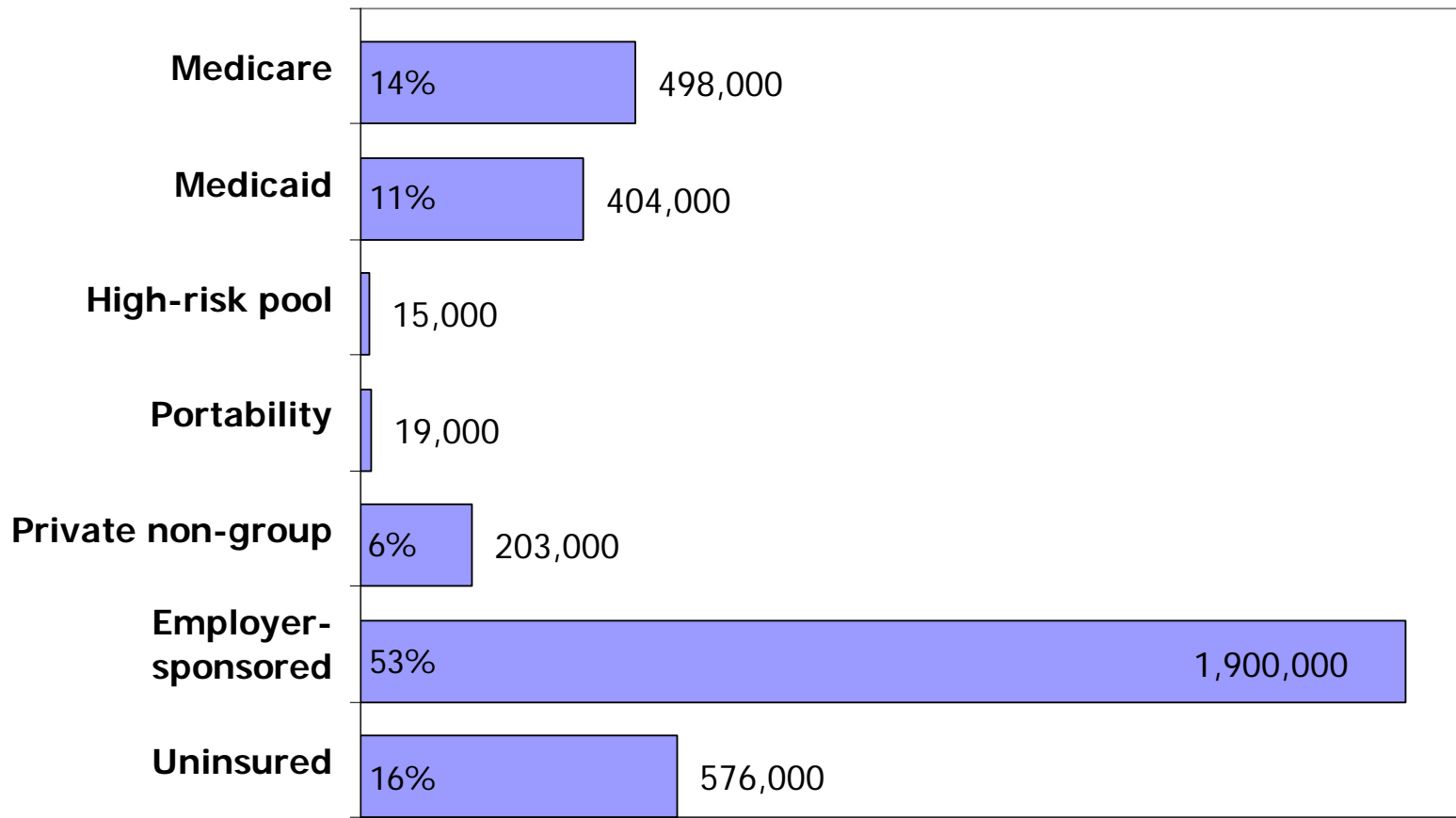




Trends in Coverage Oregon, 2006

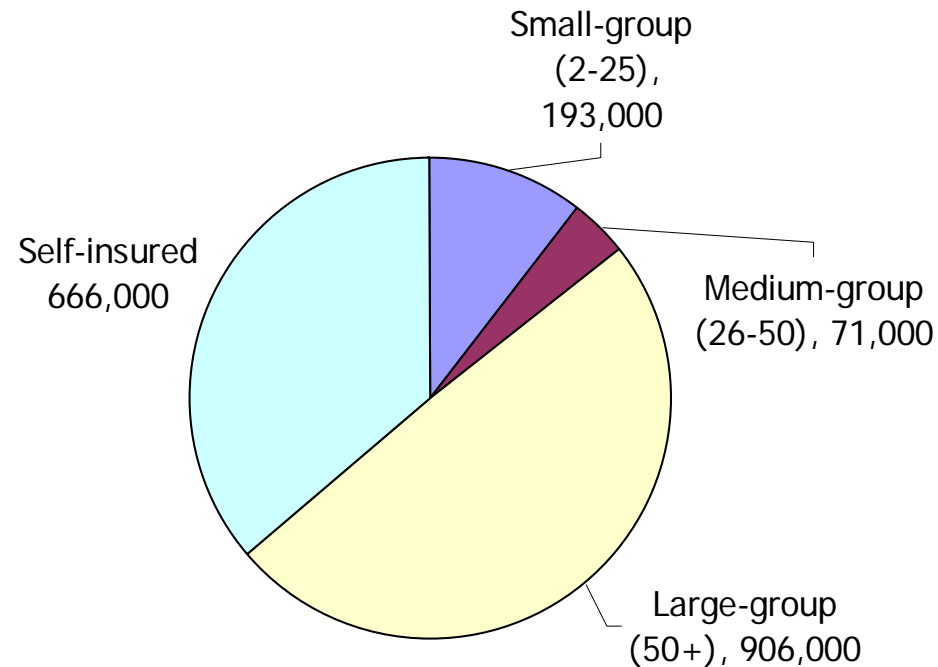
The majority of Oregonians are covered by employer-sponsored insurance

(Oregon population = 3.7 million)



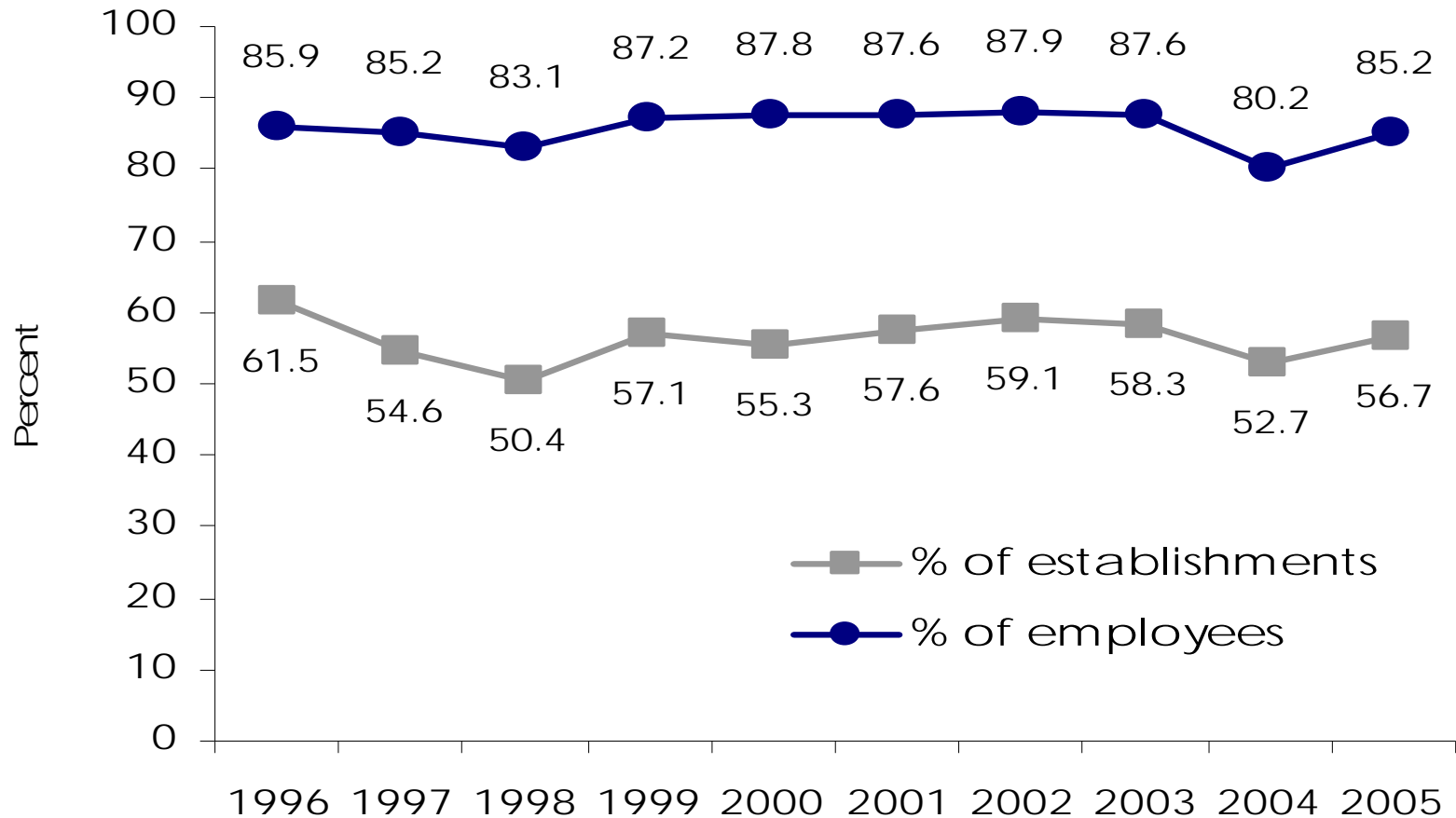
Roughly half of commercially insured are in large group coverage...

