

# FHIAP Snapshot of Program Activity - 07/06/2009

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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	2,610	3,926	6,536	6,536
Approved Lives - to be enrolled	0	0	0	0
<b>Total Lives:</b>			<b>6,536</b>	<b>6,536</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*	17,015	46,153	63,168
<b>Total Lives:</b>			<b>63,168</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	113	187	349	556	<b>1,205</b>	
Adults 19-UP	131	260	357	657	<b>1,405</b>	
<b>Totals</b>	<b>244</b>	<b>447</b>	<b>706</b>	<b>1,213</b>	<b>2,610</b>	39.9%

<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	175	659	<b>954</b>	
Adults 19-UP	46	139	335	1087	<b>1,607</b>	
<b>Totals</b>	<b>66</b>	<b>239</b>	<b>510</b>	<b>1,746</b>	<b>2,561</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	49	<b>77</b>	
Adults 19-UP	38	138	260	852	<b>1,288</b>	
<b>Totals</b>	<b>42</b>	<b>149</b>	<b>273</b>	<b>901</b>	<b>1,365</b>	20.9%

<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	137	298	537	1,264	<b>2,236</b>	
Adults 19-UP	215	537	952	2,596	<b>4,300</b>	
<b>Totals</b>	<b>352</b>	<b>835</b>	<b>1,489</b>	<b>3,860</b>	<b>6,536</b>	<b>100.0%</b>
<b>Percentages:</b>	<b>5.4%</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>					<b>Weighted Average</b>
<i>Subsidy Levels:</i>	<b>50%</b>	<b>70%</b>	<b>90%</b>	<b>95%</b>	
Premium Per Month	\$363.49	\$349.45	\$370.93	\$360.01	<b>\$361.24</b>
Subsidy Per Month	\$179.43	\$242.39	\$330.82	\$340.37	<b>\$324.36</b>
Member Contribution	\$184.07	\$107.06	\$40.10	\$19.63	<b>\$36.88</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	\$471.81	\$510.97	\$532.54	\$507.57	<b>\$511.83</b>
Subsidy Per Month	\$229.94	\$351.88	\$476.86	\$481.06	<b>\$458.39</b>
Member Contribution	\$241.87	\$159.09	\$55.67	\$26.51	<b>\$53.44</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	\$294.57	\$248.76	\$284.42	\$283.86	<b>\$280.97</b>
Subsidy Per Month	\$147.28	\$174.13	\$252.65	\$267.77	<b>\$252.92</b>
Member Contribution	\$147.28	\$74.63	\$31.77	\$16.08	<b>\$28.05</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	\$63.63	\$46.37	\$14.54	\$9.26	<b>\$22.13</b>
Subsidy Per Month	\$63.63	\$108.21	\$130.86	\$175.96	<b>\$141.65</b>
Employee Share	\$127.26	\$154.58	\$145.40	\$185.22	<b>\$163.78</b>
Employer Contribution	\$157.19	\$149.49	\$133.71	\$98.46	<b>\$122.23</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	\$61.39	\$43.99	\$13.27	\$8.22	<b>\$21.93</b>
Subsidy Per Month	\$61.39	\$102.65	\$119.45	\$156.10	<b>\$125.92</b>
Employee Share	\$122.78	\$146.64	\$132.72	\$164.32	<b>\$147.85</b>
Employer Contribution	\$171.57	\$158.28	\$150.75	\$126.19	<b>\$143.88</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>	\$361.24	\$286.01	<b>\$331.20</b>
*Premium Per Month	\$361.24	\$163.78	<b>\$282.39</b>
Subsidy Per Month	\$324.36	\$141.65	<b>\$251.40</b>
Member Contribution	\$36.88	\$22.13	<b>\$30.99</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	293	4%	4%	5%
Metropolitan Portland	2,220	34%	45%	31%
Willamette Valley	2,008	31%	25%	27%
Southern/South Coast	1,162	18%	13%	18%
Mid-Columbia	225	3%	4%	5%
Central	247	4%	4%	6%
Southeast	172	3%	3%	4%
Northeast	209	3%	2%	4%
Other	-	0%	0%	0%
	<b>6,536</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	63,168
Outstanding application within allowed return time	0
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	228	5.8%
6-18	803	20.5%
19-29	437	11.1%
30-39	573	14.6%
40-49	731	18.6%
50-59	786	20.0%
60+	368	9.4%
<b>Total</b>	<b>3,926</b>	<b>100%</b>
Average Age =	<b>35.4</b>	
Median Age =	<b>38.0</b>	

### Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	294	11.3%
6-18	911	34.9%
19-29	301	11.5%
30-39	512	19.6%
40-49	382	14.6%
50-59	165	6.3%
60+	45	1.7%
<b>Total</b>	<b>2,610</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	522	8.0%
6-18	1,714	26.2%
19-29	738	11.3%
30-39	1,085	16.6%
40-49	1,113	17.0%
50-59	951	14.6%
60+	413	6.3%
<b>Total</b>	<b>6,536</b>	<b>100%</b>
Average Age =	<b>31.2</b>	
Median Age =	<b>32.0</b>	

