

Table VII.C.1(2002) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	3,189	3,194	3,291	2,949	3,004	3,253	3,150
New England:							
Connecticut	3,373	3,417	3,299	3,128	3,095	3,418	3,322
Maine	3,603	3,658	3,416	3,438	3,055	3,948	3,092
Massachusetts	3,353	3,307	3,291	3,761	3,132	3,560	2,963
New Hampshire	3,263	3,223	3,422	3,305	3,189	3,391	2,953
Middle Atlantic:							
New Jersey	3,453	3,443	3,611	3,123	3,604	3,626	3,196
New York	3,326	3,371	3,333	2,899	2,941	3,595	3,024
Pennsylvania	3,311	3,332	3,199	3,220	3,035	3,446	3,162
East North Central:							
Illinois	3,458	3,411	3,890	3,012	3,301	3,472	3,475
Indiana	3,257	3,269	3,302	3,008	3,034	3,278	3,271
Michigan	3,250	3,239	3,368	3,095	2,865	3,429	3,136
Ohio	3,087	3,063	3,525	2,746	2,978	3,209	2,930
Wisconsin	3,500	3,457	3,833	3,358	3,675	3,553	3,355
West North Central:							
Iowa	3,124	3,144	3,244	2,767	2,778	3,064	3,509
Kansas	2,924	2,954	2,948	2,602	3,198	2,881	2,873
Minnesota	3,293	3,286	3,481	3,068	3,011	3,406	3,113
Missouri	2,988	2,953	3,414	2,882	3,042	2,916	3,108
Nebraska	3,211	3,247	3,131	2,936	3,158	3,098	3,497
South Atlantic:							
Delaware	3,332	3,285	3,426	3,826	3,450	3,629	3,045
Florida	3,258	3,284	3,437	2,747	3,261	3,427	3,061
Georgia	3,047	3,048	2,995	3,126	3,130	3,107	2,898
Maryland	3,164	3,156	3,409	3,002	2,986	3,256	3,057
North Carolina	3,167	3,177	3,448	2,731	3,318	3,152	3,121
South Carolina	2,898	2,903	2,985	2,616	2,956	2,858	2,926
Virginia	3,010	3,046	3,066	2,607	3,181	3,182	2,712
West Virginia	3,371	3,381	3,567	2,724	3,031	3,662	3,173
East South Central:							
Alabama	2,945	2,982	3,028	2,418	2,879	2,771	3,204
Kentucky	3,062	3,003	3,330	3,388	3,286	2,921	3,119
Mississippi	2,962	2,967	3,182	2,643	2,541	3,093	2,984
Tennessee	2,964	2,964	3,082	2,708	2,810	3,030	2,882
West South Central:							
Louisiana	3,234	3,181	3,999	3,016	3,648	3,206	3,123
Oklahoma	3,233	3,275	2,937	2,916	3,476	3,163	3,199
Texas	3,268	3,267	3,303	3,245	3,119	3,300	3,269
Mountain:							
Arizona	2,986	3,017	2,981	2,477	2,849	3,017	2,987
Colorado	3,301	3,331	3,225	2,964	3,164	3,336	3,251
Montana	2,943	2,886	3,262	3,071	3,200	2,960	2,728
Nevada	3,315	3,356	3,155	2,962	3,407	3,228	3,430
New Mexico	3,075	3,110	3,152	2,677	3,083	3,169	2,909
Utah	2,981	2,977	2,846	3,292	2,880	2,779	3,235
Wyoming	3,477	3,447	3,623	3,578	3,788	3,249	3,736
Pacific:							
California	2,936	2,954	2,841	2,849	2,345	2,932	3,298
Hawaii	2,723	2,750	2,415	2,906	2,461	2,896	2,596
Oregon	2,909	3,063	3,344	2,101	3,131	2,786	3,263
Washington	3,287	3,271	3,421	3,250	3,086	3,354	3,189
States not shown separately	3,255	3,273	3,158	3,157	2,968	3,201	3,466

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.1(2002) Standard error for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	20.30	22.36	48.24	47.90	34.28	22.91	34.49
New England:							
Connecticut	117.85	152.94	155.72	338.13	226.54	150.35	119.78
Maine	49.41	63.02	238.58	296.12	163.99	73.55	210.85
Massachusetts	59.80	71.44	184.88	472.68	102.91	59.88	155.83