Distribution of commercial insurance in Oregon



The percent of private businesses offering health insurance coverage has not changed significantly...

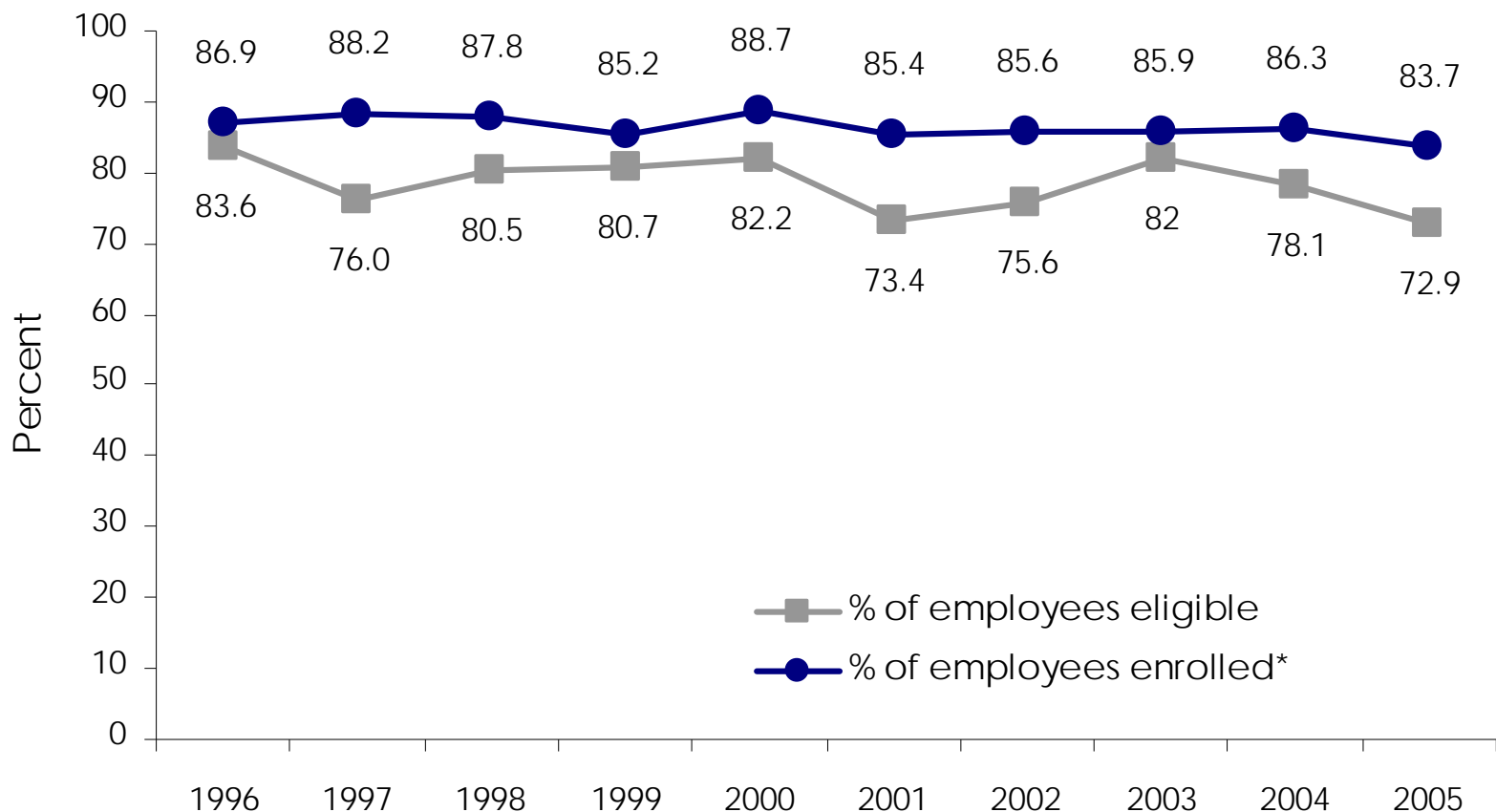
Percent of private establishments providing health insurance and percent of private employees working for businesses that offer insurance, Oregon



Source: Medical Expenditure Panel Survey, MEPSnet Insurance Component.

But the percentage of Oregon employees who are eligible has declined

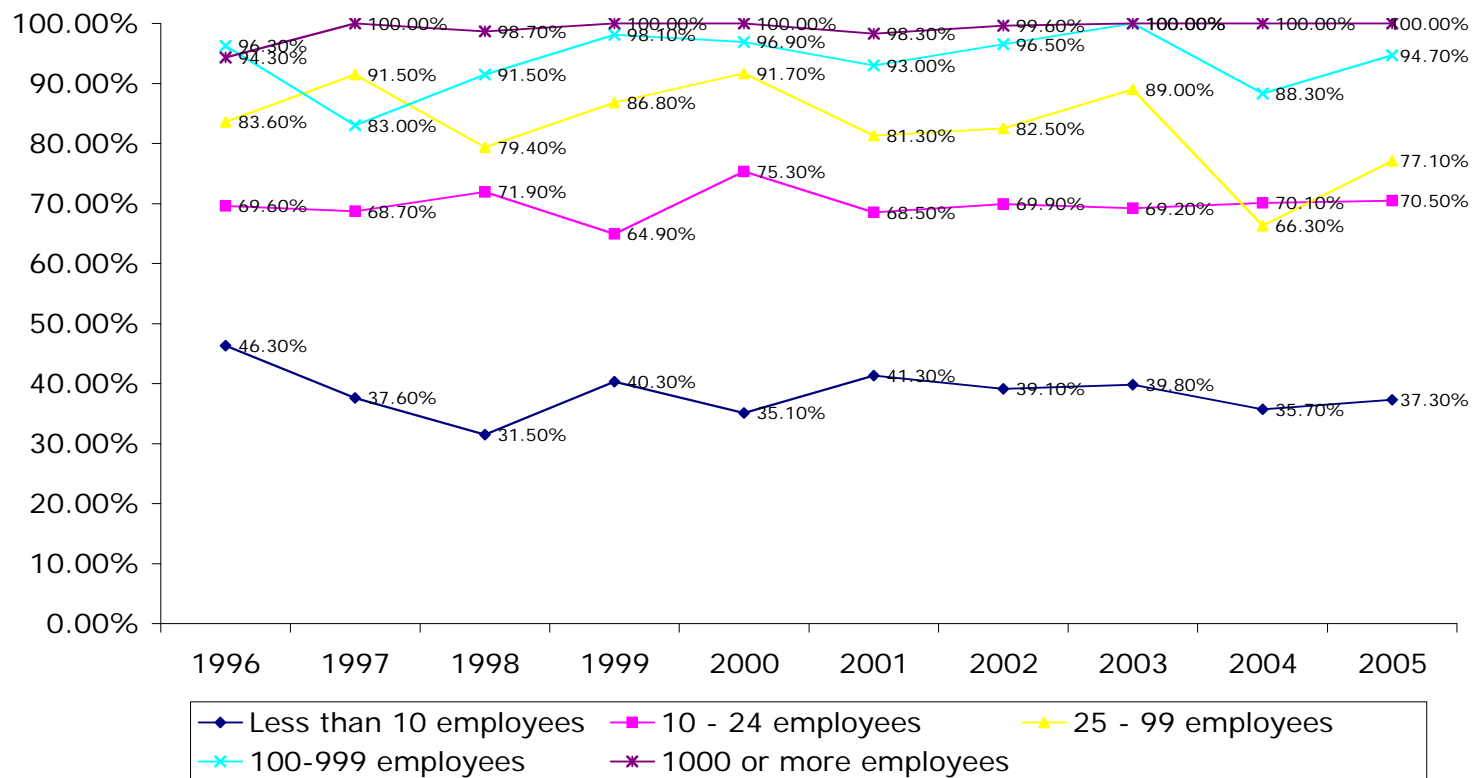
Percent of private employees eligible for employer-sponsored insurance and the percent of those eligible who are enrolled, Oregon



*As a percent of those eligible.

