

# FHIAP Snapshot of Program Activity - 07/27/2009

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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>2,600</b>	<b>3,899</b>	<b>6,499</b>	6,499
Approved Lives - to be enrolled	<b>0</b>	<b>0</b>	<b>0</b>	0
<b>Total Lives:</b>			<b>6,499</b>	<b>6,499</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	4	4
Waiting list for Application*	17,272	47,017	64,289
<b>Total Lives:</b>			<b>64,293</b>

\*Individual includes 3,765 OHP transfer lives.

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### 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	107	188	346	550	<b>1,191</b>	
Adults 19-UP	126	262	357	664	<b>1,409</b>	
<b>Totals</b>	<b>233</b>	<b>450</b>	<b>703</b>	<b>1,214</b>	<b>2,600</b>	40.0%

<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	20	100	177	647	<b>944</b>	
Adults 19-UP	46	137	331	1088	<b>1,602</b>	
<b>Totals</b>	<b>66</b>	<b>237</b>	<b>508</b>	<b>1,735</b>	<b>2,546</b>	39.2%

<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	4	11	13	51	<b>79</b>	
Adults 19-UP	39	135	257	843	<b>1,274</b>	
<b>Totals</b>	<b>43</b>	<b>146</b>	<b>270</b>	<b>894</b>	<b>1,353</b>	20.8%

<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	131	299	536	1,248	<b>2,214</b>	
Adults 19-UP	211	534	945	2,595	<b>4,285</b>	
<b>Totals</b>	<b>342</b>	<b>833</b>	<b>1,481</b>	<b>3,843</b>	<b>6,499</b>	<b>100.0%</b>
<b>Percentages:</b>	<b>5.3%</b>	<b>12.8%</b>	<b>22.8%</b>	<b>59.1%</b>	<b>100.0%</b>	

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### AVERAGE SUBSIDY & PREMIUM VALUES FOR INDIVIDUAL & GROUP

<b>Average Premium and Subsidy for Individual Market</b>					
<i>Subsidy Levels:</i>	<b>50%</b>	<b>70%</b>	<b>90%</b>	<b>95%</b>	<b>Weighted Average</b>
Premium Per Month	\$364.76	\$347.44	\$369.82	\$361.04	<b>\$361.56</b>
Subsidy Per Month	\$182.38	\$243.21	\$332.84	\$342.99	<b>\$326.67</b>
Member Contribution	\$182.38	\$104.23	\$36.98	\$18.05	<b>\$34.89</b>

<b>Average Premium and Subsidy for Individual OMIP</b>					
<i>Subsidy Levels:</i>	<b>50%</b>	<b>70%</b>	<b>90%</b>	<b>95%</b>	<b>Weighted Average</b>
Premium Per Month	\$469.02	\$511.38	\$531.71	\$508.50	<b>\$512.19</b>
Subsidy Per Month	\$234.51	\$357.97	\$478.54	\$483.08	<b>\$460.77</b>
Member Contribution	\$234.51	\$153.42	\$53.17	\$25.43	<b>\$51.42</b>

<b>Average Premium and Subsidy for Individual NON-OMIP</b>					
<i>Subsidy Levels:</i>	<b>50%</b>	<b>70%</b>	<b>90%</b>	<b>95%</b>	<b>Weighted Average</b>
Premium Per Month	\$296.84	\$246.45	\$283.78	\$285.06	<b>\$281.52</b>
Subsidy Per Month	\$148.42	\$172.51	\$255.40	\$270.81	<b>\$255.41</b>
Member Contribution	\$148.42	\$73.93	\$28.38	\$14.25	<b>\$26.10</b>

<b>Average Premium and Subsidy for GROUP Market</b>					
<i>Subsidy Levels:</i>	<b>50%</b>	<b>70%</b>	<b>90%</b>	<b>95%</b>	<b>Weighted Average</b>
Member Contribution	\$63.79	\$46.63	\$14.42	\$9.26	<b>\$22.01</b>
Subsidy Per Month	\$63.79	\$108.80	\$129.81	\$176.03	<b>\$141.84</b>
Employee Share	\$127.57	\$155.43	\$144.23	\$185.29	<b>\$163.85</b>
Employer Contribution	\$160.53	\$147.47	\$132.89	\$99.14	<b>\$122.13</b>