New Hampshire	103.72	116.55	215.61	208.53	139.18	102.67	396.08
Middle Atlantic:							
New Jersey	105.71	107.74	267.16	191.76	184.94	106.12	143.00
New York	62.15	71.41	197.73	222.35	141.00	56.12	127.76
Pennsylvania	85.35	97.88	50.22	152.93	146.01	128.01	104.37
East North Central:							
Illinois	93.61	103.25	238.60	138.27	161.51	114.55	178.76
Indiana	147.79	169.72	187.36	159.34	192.30	214.26	155.40
Michigan	84.81	45.89	251.00	436.98	199.96	104.89	62.17
Ohio	95.21	83.59	365.61	124.95	214.53	123.05	134.42
Wisconsin	88.98	129.71	307.26	332.83	249.41	99.17	207.48
West North Central:							
Iowa	66.93	116.39	235.56	162.14	191.94	97.65	270.31
Kansas	48.58	59.59	143.37	323.38	138.43	57.01	140.38
Minnesota	93.56	66.80	250.55	265.20	280.59	118.70	128.78
Missouri	51.54	49.06	342.62	357.28	261.24	89.75	218.97
Nebraska	94.04	99.64	196.99	321.81	194.89	96.05	244.83
South Atlantic:							
Delaware	141.60	149.73	220.50	260.55	151.30	113.64	201.97
Florida	66.75	99.77	164.93	291.24	212.85	102.99	131.86
Georgia	113.22	120.70	413.15	502.78	293.55	142.65	115.21
Maryland	45.50	50.93	92.70	130.18	112.83	63.66	94.17
North Carolina	60.43	67.18	401.93	416.76	161.99	80.43	243.72
South Carolina	49.08	72.76	186.87	168.67	152.30	122.75	124.61
Virginia	94.42	125.11	309.03	306.51	190.06	85.91	178.46
West Virginia	69.73	86.64	319.82	254.55	134.65	171.58	131.81
East South Central:							
Alabama	91.62	98.70	482.00	165.35	117.28	45.04	160.25
Kentucky	28.46	43.50	163.50	334.58	171.66	77.04	83.34
Mississippi	123.11	123.59	854.08	323.57	111.93	131.45	307.33
Tennessee	78.13	99.54	208.13	229.42	105.31	113.15	130.49
West South Central:							
Louisiana	166.33	151.96	384.93	468.43	184.46	128.80	368.11
Oklahoma	86.65	123.44	210.02	390.03	288.78	127.27	214.45
Texas	107.20	115.77	188.00	206.61	109.55	126.34	237.78
Mountain:							
Arizona	57.50	53.51	268.97	287.40	184.00	89.76	119.41
Colorado	104.53	126.03	194.11	98.50	172.30	96.37	218.66
Montana	147.08	179.75	340.18	160.57	118.52	200.81	178.10
Nevada	100.62	113.75	311.78	338.52	263.09	151.54	159.00
New Mexico	73.37	102.44	437.63	275.96	267.45	112.00	200.16
Utah	84.72	73.66	217.62	792.20	206.28	139.19	188.19
Wyoming	134.06	150.63	176.17	334.84	193.08	132.61	559.20
Pacific:							
California	66.00	73.60	97.14	184.73	106.31	70.90	111.68
Hawaii	99.33	85.75	129.34	195.93	128.40	129.43	123.83
Oregon	118.13	84.29	185.25	286.57	193.60	130.10	212.03
Washington	129.58	131.36	252.16	132.79	225.88	146.90	136.96
States not shown separately	120.49	155.25	185.79	282.21	176.14	128.98	327.20

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.1.a(2002) Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	2,973	2,959	3,006	3,113	2,838	3,028	2,929
New England:							
Connecticut	3,425	3,368	3,702	3,583	3,098	3,457	3,397
Maine	3,578	3,538	3,617	4,037	3,048	3,934	2,915
Massachusetts	3,297	3,200	3,273	4,078	3,207	3,443	2,791
New Hampshire	3,252	3,245	3,315	3,252	2,997	3,242	3,554
Middle Atlantic:							
New Jersey	3,411	3,372	3,580	3,774	4,154	3,661	2,947