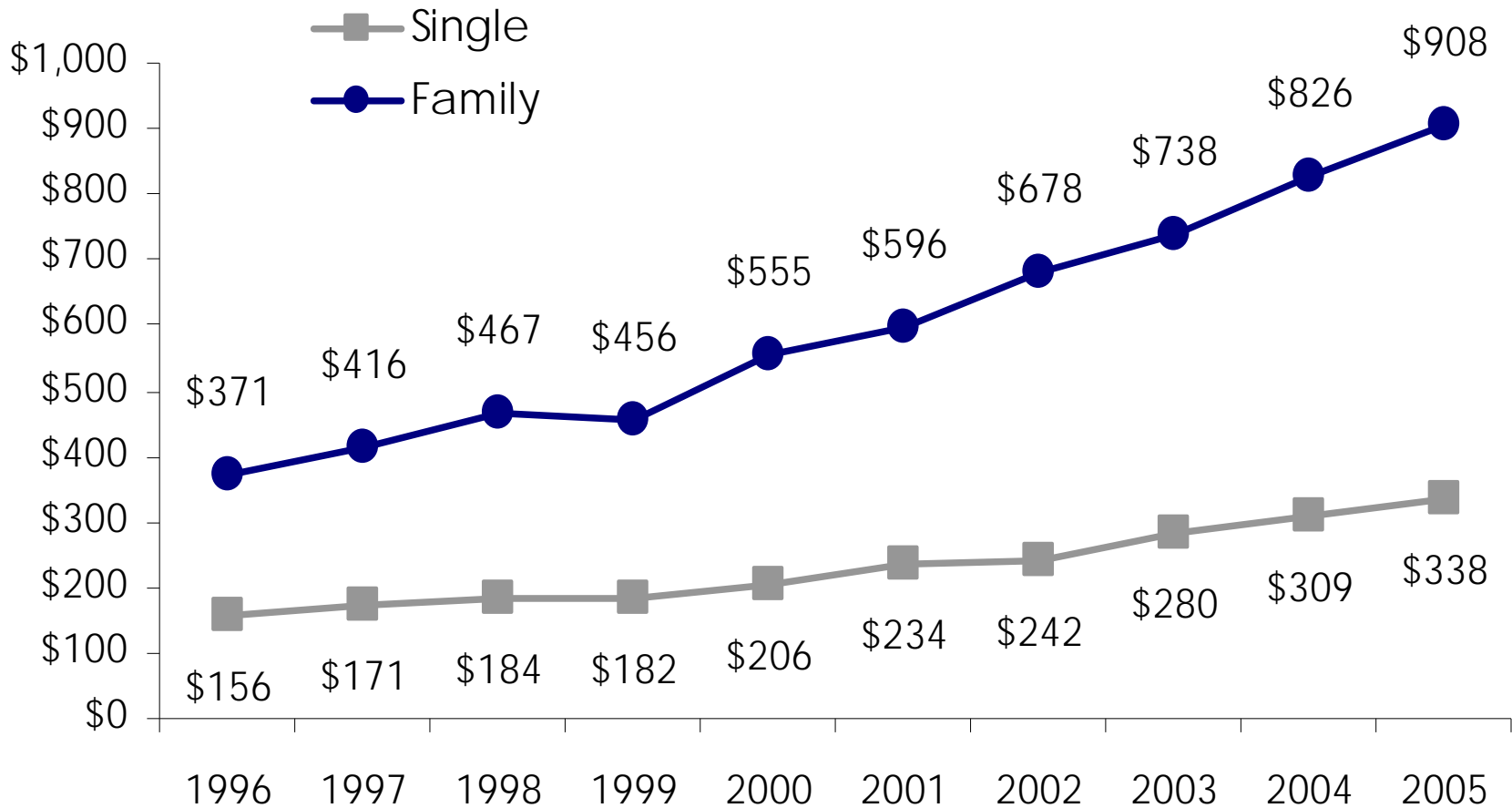
Source: Medical Expenditure Panel Survey, MEPSnet Insurance Component.

Only private companies with <10 and 25-99 employees offering significantly less health insurance since 2000



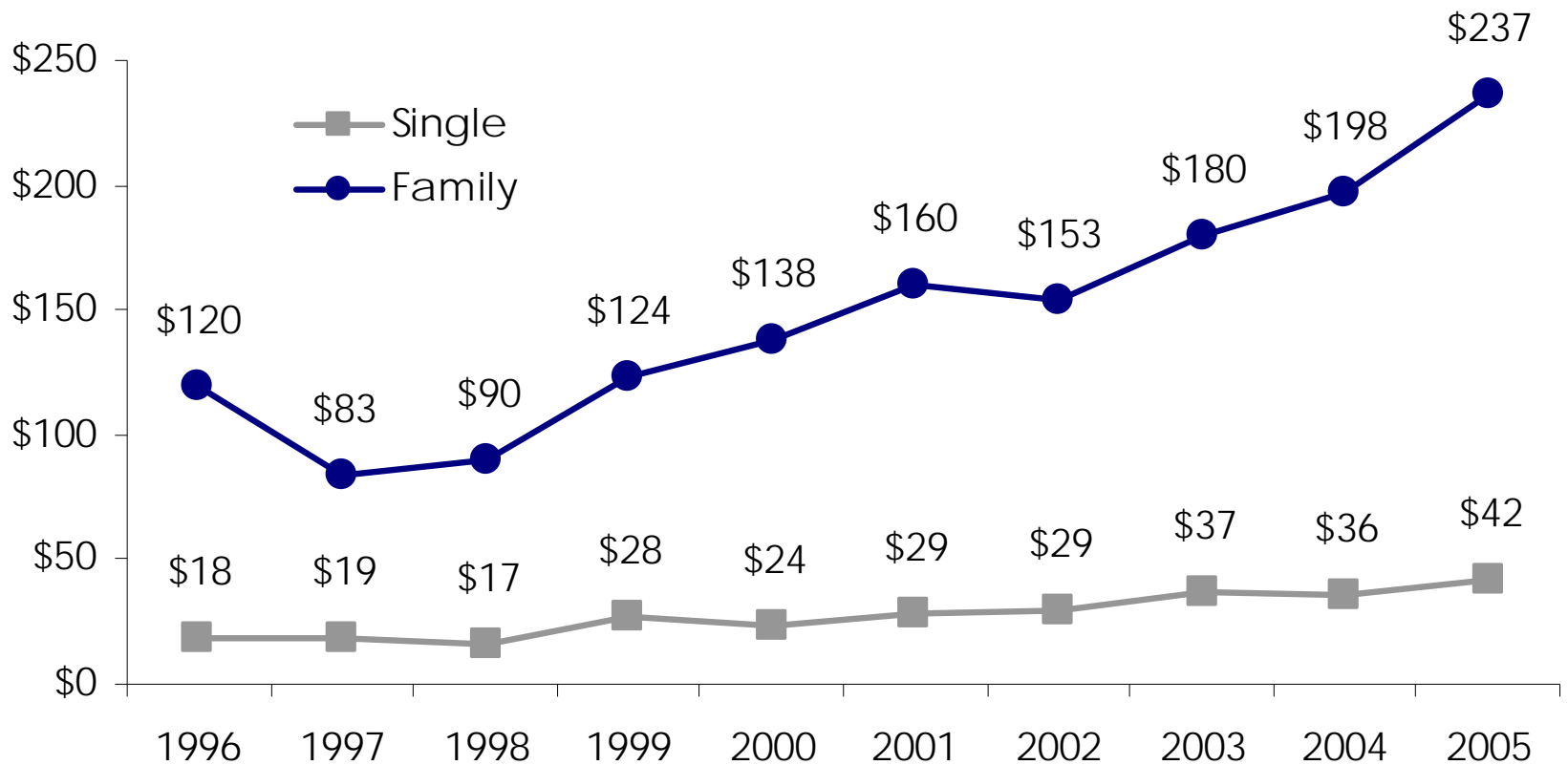
Premium costs have steadily increased in Oregon.

Average Total Monthly Premium



Employee contribution requirements have increased as premium costs grow...

Average Monthly Total Employee Contribution, Oregon



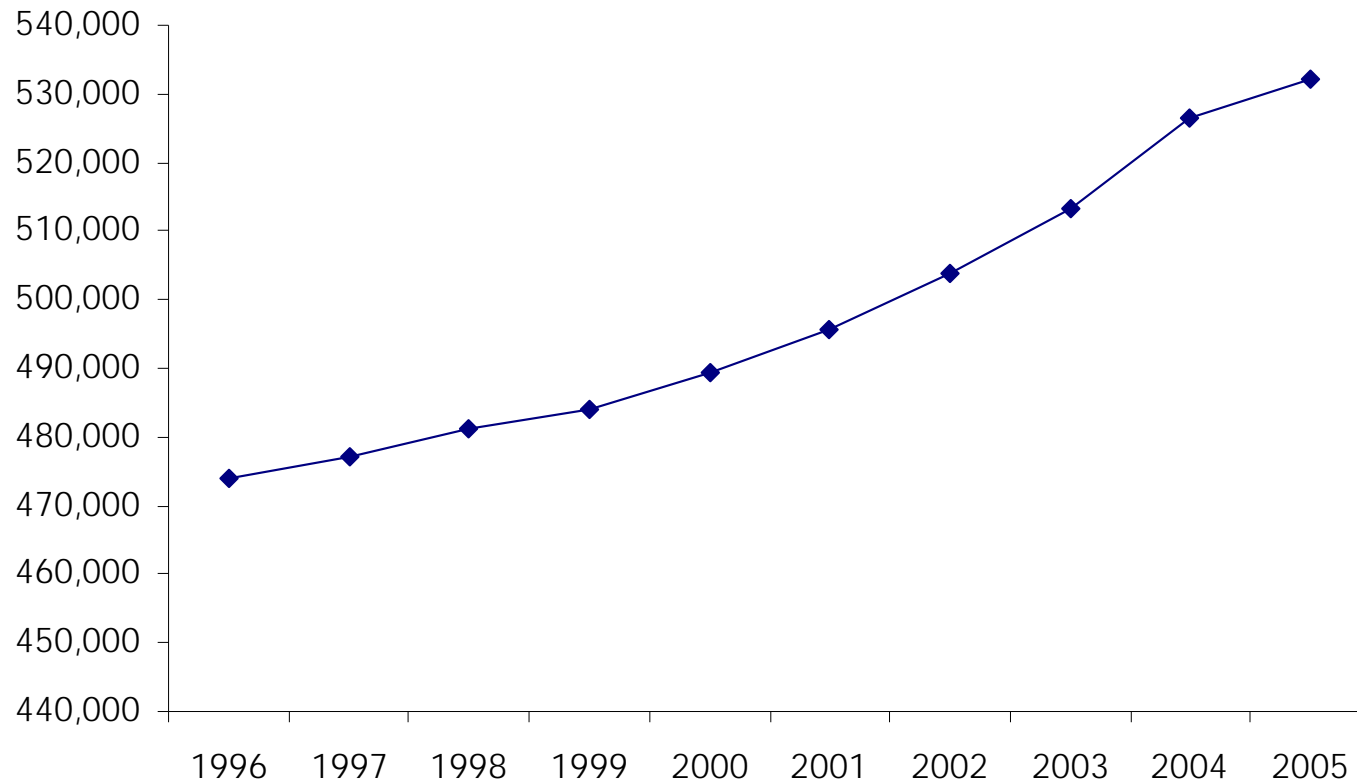


Medicare

- Federal insurance program for people age 65 and older and certain disabled people
- Centers for Medicare & Medicaid Services (CMS) operates
- Funded solely by the federal government

