<b>100.0%</b>	<b>7,431</b>	<b>100.0%</b>

## FHIAP Snapshot of Program Activity - 03/09/2009

### ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
	Count	Percentage	Count	Percentage	Count	Percentage
Male	1,612	37.3%	1,400	45.1%	3,012	40.5%
Female	2,715	62.7%	1,704	54.9%	4,419	59.5%
<b>Total</b>	<b>4,327</b>	<b>100%</b>	<b>3,104</b>	<b>100%</b>	<b>7,431</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	35.6	Individual Market - OMIP only	15.6
Individual Market - Non-OMIP only	44.0	Individual Market - Non-OMIP only	19.2
Group Market	41.4	Group Market	19.6
<b>FHIAP - ALL</b>	<b>41.1</b>	<b>FHIAP - ALL</b>	<b>18.3</b>

### CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	75	191	356	1,023	1,645	38.0%
<i>Health Net</i>	7	16	56	237	316	7.3%
<i>Kaiser</i>	9	30	104	221	364	8.4%
<i>Lifewise</i>	3	22	35	161	221	5.1%
<i>ODS Health Plans</i>	0	8	10	68	86	2.0%
<i>OMIP</i>	52	157	340	954	1,503	34.7%
<i>Pacificare</i>	3	1	15	47	66	1.5%
<i>PacificSource</i>	1	5	18	76	100	2.3%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	0	7	3	16	26	0.6%
	<b>150</b>	<b>437</b>	<b>937</b>	<b>2,803</b>	<b>4,327</b>	<b>100%</b>

## FHIAP Snapshot of Program Activity - 03/09/2009

### CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
<b>RBCBSO</b>	Blue Selections Plus \$500 Deductible	4	40	27	52	<b>123</b>	7.5%
	Blue Selections Premier \$500 Deductible	70	134	314	918	<b>1,436</b>	87.3%
	Blue Selections Premier \$1000 Deductible	1	14	14	44	<b>73</b>	4.4%
	BlueCross PPO Portability	0	3	1	9	<b>13</b>	0.8%
		<b>75</b>	<b>191</b>	<b>356</b>	<b>1,023</b>	<b>1,645</b>	<b>38.0%</b>

<b>Health Net</b>	Diamond 15 PPO \$250 Deductible	4	15	47	192	<b>258</b>	81.6%
	Diamond 15 PPO \$500 Deductible	0	0	0	5	<b>5</b>	1.6%
	Pearl 25 HMO (no deductible)	2	1	4	38	<b>45</b>	14.2%
	Topaz First Dollar \$250 Deductible	0	0	0	1	<b>1</b>	0.3%
	Other	1	0	5	1	<b>7</b>	2.2%
		<b>7</b>	<b>16</b>	<b>56</b>	<b>237</b>	<b>316</b>	<b>7.3%</b>

<b>Kaiser</b>	Gold Rx \$500 Deductible	1	2	13	23	<b>39</b>	10.7%
	Platinum Rx Plan (no deductible)	8	28	91	198	<b>325</b>	89.3%
		<b>9</b>	<b>30</b>	<b>104</b>	<b>221</b>	<b>364</b>	<b>8.4%</b>

<b>Lifewise</b>	WiseChoices \$500 Deductible	3	22	35	161	<b>221</b>	100.0%
	Other	0	0	0	0	<b>0</b>	0.0%
		<b>3</b>	<b>22</b>	<b>35</b>	<b>161</b>	<b>221</b>	<b>5.1%</b>

<b>ODS</b>	Beneficial Rx Plan \$1000 Deductible	0	8	10	68	<b>86</b>	100.0%
		<b>0</b>	<b>8</b>	<b>10</b>	<b>68</b>	<b>86</b>	<b>2.0%</b>

continued next page...