New York	3,048	3,069	2,952	3,089	2,952	3,200	2,797
Pennsylvania	2,973	2,973	3,007	2,924	3,085	3,117	2,802
East North Central:							
Illinois	3,174	3,118	3,774	3,053	3,432	3,009	3,290
Indiana	2,947	2,866	3,284	3,214	2,878	3,028	2,892
Michigan	2,976	3,015	2,846	3,079	2,420	3,146	3,145
Ohio	3,224	3,198	3,318	3,346	3,282	3,389	2,938
Wisconsin	3,428	3,291	3,878	3,497	3,776	3,490	3,083
West North Central:							
Iowa	2,783	2,756	2,904	2,823	2,514	2,977	2,585
Kansas	2,838	2,867	2,768	2,766	2,708	2,770	3,063
Minnesota	3,157	3,163	3,231	3,038	2,791	3,248	3,066
Missouri	2,850	2,762	3,381	2,817	3,235	2,695	3,226
Nebraska	2,945	2,949	2,952	1,872*	2,553	2,768	3,714*
South Atlantic:							
Delaware	3,373	3,294	3,423	4,217	3,793	3,428	3,154
Florida	3,114	3,117	3,137	3,011	3,127	3,143	3,008
Georgia	2,702	2,716	2,523	3,123	2,642	2,648	2,811
Maryland	2,967	2,902	3,512	2,866	2,737	3,090	2,785
North Carolina	3,086	3,109	3,028	2,483	3,050	2,899	3,456
South Carolina	2,968	3,038	2,686	2,763	3,096	2,832	3,056
Virginia	2,983	2,938	3,602	2,539	2,923	3,095	2,877
West Virginia	3,417	3,388	3,751	2,946	3,229	3,665	3,264
East South Central:							
Alabama	2,971	2,960	3,035	2,433	3,895	2,731	2,918
Kentucky	2,971	2,918	3,876	3,147	3,393	2,998	2,817
Mississippi	3,346	3,528	2,738	2,702	2,999	3,445	3,502
Tennessee	2,942	2,864	3,292	3,785	2,669	3,041	2,872
West South Central:							
Louisiana	3,277	3,284	3,111	3,943	3,747	3,149	3,185
Oklahoma	3,149	3,158	3,127	2,991	3,315	3,020	3,329
Texas	3,056	3,036	3,185	3,514	2,989	3,172	2,792
Mountain:							
Arizona	2,789	2,822	2,636	2,814	2,632	2,736	2,911
Colorado	3,089	3,073	3,143	3,263	3,372	2,979	3,318
Montana	3,470	3,653	3,028	3,169	3,158	3,887	2,824
Nevada	2,935	3,021	2,536	2,563	2,971	2,842	3,065
New Mexico	3,017	3,015	3,041	3,017	3,117	2,932	3,145
Utah	2,834	2,750	2,785	5,698	3,183	2,947	2,402
Wyoming	2,854	2,985	2,728	2,137	3,538	2,252	3,594
Pacific:							
California	2,561	2,545	2,573	2,879	2,186	2,643	2,659
Hawaii	2,587	2,659	2,461	2,407	2,393	2,774	2,427
Oregon	2,653	2,624	2,886	2,589	3,003	2,567	2,737
Washington	3,308	3,369	3,145	3,024	3,904	3,197	3,084
States not shown separately	3,024	3,082	2,817	2,829	2,678	3,205	2,663

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.1.a(2002) Standard error for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		Unknown
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	
United States	25.31	25.56	56.46	71.43	65.66	24.29	45.96
New England:							
Connecticut	91.75	106.87	262.56	522.01	495.85	97.72	173.89
Maine	120.60	177.98	158.22	795.54	444.32	125.93	408.52
Massachusetts	103.94	102.73	204.86	539.79	166.51	71.27	179.41
New Hampshire	74.48	93.04	220.22	135.89	367.38	74.06	614.66
Middle Atlantic:							
New Jersey	155.10	145.16	606.69	702.70	343.48	138.22	214.56
New York	50.78	50.41	154.39	187.99	121.45	63.73	103.05
Pennsylvania	51.75	50.81	166.53	344.35	139.72	52.99	103.01
East North Central:							
Illinois	135.80	145.21	671.18	473.79	433.61	215.19	278.34