<b>Avg Premium and Subsidy for GROUP Market - excluding Self-Employed &amp; COBRA/Portability</b>					
<i>Subsidy Levels:</i>	<b>50%</b>	<b>70%</b>	<b>90%</b>	<b>95%</b>	<b>Weighted Average</b>
Member Contribution	\$60.72	\$47.70	\$14.39	\$9.50	<b>\$22.02</b>
Subsidy Per Month	\$60.72	\$111.29	\$129.52	\$180.52	<b>\$144.27</b>
Employee Share	\$121.43	\$158.99	\$143.91	\$190.03	<b>\$166.28</b>
Employer Contribution	\$167.48	\$148.21	\$129.17	\$100.23	<b>\$122.23</b>

<b>Average Premium and Subsidy</b>			
<i>Subsidy Levels:</i>	<b>Weighted Average</b>		<b>Overall Weighted Average</b>
	<b><u>Individual</u></b>	<b><u>Group</u></b>	
<i>Premium Per Month (includes employer contribution for Group)</i>	\$361.56	\$285.98	<b>\$331.33</b>
*Premium Per Month	\$361.56	\$163.85	<b>\$282.47</b>
Subsidy Per Month	\$326.67	\$141.84	<b>\$252.73</b>
Member Contribution	\$34.89	\$22.01	<b>\$29.74</b>

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

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## 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	297	5%	4%	5%
Metropolitan Portland	2,215	34%	45%	31%
Willamette Valley	1,987	31%	25%	27%
Southern/South Coast	1,142	18%	13%	18%
Mid-Columbia	224	3%	4%	5%
Central	248	4%	4%	6%
Southeast	176	3%	3%	4%
Northeast	210	3%	2%	4%
Other	-	0%	0%	0%
	<b>6,499</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	64,289
Outstanding application within allowed return time	4
Outstanding application not received within allowed return time	224,939

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## ENROLLMENT BY AGE GROUP

### Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	226	5.8%
6-18	797	20.4%
19-29	434	11.1%
30-39	568	14.6%
40-49	723	18.5%
50-59	780	20.0%
60+	371	9.5%
<b>Total</b>	<b>3,899</b>	<b>100%</b>
Average Age =	<b>35.5</b>	
Median Age =	<b>38.0</b>	

### Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	287	11.0%
6-18	904	34.8%
19-29	304	11.7%
30-39	505	19.4%
40-49	384	14.8%
50-59	171	6.6%
60+	45	1.7%
<b>Total</b>	<b>2,600</b>	<b>100%</b>
Average Age =	<b>25.1</b>	
Median Age =	<b>21.0</b>	

### Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	513	7.9%
6-18	1,701	26.2%
19-29	738	11.4%
30-39	1,073	16.5%
40-49	1,107	17.0%
50-59	951	14.6%
60+	416	6.4%
<b>Total</b>	<b>6,499</b>	<b>100%</b>
Average Age =	<b>31.3</b>	
Median Age =	<b>32.0</b>	

### Adult and child enrollment across markets

	Under 19		Adults		Total	
<b>Individual</b>	1,023	46.2%	2,876	67.1%	3,899	60.0%
<b>Group</b>	1,191	53.8%	1,409	32.9%	2,600	40.0%
<b>Total</b>	<b>2,214</b>	<b>100.0%</b>	<b>4,285</b>	<b>100.0%</b>	<b>6,499</b>	<b>100.0%</b>

### Adult and child enrollment within markets

	Individual		Group		Total	
<b>Under 19</b>	1,023	26.2%	1,191	45.8%	2,214	34.1%
<b>Adults</b>	2,876	73.8%	1,409	54.2%	4,285	65.9%
<b>Total</b>	<b>3,899</b>	<b>100.0%</b>	<b>2,600</b>	<b>100.0%</b>	<b>6,499</b>	<b>100.0%</b>

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### ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
	Count	Percentage	Count	Percentage	Count	Percentage
Male	1,447	37.1%	1,184	45.5%	2,631	40.5%
Female	2,452	62.9%	1,416	54.5%	3,868	59.5%
<b>Total</b>	<b>3,899</b>	<b>100%</b>	<b>2,600</b>	<b>100%</b>	<b>6,499</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	41.3	Individual Market - OMIP only	15.9
Individual Market - Non-OMIP only	49.0	Individual Market - Non-OMIP only	19.5
Group Market	46.8	Group Market	20.4
<b>FHIAP - ALL</b>	<b>46.5</b>	<b>FHIAP - ALL</b>	<b>18.8</b>

### CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	47	147	308	957	1,459	37.4%
<i>Health Net</i>	4	27	49	207	287	7.4%
<i>Kaiser</i>	8	22	76	241	347	8.9%
<i>Lifewise</i>	3	23	26	142	194	5.0%
<i>ODS Health Plans</i>	0	7	10	64	81	2.1%
<i>OMIP</i>	43	146	270	894	1,353	34.7%
<i>Pacificare</i>	2	1	11	43	57	1.5%
<i>PacificSource</i>	2	6	24	63	95	2.4%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	0	4	4	18	26	0.7%
	<b>109</b>	<b>383</b>	<b>778</b>	<b>2,629</b>	<b>3,899</b>	<b>100%</b>