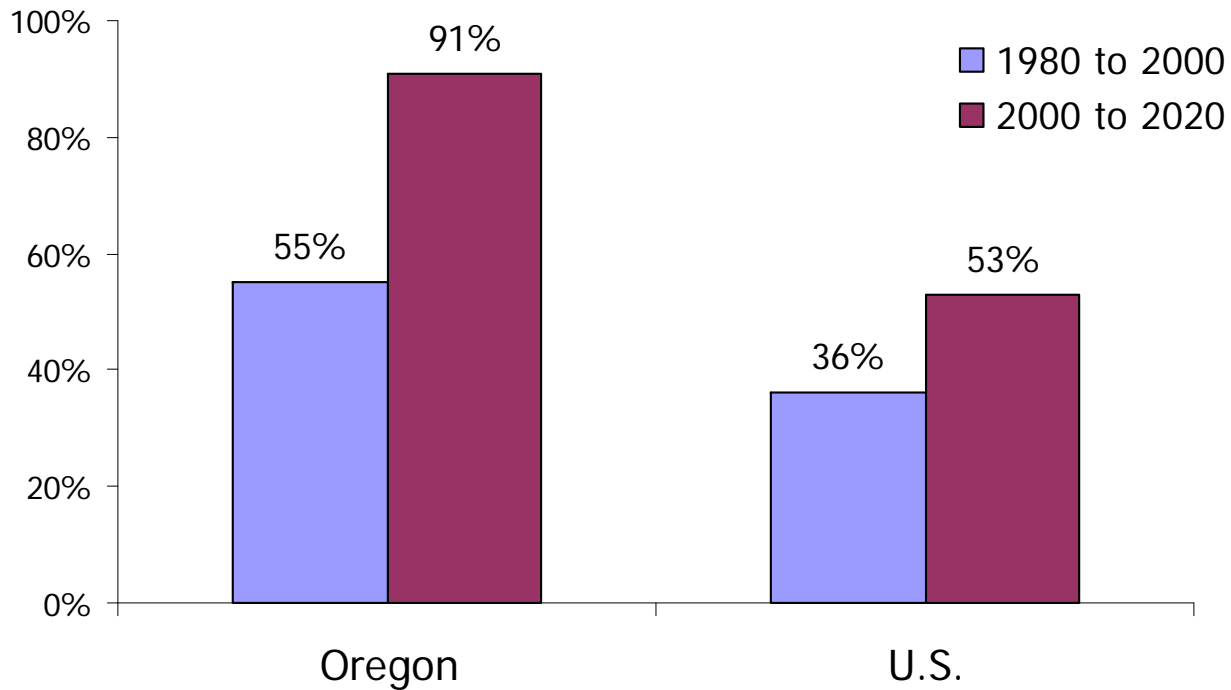
Medicare enrollment has grown as the population ages...

Medicare enrollment, Oregon



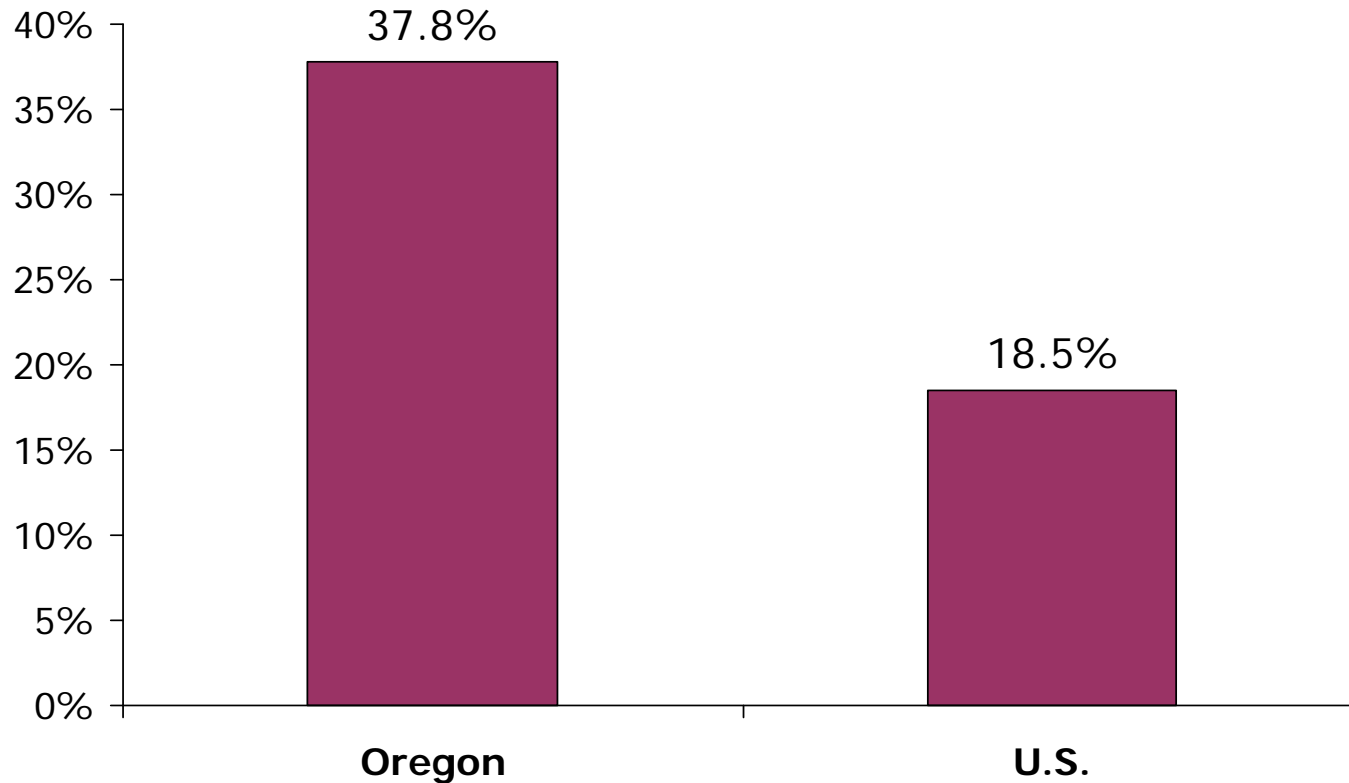
Oregon's 65+ population is increasing rapidly...

Projected percentage change in population 65+ years of age



Oregon leads country in Medicare Advantage enrollment *

Number of Medicare Advantage plan enrollees as a share of total Medicare beneficiaries



*Puerto Rico has MA penetration rate of 53.3%; OR has highest rate of states

Source: Kaiser Family Foundation, Medicare Health and Prescription Drug Plan Tracker

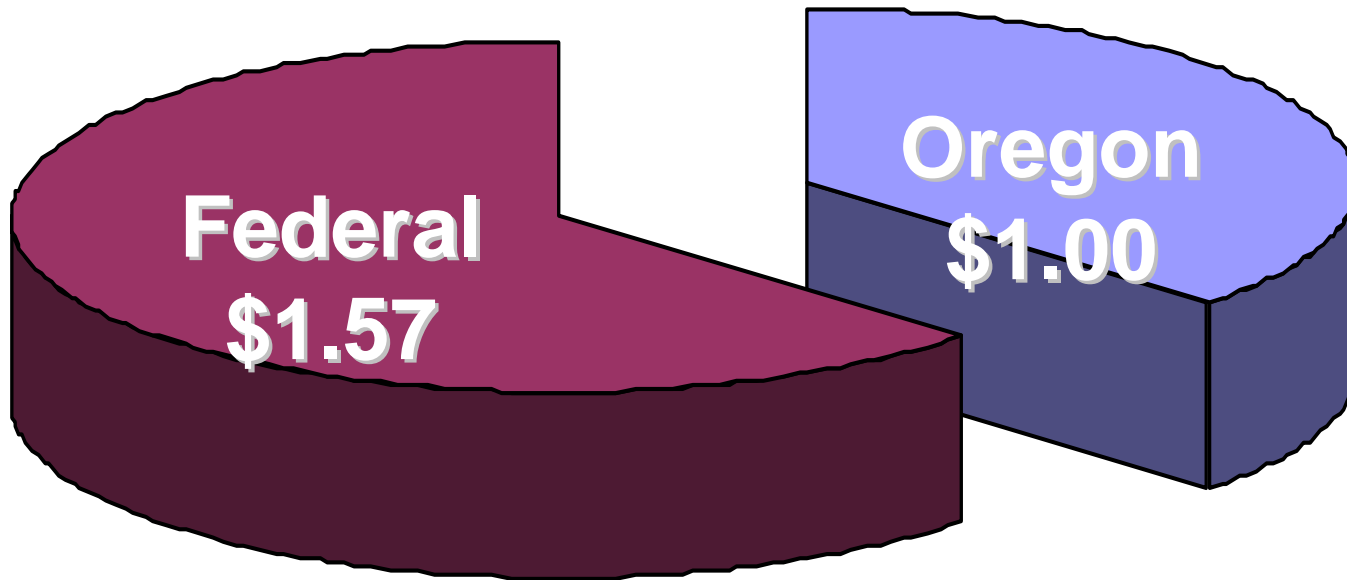


Medicaid (Oregon Health Plan)