Indiana	191.46	197.06	729.09	774.00	566.26	456.42	74.90
Michigan	152.40	103.69	579.89	667.63	477.68	227.87	93.05
Ohio	153.71	163.28	557.85	779.80	568.43	245.01	141.35
Wisconsin	257.55	331.30	952.15	794.77	568.65	586.77	200.25
West North Central:							
Iowa	121.73	139.62	809.79	612.37	405.98	153.24	497.99
Kansas	69.87	118.87	334.05	674.62	441.77	109.16	336.44
Minnesota	66.95	96.34	387.09	474.19	586.87	85.25	279.30
Missouri	57.68	86.98	560.33	496.00	410.72	82.96	496.29
Nebraska	147.54	352.34	658.87	591.98*	622.80	256.62	1,319.50*
South Atlantic:							
Delaware	80.95	83.05	429.76	691.72	430.52	98.95	128.21
Florida	129.07	135.32	358.10	669.77	279.33	127.56	217.96
Georgia	111.63	125.66	709.10	871.93	650.87	131.75	128.19
Maryland	71.00	53.07	198.33	149.96	290.86	68.97	93.72
North Carolina	156.27	169.08	846.59	641.91	690.44	160.32	329.60
South Carolina	136.72	158.58	353.53	723.66	380.12	363.42	503.66
Virginia	137.36	184.67	502.31	415.45	606.34	186.43	238.40
West Virginia	185.77	217.94	888.44	743.08	582.73	232.79	625.06
East South Central:							
Alabama	188.86	184.24	869.28	552.62	565.70	154.69	607.91
Kentucky	98.37	95.60	964.37	885.78	565.09	150.47	107.21
Mississippi	316.51	635.04	784.08	651.67	717.65	758.51	750.72
Tennessee	102.26	113.97	767.17	1,005.65	542.65	163.32	446.56
West South Central:							
Louisiana	170.42	196.19	602.63	1,044.17	617.50	422.48	387.14
Oklahoma	140.86	270.25	701.08	838.05	835.57	261.08	522.68
Texas	167.99	184.38	555.39	683.71	292.67	228.88	323.94
Mountain:							
Arizona	93.62	126.14	358.06	548.19	346.74	166.21	327.16
Colorado	163.21	195.37	481.71	531.15	271.11	199.58	561.53
Montana	382.62	577.78	904.59	824.30	590.54	711.71	787.81
Nevada	223.59	250.85	425.55	487.82	604.95	310.09	481.26
New Mexico	162.30	170.55	673.03	626.43	535.92	173.64	592.25
Utah	133.64	118.29	638.49	1,609.10	773.36	216.80	304.66
Wyoming	391.25	500.22	712.02	639.60	935.55	541.65	799.32
Pacific:							
California	75.45	91.47	71.94	138.93	88.67	73.19	98.86
Hawaii	115.51	148.72	174.34	156.29	129.82	117.18	173.21
Oregon	92.00	84.65	480.32	407.72	288.42	99.79	194.41
Washington	162.05	181.72	530.20	670.90	808.66	197.51	222.89
States not shown separately	96.70	132.63	634.37	540.67	508.34	106.27	312.39

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.1.b(2002) Average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	3,283	3,293	3,401	2,966	3,117	3,337	3,251
New England:							
Connecticut	3,341	3,400	3,073	3,170	3,121	3,355	3,362
Maine	3,648	3,742	3,290	3,390	3,117	4,016	3,175
Massachusetts	3,409	3,412	3,472	3,365	3,060	3,791	3,052
New Hampshire	3,363	3,196	4,049	3,333	3,463	3,677	2,869
Middle Atlantic:							
New Jersey	3,383	3,385	3,504	2,847	3,382	3,529	3,149
New York	3,480	3,490	3,688	3,012	2,919	3,770	3,163
Pennsylvania	3,424	3,451	3,276	3,181	2,869	3,509	3,376
East North Central:							
Illinois	3,527	3,508	3,816	3,015	3,239	3,588	3,502
Indiana	3,372	3,391	3,217	3,223	3,285	3,247	3,570
Michigan	3,273	3,227	3,495	3,193	3,244	3,341	3,176