### Adult and child enrollment across markets

	Under 19		Adults		Total	
<b>Individual</b>	1,031	46.1%	2,895	67.3%	3,926	60.1%
<b>Group</b>	1,205	53.9%	1,405	32.7%	2,610	39.9%
<b>Total</b>	<b>2,236</b>	<b>100.0%</b>	<b>4,300</b>	<b>100.0%</b>	<b>6,536</b>	<b>100.0%</b>

### Adult and child enrollment within markets

	Individual		Group		Total	
<b>Under 19</b>	1,031	26.3%	1,205	46.2%	2,236	34.2%
<b>Adults</b>	2,895	73.7%	1,405	53.8%	4,300	65.8%
<b>Total</b>	<b>3,926</b>	<b>100.0%</b>	<b>2,610</b>	<b>100.0%</b>	<b>6,536</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	1,452	37.0%	1,189	45.6%	2,641	40.4%
Female	2,474	63.0%	1,421	54.4%	3,895	59.6%
<b>Total</b>	<b>3,926</b>	<b>100%</b>	<b>2,610</b>	<b>100%</b>	<b>6,536</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	40.1	Individual Market - OMIP only	15.9
Individual Market - Non-OMIP only	48.0	Individual Market - Non-OMIP only	19.4
Group Market	45.9	Group Market	20.3
<b>FHIAP - ALL</b>	<b>45.5</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	148	308	969	1,472	37.5%
<i>Health Net</i>	4	27	49	208	288	7.3%
<i>Kaiser</i>	8	23	77	243	351	8.9%
<i>Lifewise</i>	3	23	27	142	195	5.0%
<i>ODS Health Plans</i>	0	7	10	60	77	2.0%
<i>OMIP</i>	42	149	273	901	1,365	34.8%
<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>108</b>	<b>388</b>	<b>783</b>	<b>2,647</b>	<b>3,926</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>	7.4%
	Blue Selections Premier \$500 Deductible	44	110	263	847	<b>1,264</b>	85.9%
	Blue Selections Premier \$1000 Deductible	1	7	16	54	<b>78</b>	5.3%
	BlueCross PPO Portability	0	2	6	13	<b>21</b>	1.4%
		<b>47</b>	<b>148</b>	<b>308</b>	<b>969</b>	<b>1,472</b>	<b>37.5%</b>

<b>Health Net</b>	Diamond 15 PPO \$250 Deductible	3	21	37	174	<b>235</b>	81.6%
	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>208</b>	<b>288</b>	<b>7.3%</b>

<b>Kaiser</b>	Gold Rx \$500 Deductible	2	2	13	27	<b>44</b>	12.5%
	Platinum Rx Plan (no deductible)	6	21	64	216	<b>307</b>	87.5%
		<b>8</b>	<b>23</b>	<b>77</b>	<b>243</b>	<b>351</b>	<b>8.9%</b>

<b>Lifewise</b>	WiseChoices \$500 Deductible	3	23	27	142	<b>195</b>	100.0%
	Other	0	0	0	0	<b>0</b>	0.0%
		<b>3</b>	<b>23</b>	<b>27</b>	<b>142</b>	<b>195</b>	<b>5.0%</b>

<b>ODS</b>	Beneficial Rx Plan \$1000 Deductible	0	7	10	60	<b>77</b>	100.0%
		<b>0</b>	<b>7</b>	<b>10</b>	<b>60</b>	<b>77</b>	<b>2.0%</b>

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### CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
<b>OMIP</b>	\$500 Deductible	33	140	267	858	<b>1,298</b>	95.1%
	\$750 Deductible	9	9	6	43	<b>67</b>	4.9%
		<b>42</b>	<b>149</b>	<b>273</b>	<b>901</b>	<b>1,365</b>	<b>34.8%</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 - 07/06/2009

## TERMINATION TRENDS

Termination Reason	Current Month				Overall Terminations			
<b>Member Request</b>								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	1	1	2	10.5%	350	110	460	8.6%
70% Subsidy Level	2	0	2	10.5%	850	158	1,008	18.8%
90% Subsidy Level	2	0	2	10.5%	920	163	1,083	20.2%
95% Subsidy Level	13	0	13	68.4%	2,421	400	2,821	52.5%
	18	1	<b>19</b>	<b>13.5%</b>	4,541	831	<b>5,372</b>	<b>14.1%</b>

<b>Ineligible based on review of application</b>								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	4	6	10	9.0%	327	921	1,248	7.3%
70% Subsidy Level	8	12	20	18.0%	1,313	1,549	2,862	16.8%
90% Subsidy Level	10	11	21	18.9%	2,393	1,944	4,337	25.5%
95% Subsidy Level	36	24	60	54.1%	5,827	2,753	8,580	50.4%
	58	53	<b>111</b>	<b>78.7%</b>	9,860	7,167	<b>17,027</b>	<b>44.8%</b>