- Pays for medical and long-term care services
 - low-income pregnant women
 - children
 - certain people on Medicare
 - disabled individuals and nursing home residents
- Shared program between the federal and state government

Medicaid is a State/Federal Partnership

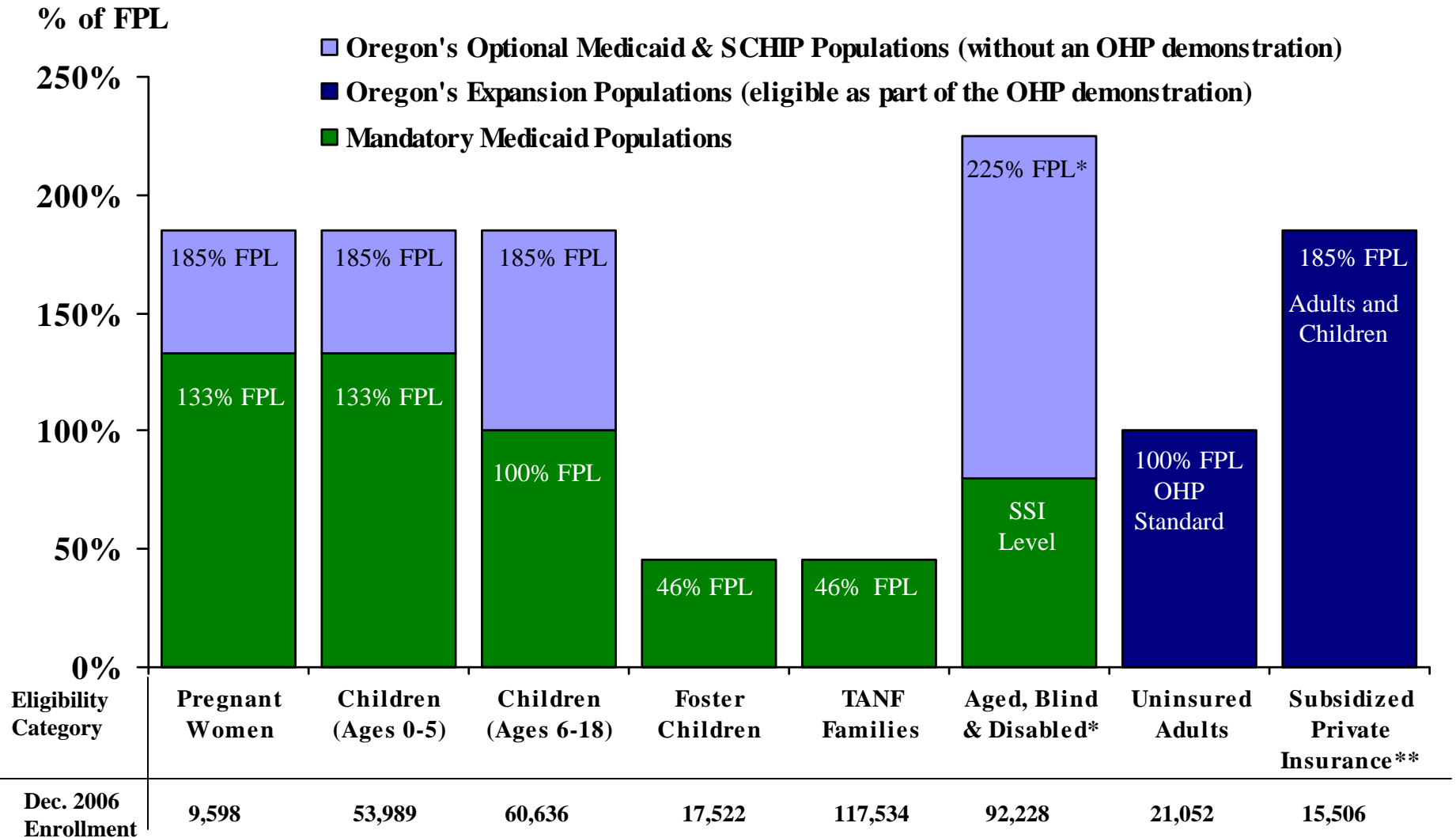
Joint Oregon / Federal Funding



Who is covered by the Oregon Health Plan?

- “OHP Plus” program (mandatory Medicaid populations)
 - Low-income elderly, blind & disabled
 - Families receiving Temporary Assistance for Needy Families (TANF)
 - Low-income foster children
 - Low-income children
 - Low-income pregnant women
- Expansion Populations
 - “OHP Standard” program
 - Low-income uninsured adults (OHP Standard)
 - Family Health Insurance Assistance Program (FHIAP)
 - Subsidies to help low-income adults and families purchase private insurance

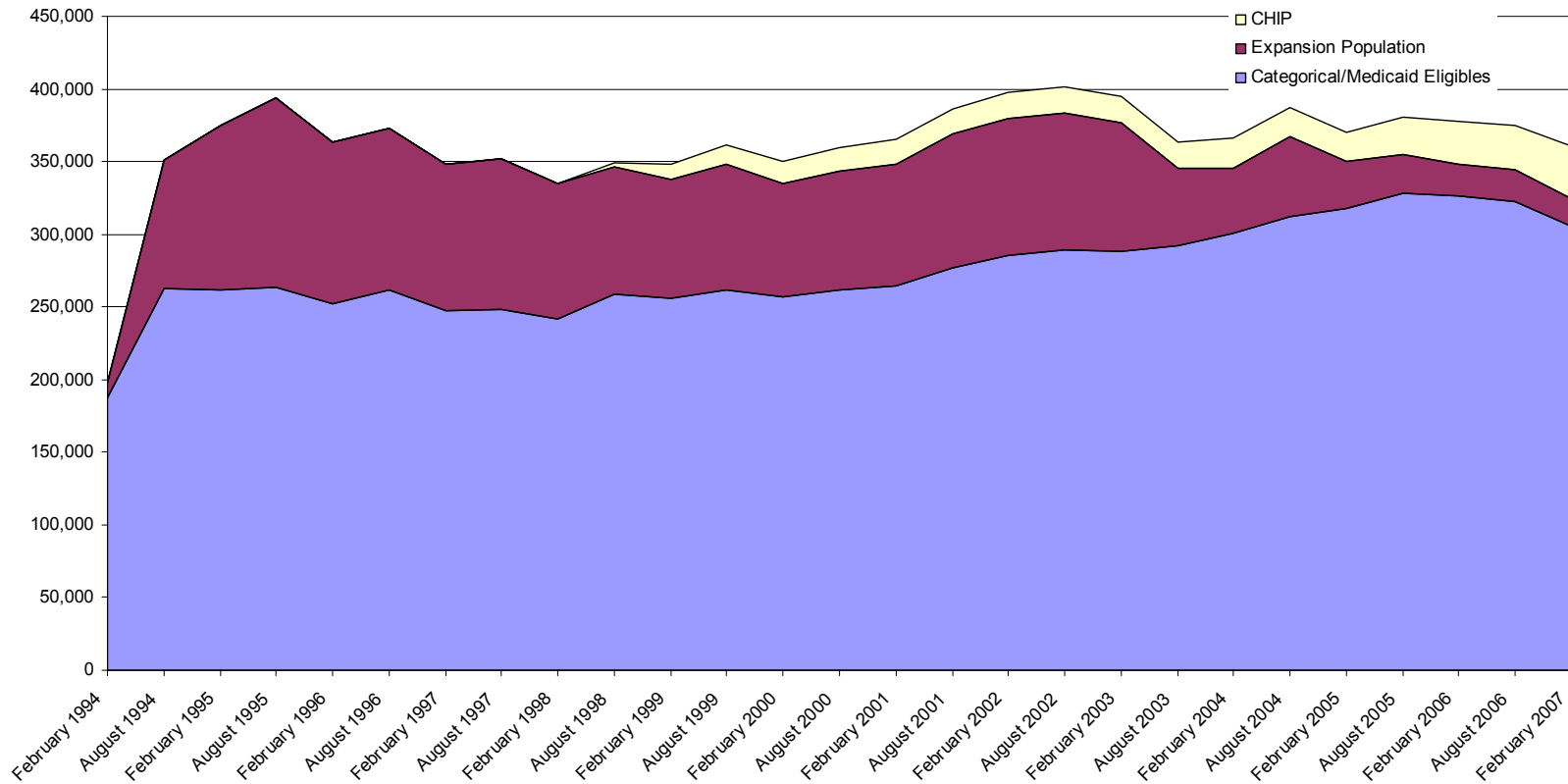
Oregon Health Plan Eligibility Categories by Percentage of Poverty Level (FPL)