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### CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
<b>RBCBSO</b>	Blue Selections Plus \$500 Deductible	2	29	23	55	<b>109</b>	7.5%
	Blue Selections Premier \$500 Deductible	44	109	264	832	<b>1,249</b>	85.6%
	Blue Selections Premier \$1000 Deductible	1	7	15	57	<b>80</b>	5.5%
	BlueCross PPO Portability	0	2	6	13	<b>21</b>	1.4%
		<b>47</b>	<b>147</b>	<b>308</b>	<b>957</b>	<b>1,459</b>	<b>37.4%</b>

<b>Health Net</b>	Diamond 15 PPO \$250 Deductible	3	21	37	173	<b>234</b>	81.5%
	Diamond 15 PPO \$500 Deductible	0	0	0	4	<b>4</b>	1.4%
	Pearl 25 HMO (no deductible)	1	6	6	29	<b>42</b>	14.6%
	Topaz First Dollar \$250 Deductible	0	0	0	0	<b>0</b>	0.0%
	Other	0	0	6	1	<b>7</b>	2.4%
		<b>4</b>	<b>27</b>	<b>49</b>	<b>207</b>	<b>287</b>	<b>7.4%</b>

<b>Kaiser</b>	Gold Rx \$500 Deductible	2	2	13	24	<b>41</b>	11.8%
	Platinum Rx Plan (no deductible)	6	20	63	217	<b>306</b>	88.2%
		<b>8</b>	<b>22</b>	<b>76</b>	<b>241</b>	<b>347</b>	<b>8.9%</b>

<b>Lifewise</b>	WiseChoices \$500 Deductible	3	23	26	142	<b>194</b>	100.0%
	Other	0	0	0	0	<b>0</b>	0.0%
		<b>3</b>	<b>23</b>	<b>26</b>	<b>142</b>	<b>194</b>	<b>5.0%</b>

<b>ODS</b>	Beneficial Rx Plan \$1000 Deductible	0	7	10	64	<b>81</b>	100.0%
		<b>0</b>	<b>7</b>	<b>10</b>	<b>64</b>	<b>81</b>	<b>2.1%</b>

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### CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
<b>OMIP</b>	\$500 Deductible	34	137	264	851	<b>1,286</b>	95.0%
	\$750 Deductible	9	9	6	43	<b>67</b>	5.0%
		<b>43</b>	<b>146</b>	<b>270</b>	<b>894</b>	<b>1,353</b>	<b>34.7%</b>

<b>Pacificare</b>	HMO Individual (no deductible)	2	1	11	43	<b>57</b>	100.0%
		<b>2</b>	<b>1</b>	<b>11</b>	<b>43</b>	<b>57</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	2	3	5	27	<b>37</b>	38.9%
	Elect Premiere \$500 Deductible	0	3	13	33	<b>49</b>	51.6%
	Elect Premiere \$750 Deductible	0	0	6	3	<b>9</b>	9.5%
		<b>2</b>	<b>6</b>	<b>24</b>	<b>63</b>	<b>95</b>	<b>2.4%</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	2	4	18	<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>4</b>	<b>4</b>	<b>18</b>	<b>26</b>	<b>0.7%</b>

## FHIAP Snapshot of Program Activity - 07/27/2009

### TERMINATION TRENDS

Termination Reason	Current Month				Overall Terminations			
Member Request	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	1	1	2	7.4%	350	110	460	8.5%
70% Subsidy Level	3	4	7	25.9%	853	162	1,015	18.8%
90% Subsidy Level	2	0	2	7.4%	920	163	1,083	20.1%
95% Subsidy Level	16	0	16	59.3%	2,427	400	2,827	52.5%
	22	5	27	16.1%	4,550	835	5,385	14.1%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	4	6	10	8.2%	328	918	1,246	7.3%
70% Subsidy Level	7	19	26	21.3%	1,314	1,554	2,868	16.8%
90% Subsidy Level	10	19	29	23.8%	2,397	1,959	4,356	25.5%
95% Subsidy Level	33	24	57	46.7%	5,817	2,772	8,589	50.3%
	54	68	122	72.6%	9,856	7,203	17,059	44.8%

Rescission of coverage by insurance carrier - Never Effective								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	12	0	12	6.8%
70% Subsidy Level	0	0	0	0.0%	23	2	25	14.1%
90% Subsidy Level	0	0	0	0.0%	19	1	20	11.3%
95% Subsidy Level	0	0	0	0.0%	115	5	120	67.8%
	0	0	0	0.0%	169	8	177	0.5%