<b>Rescission of coverage by insurance carrier - Never Effective</b>								
	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	<b>0</b>	<b>0.0%</b>	169	8	<b>177</b>	<b>0.5%</b>

<b>Carrier Termination</b>								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	4	3	7	4.5%
70% Subsidy Level	0	0	0	0.0%	21	5	26	16.6%
90% Subsidy Level	0	0	0	0.0%	19	1	20	12.7%
95% Subsidy Level	0	0	0	0.0%	101	3	104	66.2%
	0	0	<b>0</b>	<b>0.0%</b>	145	12	<b>157</b>	<b>0.4%</b>

<b>Eligible for Medicare Coverage</b>								
	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	22.2%	91	3	94	8.7%
90% Subsidy Level	3	0	3	33.3%	278	5	283	26.3%
95% Subsidy Level	4	0	4	44.4%	664	8	672	62.5%
	9	0	<b>9</b>	<b>6.4%</b>	1,059	17	<b>1,076</b>	<b>2.8%</b>

<b>Failed to make premium payments to FHIAP</b>								
	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%	1,394	0	1,394	15.1%
90% Subsidy Level	0	0	0	0.0%	1,876	4	1,880	20.3%
95% Subsidy Level	0	0	0	0.0%	5,563	0	5,563	60.1%
	0	0	<b>0</b>	<b>0.0%</b>	9,256	5	<b>9,261</b>	<b>24.4%</b>

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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>Percent</b>
<i>50% Subsidy Level</i>	0	0	0	0.0%	1	330	9.0%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	718	21.9%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	742	23.9%
<i>95% Subsidy Level</i>	0	0	0	0.0%	179	1,491	45.2%
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	<b>415</b>	<b>3,281</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>Percent</b>
<i>50% Subsidy Level</i>	0	0	0	0.0%	1	2	2.0%
<i>70% Subsidy Level</i>	0	0	0	0.0%	16	0	10.5%
<i>90% Subsidy Level</i>	0	0	0	0.0%	32	0	20.9%
<i>95% Subsidy Level</i>	0	0	0	0.0%	98	4	66.7%
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	<b>147</b>	<b>6</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>Percent</b>
<i>50% Subsidy Level</i>	0	0	0	0.0%	19	16	3.2%
<i>70% Subsidy Level</i>	0	0	0	0.0%	42	44	7.9%
<i>90% Subsidy Level</i>	0	0	0	0.0%	115	54	15.6%
<i>95% Subsidy Level</i>	2	0	2	100.0%	645	151	73.3%
	<b>2</b>	<b>0</b>	<b>2</b>	<b>1.4%</b>	<b>821</b>	<b>265</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>141</b>	<b>2.2%</b>
<b>Current Active Enrollment:</b>	<b>6,536</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>	19	13.5%	5,372	14.1%
<i>Ineligible</i>	111	78.7%	17,027	44.8%
<i>Rescinded Coverage</i>	0	0.0%	177	0.5%
<i>Carrier Termination</i>	0	0.0%	157	0.4%
<i>Medicare Eligible</i>	9	6.4%	1,076	2.8%
<i>Failed to pay premium</i>	0	0.0%	9,261	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>	2	1.4%	1,086	2.9%
<b>Total</b>	<b>141</b>	<b>100%</b>	<b>38,005</b>	<b>100%</b>

## FHIAP Snapshot of Program Activity - 07/06/2009

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

Heritage	Individual		Group		Total	
	Lives	Percent	Lives	Percent	Lives	Percent
<i>African-American</i>	53	1.3%	57	2.2%	<b>110</b>	<b>1.7%</b>
<i>Asian/Pacific Islander</i>	268	6.8%	67	2.6%	<b>335</b>	<b>5.1%</b>
<i>Hispanic</i>	147	3.7%	162	6.2%	<b>309</b>	<b>4.7%</b>
<i>Native American</i>	43	1.1%	32	1.2%	<b>75</b>	<b>1.1%</b>
<i>Not Given</i>	186	4.7%	120	4.6%	<b>306</b>	<b>4.7%</b>
<i>Other</i>	113	2.9%	140	5.4%	<b>253</b>	<b>3.9%</b>
<i>White</i>	3,116	79.4%	2,032	77.9%	<b>5,148</b>	<b>78.8%</b>
<b>TOTAL</b>	<b>3,926</b>	<b>100%</b>	<b>2,610</b>	<b>100%</b>	<b>6,536</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>	108	244	352
<i>150-169%</i>	<b>70%</b>	388	447	835
<i>126-149%</i>	<b>90%</b>	783	706	1,489
<i>0-125%</i>	<b>95%</b>	2,647	1,213	3,860
<b>Totals</b>		<b>3,926</b>	<b>2,610</b>	<b>6,536</b>