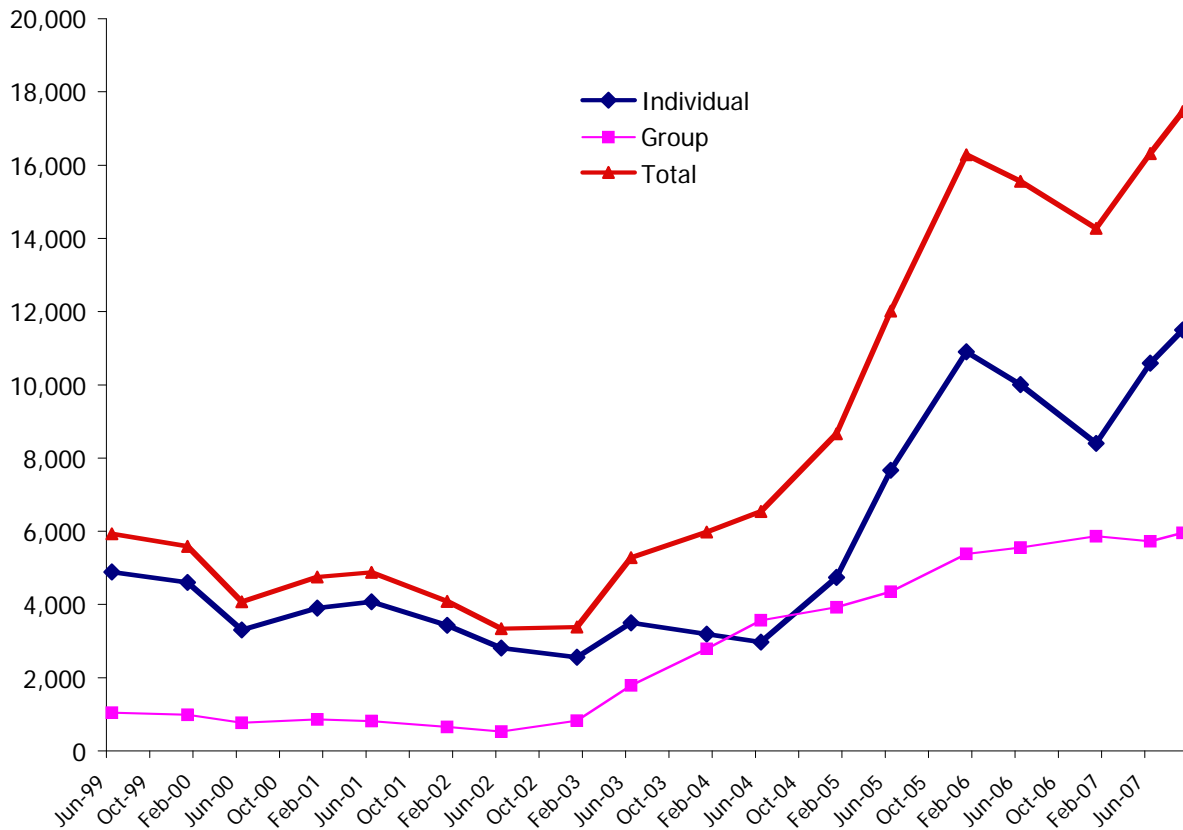
*Aged, blind, and disabled populations meeting long-term care criteria are eligible up to 300% of the SSI level (=225% FPL); otherwise, these populations are eligible up to the SSI level
 **The Family Health Insurance Assistance Program (FHIAP) subsidizes private health insurance coverage for low income families and individuals. All OHP populations have the option to elect FHIAP coverage rather than direct state coverage. Parents and childless adults up to 100% FPL must enroll if they have employer sponsored insurance. Parents and childless adults over 100% FPL are not eligible for direct state coverage but may be eligible for FHIAP if enrollment limits have not been met.

Total enrollment is fairly flat over time, but OHP expansion population is shrinking

Total Medicaid enrollment, Oregon, 1994 to 2007



Family Health Insurance Program (FHIAP) enrollment continues to grow.

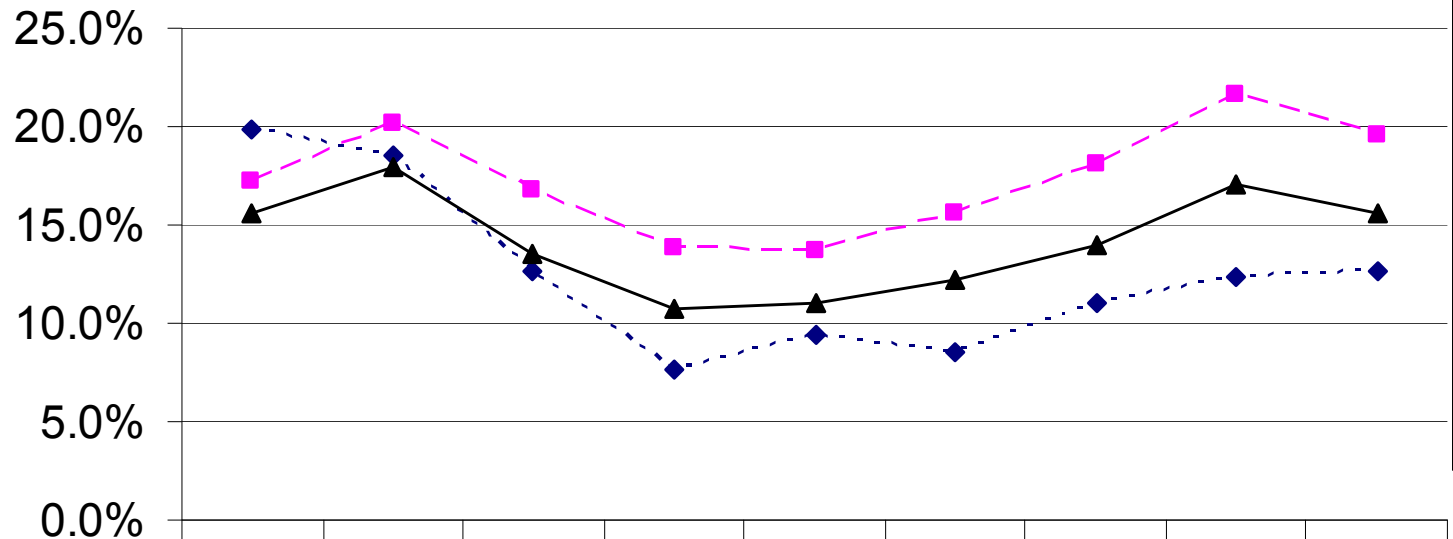




Who are the uninsured?

