

CoverColorado Fact Sheet

Reported July 8, 2009

Demographics

Total membership

As of 5/31/09	As of 12/31/08	As of 12/31/07
9,189	8,543	7,031

Age: % of membership that are

Under age 20
 Age 20 to 39
 Age 40 to 59
 Age 60 to 64
 Age 65 or older

8%	8%	8%
23%	23%	23%
46%	46%	46%
23%	23%	23%
0%	0%	0%

Geographic: % of membership that are located in

Urban areas
 Rural areas

77%	77%	77%
23%	23%	23%

Gender: % of membership that are

Male
 Female

47%	47%	47%
53%	53%	53%

Smoking: % of membership that are

Smokers
 Non-Smokers

12%	11%	11%
88%	89%	89%

Plan Designs: % of membership that are on the

\$1,000 deductible plan
 \$1,500 deductible plan
 \$2,000 deductible plan
 \$2,000 deductible HSA plan
 \$3,000 deductible plan
 \$5,000 deductible plan
 \$7,500 deductible plan
 \$10,000 deductible plan
 Medicare COB plan

21%	22%	24%
5%	4%	3%
18%	19%	19%
16%	16%	15%
11%	10%	8%
19%	19%	21%
4%	3%	4%
6%	6%	5%
1%	1%	0%

Premium Discount Program: % of membership that have

The greatest discount
 Some discount, but not greatest
 No discount

27%	26%	25%
3%	3%	3%
70%	71%	73%

Persistency: % of year end membership that have been in the program for

Less than 6 months
 6 to 11 months
 12 to 35 months
 36 months or longer

19%	18%	19%
16%	18%	19%
37%	36%	31%
28%	29%	31%

Claim Costs

High dollar claimants*: # of people with total claims during year greater than

	2009*	2008	2007
\$50,000	59	252	199
\$75,000	27	146	121
\$100,000	13	97	76
\$150,000	6	46	35
\$200,000	3	25	24

* 2009 based on dates of service between 1/1/09 and 5/31/09, other years based on incurred claim in CY, paid through 5/31/09

Financial Statistics** (average per member per month)

Earned premium	\$368.01	\$351.63	\$329.11
Medical claim costs paid	\$551.38	\$556.41	\$534.59
Drug claim costs paid	\$106.49	\$119.17	\$127.71
Administrative costs	\$50.09	\$56.30	\$47.85
Deficit (costs – premium)	\$339.95	\$380.24	\$381.04

** 2009 claim costs include IBNR estimates and along with administrative expense are based on information as of 5/31/2009.

For comparison***, the average paid by a sample of commercial and self-funded plans in Colorado per member per month for each of

Medical claim costs paid	\$237.52	\$224.84	\$220.23
Drug claim costs paid	\$32.15	\$30.35	\$29.68

*** Comparison statistics for commercial plans have not been adjusted for differences in plan design, age, or geography.

Accounting Statistics (in millions)

	CYTD 2009 ¹	CY 2008	CY 2007
Revenue			
Premiums	\$15.89	\$32.91	\$23.72
UPF	\$10.15	\$31.82	\$11.92
Carrier Assessments	\$1.13	\$0.03	\$0.00
Premium Tax Credits	\$0.00	\$5.02	\$4.98
Federal (and other) Grants	\$0.04	\$1.87	\$1.60
Interest	\$0.60	\$1.75	\$1.92
Total Revenue	\$27.81	\$73.40	\$44.14
Expenses			
Claims	\$30.62	\$59.97	\$51.93
Admin	\$2.16	\$5.30	\$3.60
Total Expenses	\$32.78	\$65.27	\$55.53

Percentage of revenue by source in each year

Premium	57%	45%	54%
UPF	36%	43%	27%
Carrier Assessments	4%	0%	0%
Premium Tax Credits	0%	7%	11%
Federal (and other) Grants	0%	3%	4%
Interest	2%	2%	4%

¹ Based on financial reports as of the end of May 2009.