## FHIAP Snapshot of Program Activity - 03/09/2009

### CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
<b>OMIP</b>	\$500 Deductible	37	147	331	918	<b>1,433</b>	95.3%
	\$750 Deductible	15	10	9	36	<b>70</b>	4.7%
		<b>52</b>	<b>157</b>	<b>340</b>	<b>954</b>	<b>1,503</b>	<b>34.7%</b>

<b>Pacificare</b>	HMO Individual (no deductible)	3	1	15	47	<b>66</b>	100.0%
		<b>3</b>	<b>1</b>	<b>15</b>	<b>47</b>	<b>66</b>	<b>1.5%</b>

<b>PacificSource</b>	Elect Plus \$500 Deductible	0	0	0	0	<b>0</b>	0.0%
	Elect Plus \$750 Deductible	0	0	0	0	<b>0</b>	0.0%
	Elect Plus \$1000 Deductible	0	0	0	0	<b>0</b>	0.0%
	Elect Preferred \$500 Deductible	1	3	8	35	<b>47</b>	47.0%
	Elect Premiere \$500 Deductible	0	2	10	38	<b>50</b>	50.0%
	Elect Premiere \$750 Deductible	0	0	0	3	<b>3</b>	3.0%
		<b>1</b>	<b>5</b>	<b>18</b>	<b>76</b>	<b>100</b>	<b>2.3%</b>

<b>Preferred Health Plan</b>	Plan A - \$500 Deductible	0	0	0	0	<b>0</b>	#DIV/0!
		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>

<b>Providence</b>	Optimum \$500 Deductible	0	5	3	16	<b>24</b>	92.3%
	Optimum \$1000 Deductible	0	2	0	0	<b>2</b>	7.7%
	Value Plan \$500 Deductible	0	0	0	0	<b>0</b>	0.0%
		<b>0</b>	<b>7</b>	<b>3</b>	<b>16</b>	<b>26</b>	<b>0.6%</b>

# FHIAP Snapshot of Program Activity - 03/09/2009

## TERMINATION TRENDS

Termination Reason	Current Month				Overall Terminations			
Member Request	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	4	0	4	25.0%	337	112	449	8.5%
70% Subsidy Level	5	0	5	31.3%	829	143	972	18.5%
90% Subsidy Level	0	1	1	6.3%	910	160	1,070	20.3%
95% Subsidy Level	6	0	6	37.5%	2,386	385	2,771	52.7%
	15	1	<b>16</b>	<b>7.5%</b>	4,462	800	<b>5,262</b>	<b>14.2%</b>

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	9	12	21	11.5%	319	871	1,190	7.2%
70% Subsidy Level	15	21	36	19.8%	1,288	1,479	2,767	16.8%
90% Subsidy Level	15	27	42	23.1%	2,350	1,872	4,222	25.6%
95% Subsidy Level	48	35	83	45.6%	5,682	2,642	8,324	50.4%
	87	95	<b>182</b>	<b>85.8%</b>	9,639	6,864	<b>16,503</b>	<b>44.6%</b>

Rescission of coverage by insurance carrier - Never Effective								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	12	0	12	6.9%
70% Subsidy Level	0	0	0	0.0%	23	2	25	14.3%
90% Subsidy Level	0	0	0	0.0%	19	2	21	12.0%
95% Subsidy Level	0	0	0	0.0%	113	4	117	66.9%
	0	0	<b>0</b>	<b>0.0%</b>	167	8	<b>175</b>	<b>0.5%</b>

Carrier Termination								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	4	2	6	4.1%
70% Subsidy Level	0	0	0	0.0%	20	2	22	14.9%
90% Subsidy Level	0	0	0	0.0%	22	0	22	14.9%
95% Subsidy Level	0	0	0	0.0%	97	1	98	66.2%
	0	0	<b>0</b>	<b>0.0%</b>	143	5	<b>148</b>	<b>0.4%</b>

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	25	1	26	2.5%
70% Subsidy Level	1	0	1	33.3%	89	3	92	8.9%
90% Subsidy Level	0	0	0	0.0%	263	5	268	25.9%
95% Subsidy Level	2	0	2	66.7%	642	6	648	62.7%
	3	0	<b>3</b>	<b>1.4%</b>	1,019	15	<b>1,034</b>	<b>2.8%</b>