Almost one in five adults and one in six children are uninsured

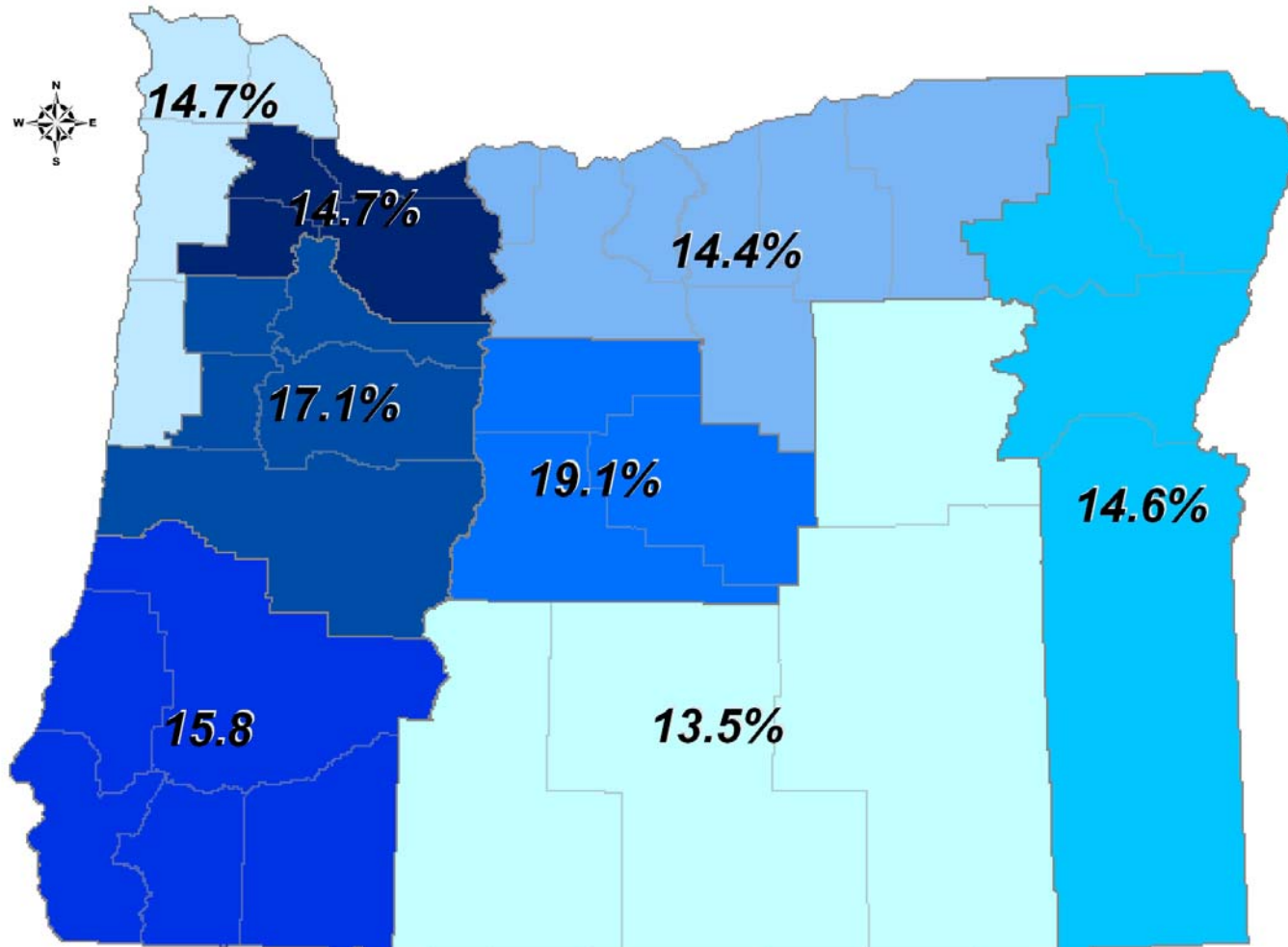
Health Uninsurance Trends, Oregon



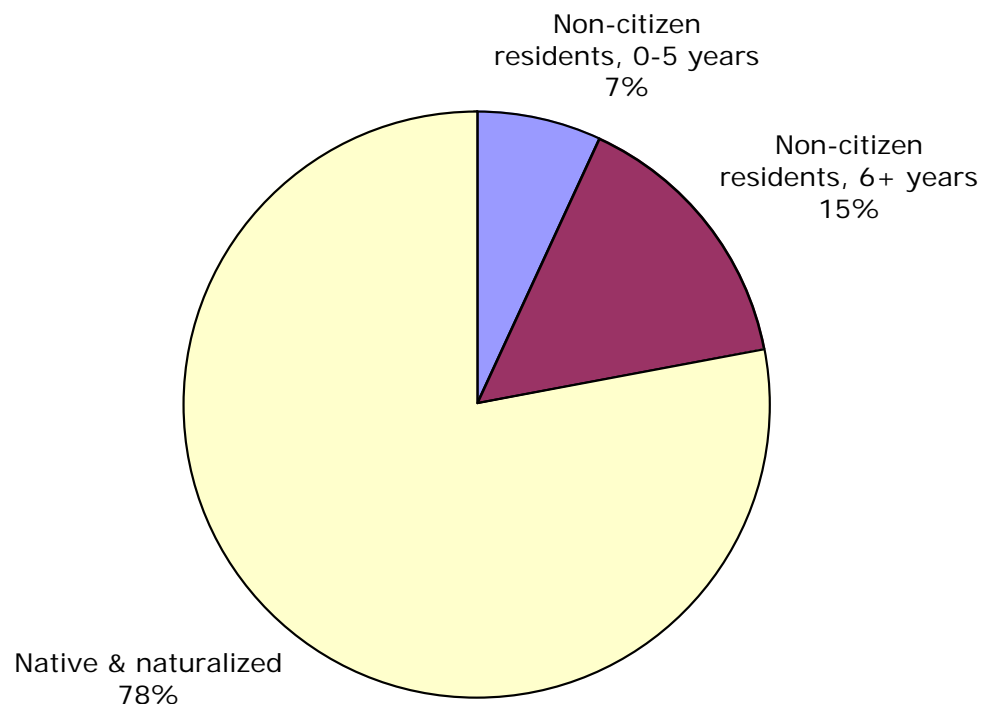
	1990	1992	1994	1996	1998	2000	2002	2004	2006
---◆--- Children 0-17 yrs	19.9%	18.5%	12.6%	7.6%	9.4%	8.5%	11.1%	12.3%	12.6%
- - -■ - - Adults 18-64 yrs	17.2%	20.2%	16.8%	13.8%	13.7%	15.6%	18.1%	21.6%	19.6%
—▲— All Oregonians	15.6%	18.0%	13.6%	10.7%	11.0%	12.2%	14.0%	17.0%	15.6%

Mid-Willamette Valley and Central Oregon have the highest rate of uninsured

Regional Percentages of the Uninsured, Oregon 2006

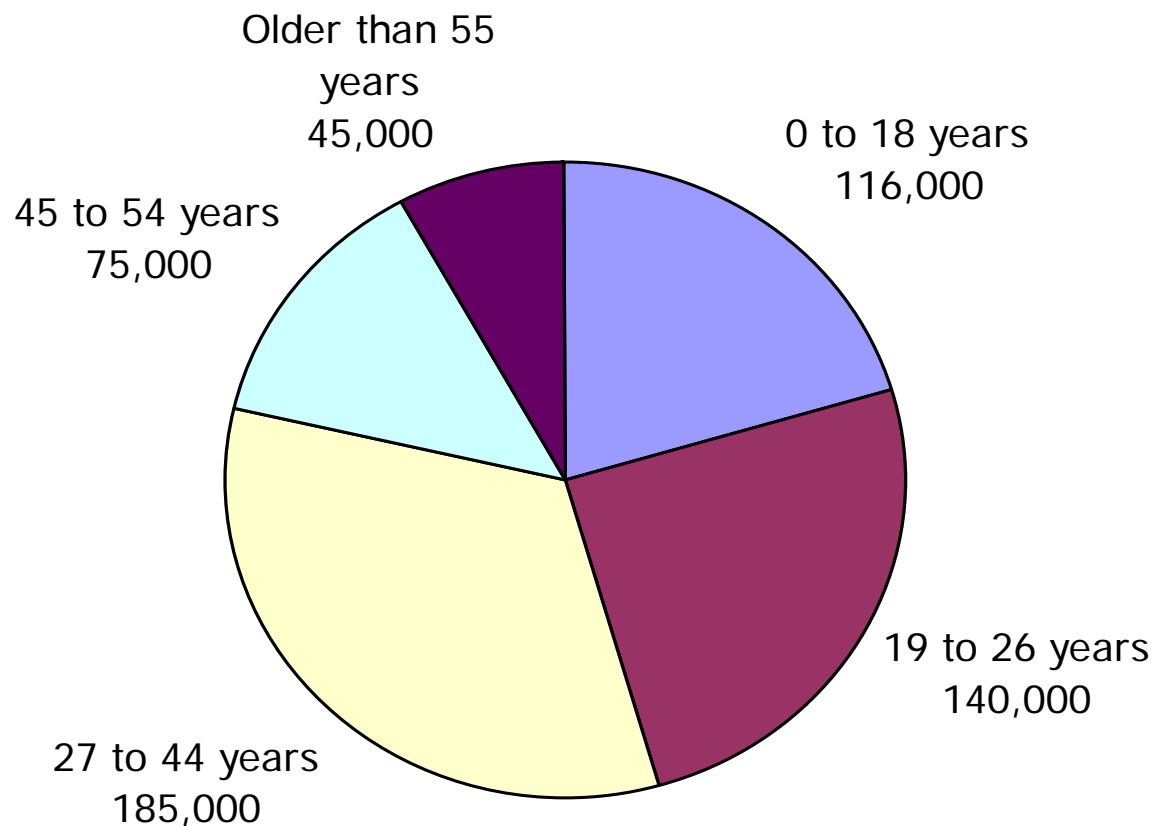


Native & naturalized citizens are over 70% of the uninsured...



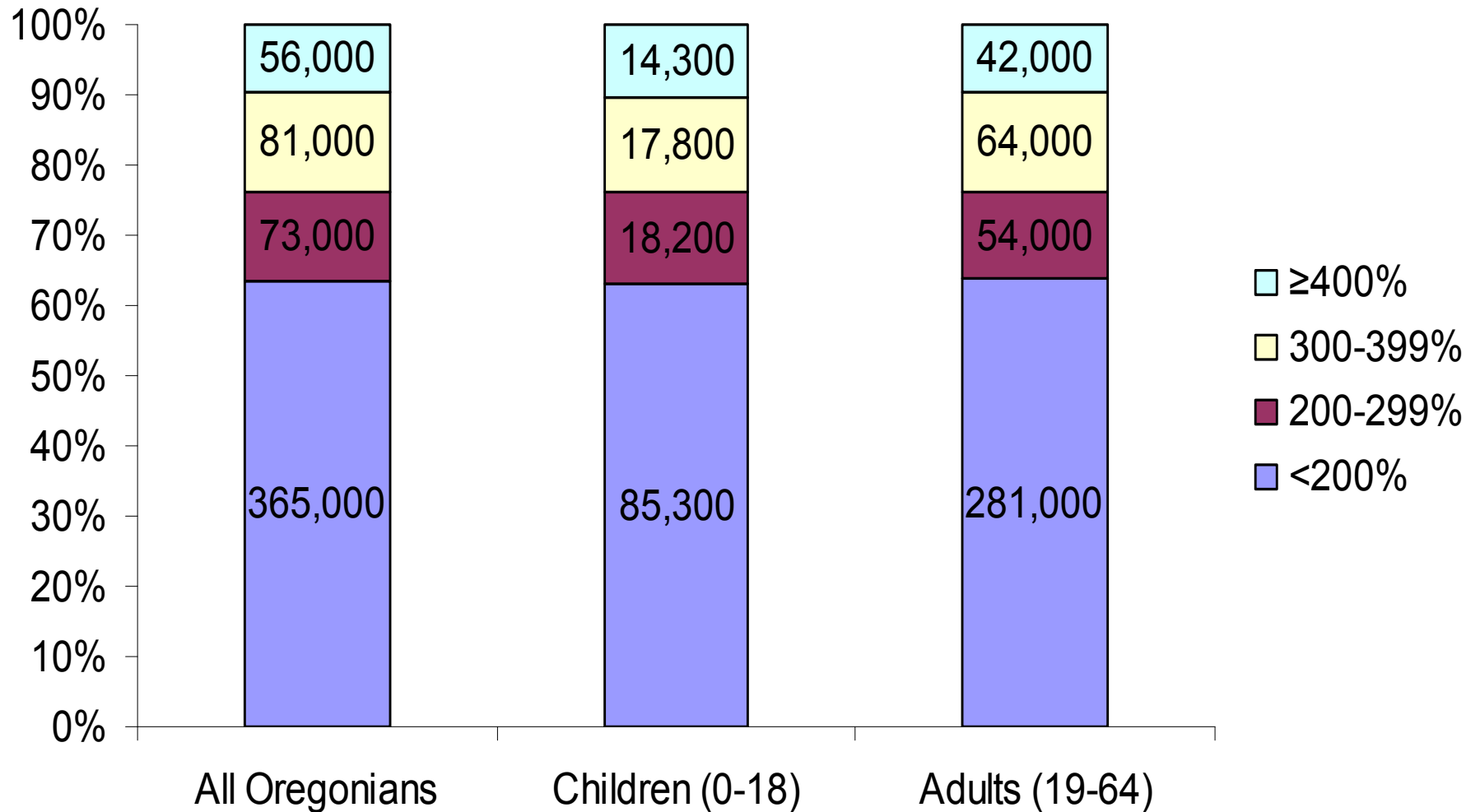
Source: Kaiser Family Foundation; The Uninsured: Key facts about Americans without health insurance, October 2007

Adults are more likely than children to be without insurance.