Ohio	3,010	3,006	3,374	2,680	2,958	3,078	2,924
Wisconsin	3,594	3,580	3,873	3,299	3,667	3,575	3,592
West North Central:							
Iowa	3,108	3,101	3,265	2,911	2,895	3,078	3,378
Kansas	3,009	3,014	3,056	2,882	3,463	2,895	3,206
Minnesota	3,226	3,318	3,110	2,726	2,930	3,307	3,158
Missouri	3,068	3,046	3,276	3,089	3,058	2,977	3,235
Nebraska	3,288	3,312	3,279	2,955	3,314	3,179	3,516
South Atlantic:							
Delaware	3,259	3,190	3,580	3,567	3,389	3,748	2,907
Florida	3,353	3,387	3,496	2,867	3,480	3,663	3,097
Georgia	3,177	3,163	3,398	3,281	3,373	3,250	2,956
Maryland	3,263	3,269	3,310	3,155	3,154	3,298	3,234
North Carolina	3,201	3,210	3,546	2,823	3,454	3,231	3,036
South Carolina	2,924	2,905	3,167	2,697	3,020	2,877	2,949
Virginia	3,070	3,104	3,239	2,596	3,390	3,146	2,859
West Virginia	3,414	3,403	3,639	2,994	2,978	3,690	3,249
East South Central:							
Alabama	2,996	3,020	3,002	2,648	2,768	2,776	3,463
Kentucky	3,106	3,016	3,323	3,765	3,255	2,856	3,299
Mississippi	2,949	2,927	3,263	2,906	2,492	3,028	3,093
Tennessee	2,991	2,990	3,027	2,930	2,840	3,017	3,007
West South Central:							
Louisiana	3,081	3,033	3,866	3,127	3,562	3,259	2,751
Oklahoma	3,257	3,310	2,862	2,913	3,472	3,215	3,190
Texas	3,349	3,347	3,368	3,354	3,241	3,343	3,390
Mountain:							
Arizona	3,159	3,171	3,519	2,436	3,064	3,208	3,113
Colorado	3,477	3,538	3,318	2,818	3,045	3,636	3,251
Montana	2,943	2,844	3,628	3,135	3,376	2,844	2,826
Nevada	3,421	3,441	3,400	3,135	3,579	3,337	3,511
New Mexico	3,059	3,156	2,393	2,745	3,162	3,271	2,635
Utah	3,024	3,051	2,758	2,778	2,601	2,687	3,378
Wyoming	3,259	3,296	2,907	3,347	3,356	2,860	3,642
Pacific:							
California	3,353	3,413	2,974	2,950	2,652	3,338	3,582
Hawaii	2,815	2,755	2,485	3,530	2,601	2,937	2,680
Oregon	2,982	3,276	3,706	1,936	2,987	2,857	3,575
Washington	3,274	3,266	3,237	3,466	2,765	3,398	3,065
States not shown separately	3,419	3,427	3,347	3,443	2,879	3,315	3,769

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.1.b(2002) Standard error for average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	35.93	38.78	40.46	80.49	37.71	35.01	55.55
New England:							
Connecticut	160.74	200.37	395.88	475.64	420.80	211.44	134.74
Maine	96.17	131.26	521.30	338.63	620.27	108.51	228.55
Massachusetts	96.05	105.82	566.43	972.18	466.87	122.64	183.43
New Hampshire	141.39	296.26	691.92	528.83	432.09	327.63	360.71
Middle Atlantic:							
New Jersey	99.44	109.47	444.13	275.63	230.69	102.05	100.05
New York	75.70	106.97	190.61	372.99	295.64	111.03	107.27
Pennsylvania	126.16	140.31	80.71	151.88	163.08	186.09	124.85
East North Central:							
Illinois	90.90	92.84	346.32	180.44	145.29	97.15	159.59
Indiana	152.56	173.42	203.61	230.33	218.66	199.42	183.11
Michigan	81.71	83.65	202.69	459.25	195.86	139.08	97.16
Ohio	104.52	97.04	395.41	184.10	236.40	138.40	152.16
Wisconsin	91.11	108.34	108.91	401.99	356.65	81.73	233.82
West North Central:							
Iowa	98.01	129.15	180.11	176.42	231.16	121.74	274.25
Kansas	85.18	88.97	191.07	307.93	210.55	78.84	107.60