Carrier Termination								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	4	2	6	3.8%
70% Subsidy Level	0	0	0	0.0%	21	6	27	17.0%
90% Subsidy Level	0	0	0	0.0%	22	1	23	14.5%
95% Subsidy Level	0	0	0	0.0%	100	3	103	64.8%
	0	0	0	0.0%	147	12	159	0.4%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	26	1	27	2.5%
70% Subsidy Level	2	0	2	20.0%	95	3	98	9.0%
90% Subsidy Level	3	0	3	30.0%	280	5	285	26.1%
95% Subsidy Level	5	0	5	50.0%	673	8	681	62.4%
	10	0	10	6.0%	1,074	17	1,091	2.9%

Failed to make premium payments to FHIAP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	423	1	424	4.6%
70% Subsidy Level	0	0	0	0.0%	1,395	0	1,395	15.0%
90% Subsidy Level	2	0	2	50.0%	1,879	4	1,883	20.3%
95% Subsidy Level	2	0	2	50.0%	5,587	0	5,587	60.1%
	4	0	4	2.4%	9,284	5	9,289	24.4%

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### 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	330	331	9.0%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	718	810	21.9%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	742	885	23.9%
<i>95% Subsidy Level</i>	0	0	0	0.0%	183	1,487	1,670	45.2%
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	<b>419</b>	<b>3,277</b>	<b>3,696</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	2	3	2.0%
<i>70% Subsidy Level</i>	0	0	0	0.0%	16	0	16	10.5%
<i>90% Subsidy Level</i>	0	0	0	0.0%	32	0	32	20.9%
<i>95% Subsidy Level</i>	0	0	0	0.0%	98	4	102	66.7%
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	<b>147</b>	<b>6</b>	<b>153</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	1	1	20.0%	19	16	35	3.2%
<i>70% Subsidy Level</i>	0	0	0	0.0%	42	44	86	7.9%
<i>90% Subsidy Level</i>	0	0	0	0.0%	115	55	170	15.6%
<i>95% Subsidy Level</i>	2	2	4	80.0%	647	153	800	73.3%
	<b>2</b>	<b>3</b>	<b>5</b>	<b>3.0%</b>	<b>823</b>	<b>268</b>	<b>1,091</b>	<b>2.9%</b>

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

	<u>Lives</u>	<u>Percent of Enrollment</u>
<b>Current Month Terminations:</b>	<b>168</b>	<b>2.6%</b>
<b>Current Active Enrollment:</b>	<b>6,499</b>	

### **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>	27	16.1%	5,385	14.1%
<i>Ineligible</i>	122	72.6%	17,059	44.8%
<i>Rescinded Coverage</i>	0	0.0%	177	0.5%
<i>Carrier Termination</i>	0	0.0%	159	0.4%
<i>Medicare Eligible</i>	10	6.0%	1,091	2.9%
<i>Failed to pay premium</i>	4	2.4%	9,289	24.4%
<i>Failed to submit employer verification</i>	0	0.0%	3,696	9.7%
<i>Deceased</i>	0	0.0%	153	0.4%
<i>Covered in OHP</i>	5	3.0%	1,091	2.9%
<b>Total</b>	<b>168</b>	<b>100%</b>	<b>38,100</b>	<b>100%</b>

## FHIAP Snapshot of Program Activity - 07/27/2009

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

Heritage	Individual		Group		Total	
	Lives	Percent	Lives	Percent	Lives	Percent
<i>African-American</i>	53	1.4%	57	2.2%	110	1.7%
<i>Asian/Pacific Islander</i>	270	6.9%	65	2.5%	335	5.2%
<i>Hispanic</i>	146	3.7%	166	6.4%	312	4.8%
<i>Native American</i>	41	1.1%	32	1.2%	73	1.1%
<i>Not Given</i>	186	4.8%	114	4.4%	300	4.6%
<i>Other</i>	113	2.9%	140	5.4%	253	3.9%
<i>White</i>	3,090	79.3%	2,026	77.9%	5,116	78.7%
<b>TOTAL</b>	<b>3,899</b>	<b>100%</b>	<b>2,600</b>	<b>100%</b>	<b>6,499</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>	109	233	342
<i>150-169%</i>	<b>70%</b>	383	450	833
<i>126-149%</i>	<b>90%</b>	778	703	1,481
<i>0-125%</i>	<b>95%</b>	2,629	1,214	3,843
<b>Totals</b>		<b>3,899</b>	<b>2,600</b>	<b>6,499</b>