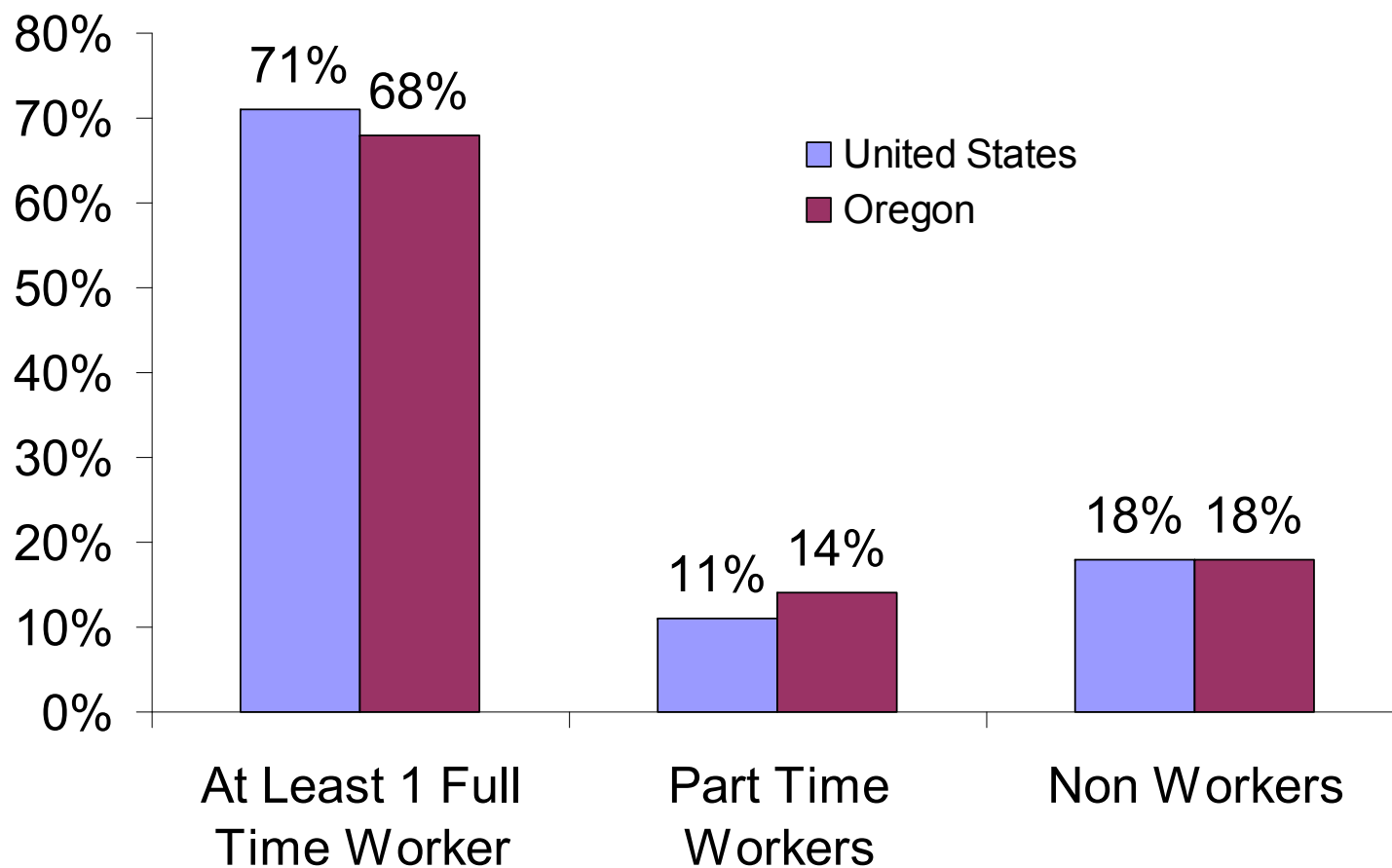


Source: 2006 Oregon Population Survey.

Over 60% of the uninsured are below 200% FPL



68% of uninsured in Oregon are from families with at least 1 full-time worker



Source: Urban Institute and Kaiser Commission on Medicaid and the Uninsured estimates based on the Census Bureau's March 2006 and 2007 Current Population Survey (CPS: Annual Social and Economic Supplements).

Hispanics are most likely to be uninsured

Percent Uninsured by Race and Ethnicity:

- Asian – 9.7%
- White, non-Hispanic – 13.3%
- African-American – 14.1%
- American Indian – 27%
- Hispanic, any race – 32.5%

Consequences of being uninsured include:

- Reduced access to health care
 - Uninsured receive too little medical care and receive it too late
- Poorer medical outcomes
 - Uninsured are sicker and die sooner
- More expensive medical care
 - Often the only patient billed full charges from a hospital
 - Billed charges are 2.5x greater than actual payments¹
 - 45.6% of all personal bankruptcies involve a medical reason or large medical debt²

¹ Colmers JM. Public reporting and transparency. The Commonwealth Fund Commission on a High Performance Health System, January 2007.

² Norton's Bankruptcy



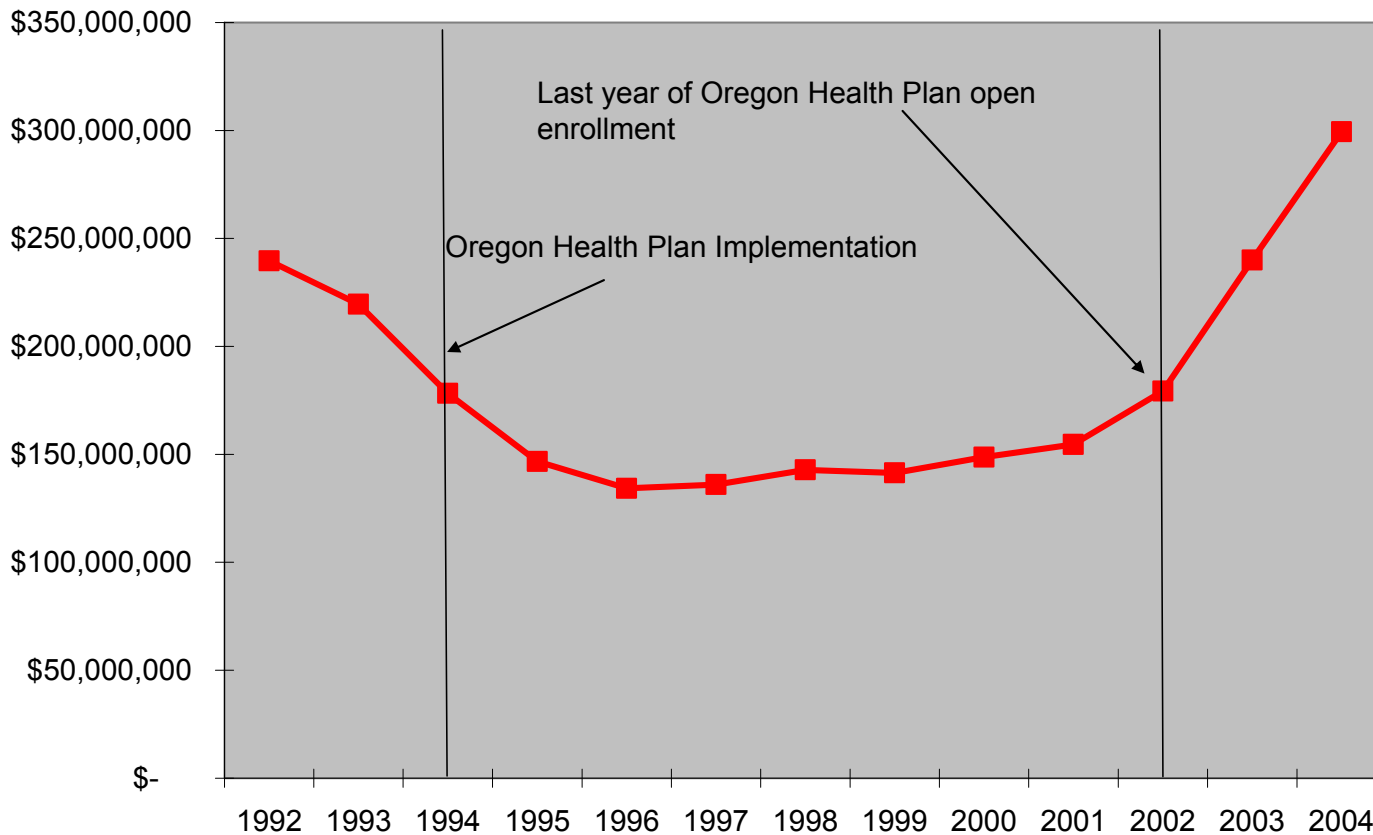
Lack of insurance results in avoidable hospitalizations


Uninsured are:

- 2.8X more likely to be hospitalized for diabetes
- 2.4x more likely to be hospitalized for hypertension
- 1.6x more likely to be hospitalized for pneumonia
- 1.6x more likely to be hospitalized for ulcers

In the absence of coverage, uncompensated care increases...

Oregon Hospital Uncompensated Care, 1992-2004





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