Minnesota	91.64	69.61	392.16	238.55	385.48	101.85	143.86
Missouri	71.99	58.39	210.62	352.32	284.21	115.52	301.09
Nebraska	110.04	124.47	219.93	286.84	205.37	128.17	339.15
South Atlantic:							
Delaware	168.09	192.58	549.09	679.39	434.70	308.90	234.61
Florida	104.79	150.60	327.34	269.80	234.44	123.83	176.74
Georgia	138.65	150.59	564.94	546.56	290.27	150.52	137.10
Maryland	56.48	69.92	154.06	90.27	91.80	95.97	104.45
North Carolina	92.48	124.62	454.59	424.89	210.00	93.84	261.75
South Carolina	66.32	88.96	516.62	335.63	139.78	130.45	145.75
Virginia	83.62	112.60	330.46	426.37	325.81	111.38	203.19
West Virginia	111.87	117.39	426.93	556.13	166.87	236.26	161.32
East South Central:							
Alabama	126.26	126.44	588.47	267.31	324.62	70.83	216.77
Kentucky	93.36	87.59	232.06	538.06	211.93	89.87	117.90
Mississippi	123.90	121.86	839.72	460.45	151.91	146.83	324.88
Tennessee	96.71	125.86	309.44	160.84	106.30	130.90	154.58
West South Central:							
Louisiana	150.84	152.62	501.36	442.96	173.86	196.65	185.97
Oklahoma	87.22	119.92	220.92	567.11	323.70	141.22	223.92
Texas	129.70	139.31	296.48	286.99	86.28	132.71	325.77
Mountain:							
Arizona	55.81	66.69	635.65	408.15	471.63	101.52	232.20
Colorado	101.44	132.36	236.48	527.06	262.57	91.40	240.31
Montana	138.26	198.29	319.92	194.79	137.11	266.06	343.40
Nevada	86.86	105.08	432.13	404.51	333.12	139.70	209.65
New Mexico	102.24	115.72	538.84	605.08	454.79	168.45	218.56
Utah	98.59	92.50	234.26	695.84	329.30	155.80	198.79
Wyoming	173.42	256.94	338.19	578.66	327.86	131.27	802.81
Pacific:							
California	120.88	135.05	152.89	437.92	127.89	152.15	164.07
Hawaii	152.61	111.30	148.61	514.28	170.10	198.03	153.30
Oregon	211.49	169.75	194.81	366.79	409.68	235.21	243.50
Washington	145.03	154.50	200.48	253.84	210.11	191.47	102.28
States not shown separately	143.25	155.69	236.27	787.10	224.07	123.78	340.76

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.1.c(2002) Average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	3,288	3,312	3,734	2,494	2,921	3,552	3,059
New England:							
Connecticut	3,401	3,909	2,789	2,452	2,873	3,928	2,953
Maine	3,451	3,697	2,787	2,123	2,907	3,667	3,376
Massachusetts	3,598	3,742	3,171	2,644*	2,209*	3,785	3,303
New Hampshire	2,827	2,974	1,909*	3,292	2,872	3,492	2,454
Middle Atlantic:							
New Jersey	4,065	4,077	4,454	2,778	2,318	4,634	3,871
New York	3,492	4,095	3,205	2,224*	2,993	4,485	3,046
Pennsylvania	3,846	3,882	3,537	4,036	3,448	3,922	3,939
East North Central:							
Illinois	4,000	3,751	5,815	1,927*	4,836*	3,824	4,260
Indiana	2,960	2,972	3,875	2,210	1,785	4,626	2,566
Michigan	4,002	4,040	5,338	2,764	3,746	4,483	2,741
Ohio	3,484	3,288	4,997	1,197*	2,403	3,863	3,061
Wisconsin	3,001	2,973	3,186	3,446	3,310	3,613	2,407
West North Central:							
Iowa	3,561	3,792	3,389	2,042	2,123	3,025	4,130
Kansas	2,596	2,721	2,895	1,900*	3,234	3,011	1,473*
Minnesota	3,672	3,295	4,111	4,367	3,337	3,837	2,517
Missouri	2,500	2,358	4,891	1,595*	2,471	3,151	1,272*