Failed to make premium payments to FHIAP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	413	1	414	4.5%
70% Subsidy Level	0	0	0	0.0%	1,371	0	1,371	15.0%
90% Subsidy Level	0	0	0	0.0%	1,857	4	1,861	20.4%
95% Subsidy Level	0	0	0	0.0%	5,488	0	5,488	60.1%
	0	0	<b>0</b>	<b>0.0%</b>	9,129	5	<b>9,134</b>	<b>24.7%</b>

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## FHIAP Snapshot of Program Activity - 03/09/2009

### 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	306	307	8.6%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	702	794	22.2%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	701	844	23.6%
<i>95% Subsidy Level</i>	0	0	0	0.0%	179	1,450	1,629	45.6%
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	<b>415</b>	<b>3,159</b>	<b>3,574</b>	<b>9.7%</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	1	2	1.4%
<i>70% Subsidy Level</i>	0	0	0	0.0%	16	0	16	11.0%
<i>90% Subsidy Level</i>	0	0	0	0.0%	31	0	31	21.2%
<i>95% Subsidy Level</i>	0	0	0	0.0%	93	4	97	66.4%
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	<b>141</b>	<b>5</b>	<b>146</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	0	0	0.0%	17	16	33	3.2%
<i>70% Subsidy Level</i>	0	0	0	0.0%	43	40	83	8.1%
<i>90% Subsidy Level</i>	0	0	0	0.0%	119	51	170	16.6%
<i>95% Subsidy Level</i>	11	0	11	100.0%	604	132	736	72.0%
	<b>11</b>	<b>0</b>	<b>11</b>	<b>5.2%</b>	<b>783</b>	<b>239</b>	<b>1,022</b>	<b>2.8%</b>

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

	<u>Lives</u>	<u>Percent of Enrollment</u>
<b>Current Month Terminations:</b>	212	2.9%
<b>Current Active Enrollment:</b>	7,431	

### **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>	16	7.5%	5,262	14.2%
<i>Ineligible</i>	182	85.8%	16,503	44.6%
<i>Rescinded Coverage</i>	0	0.0%	175	0.5%
<i>Carrier Termination</i>	0	0.0%	148	0.4%
<i>Medicare Eligible</i>	3	1.4%	1,034	2.8%
<i>Failed to pay premium</i>	0	0.0%	9,134	24.7%
<i>Failed to submit employer verification</i>	0	0.0%	3,574	9.7%
<i>Deceased</i>	0	0.0%	146	0.4%
<i>Covered in OHP</i>	11	5.2%	1,022	2.8%
<b>Total</b>	<b>212</b>	<b>100%</b>	<b>36,998</b>	<b>100%</b>

## FHIAP Snapshot of Program Activity - 03/09/2009

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

Heritage	Individual		Group		Total	
	Lives	Percent	Lives	Percent	Lives	Percent
<i>African-American</i>	61	1.4%	73	2.4%	134	1.8%
<i>Asian/Pacific Islander</i>	280	6.5%	77	2.5%	357	4.8%
<i>Hispanic</i>	148	3.4%	197	6.3%	345	4.6%
<i>Native American</i>	48	1.1%	39	1.3%	87	1.2%
<i>Not Given</i>	201	4.6%	136	4.4%	337	4.5%
<i>Other</i>	128	3.0%	160	5.2%	288	3.9%
<i>White</i>	3,461	80.0%	2,422	78.0%	5,883	79.2%
<b>TOTAL</b>	<b>4,327</b>	<b>100%</b>	<b>3,104</b>	<b>100%</b>	<b>7,431</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>	150	295	445
<i>150-169%</i>	<b>70%</b>	437	514	951
<i>126-149%</i>	<b>90%</b>	937	919	1,856
<i>0-125%</i>	<b>95%</b>	2,803	1,376	4,179
<b>Totals</b>		<b>4,327</b>	<b>3,104</b>	<b>7,431</b>