Nebraska	2,642	2,742	2,030	2,907	2,228	2,645	2,853
South Atlantic:							
Delaware	3,648	3,888	2,558	3,237	2,296	3,990	3,667
Florida	3,296	3,536	3,687	1,660	1,826*	4,076	2,904
Georgia	2,562	2,610	2,622	1,962*	2,244	2,829	2,460
Maryland	3,051	3,080	3,526	2,573*	2,861	3,585	2,439
North Carolina	3,086	3,061	3,395	1,414	2,149	3,481	2,525
South Carolina	1,932	2,004	2,007	1,279*	1,318*	2,441	1,795
Virginia	2,808	3,035	1,540*	2,832	3,162	3,493	1,556*
West Virginia	2,803	3,064	2,642*	2,032*	2,977	3,317	1,879
East South Central:							
Alabama	2,630	2,772	3,282	2,037	2,718	2,780	1,949
Kentucky	3,014	3,116	2,901	1,761	3,314	3,084	2,911
Mississippi	2,867	3,114	2,375	1,951	2,731	3,487	1,759
Tennessee	2,622	2,904	2,939	1,735*	2,583	3,234	1,962
West South Central:							
Louisiana	4,329	4,229	6,676	1,889*	6,258*	2,460	4,600
Oklahoma	3,274	3,307	3,120*	2,723	3,799	3,204	2,744
Texas	2,850	2,978	2,260	2,141	2,218*	3,380	2,668
Mountain:							
Arizona	2,840	2,905	4,799*	2,088*	338*	2,921	2,832
Colorado	2,948	2,878	3,289	2,920*	2,160*	3,200	2,240
Montana	2,811	2,838	2,660	2,750	2,560	3,041	2,475
Nevada	4,175	4,144	.	5,184*	2,865*	3,747	4,561
New Mexico	3,330	3,207	4,610	2,286	2,495	3,564	3,418
Utah	3,068	3,047	3,412	1,916*	3,125	2,877	3,421
Wyoming	3,778	3,655	4,347	4,210	4,092	3,612	4,140
Pacific:							
California	3,394	3,060	6,968	1,579	2,968	2,862	4,492
Hawaii	2,785	2,977	2,048	2,490	2,468	3,090	2,625
Oregon	3,431	3,404	3,352	4,203	3,649	3,177	3,828
Washington	3,347	3,104	5,125	2,382	1,766	3,206	3,813
States not shown separately	3,007	3,023	2,862	3,047	3,484	2,917	3,055

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.1.c(2002) Standard error for average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	67.21	60.06	242.28	125.61	125.91	104.21	143.12
New England:							
Connecticut	324.84	400.76	778.78	688.71	807.78	647.90	701.67
Maine	239.53	153.51	679.82	595.84	645.74	190.24	953.63
Massachusetts	232.68	267.47	947.51	795.98*	698.53*	259.11	926.49
New Hampshire	587.96	465.16	601.72*	855.01	803.01	566.18	653.33
Middle Atlantic:							
New Jersey	324.51	380.12	1,259.31	755.36	618.66	400.00	887.19
New York	307.10	259.43	608.94	809.86*	743.12	651.36	651.28
Pennsylvania	115.19	112.92	710.72	1,037.68	711.52	147.25	723.63
East North Central:							
Illinois	354.37	534.20	1,321.67	603.01*	1,529.28*	663.89	813.34
Indiana	353.80	385.96	1,069.16	640.26	501.61	990.83	412.40
Michigan	287.44	243.30	1,274.23	783.04	896.27	262.58	576.12
Ohio	260.56	408.37	1,158.11	421.08*	670.34	325.69	914.78
Wisconsin	275.80	324.87	649.07	965.84	777.28	424.19	502.41
West North Central:							
Iowa	296.41	366.18	762.82	592.82	546.76	202.68	947.63
Kansas	186.27	336.47	464.73	605.19*	604.75	333.45	526.82*
Minnesota	182.76	170.87	1,037.06	736.63	742.86	293.98	559.25
Missouri	264.62	522.18	1,437.48	524.37*	715.04	609.94	425.22*
Nebraska	566.66	615.50	525.54	791.95	630.00	609.30	719.06
South Atlantic:							
Delaware	303.97	311.48	673.46	620.50	663.36	396.94	711.27
Florida	443.74	568.31	982.96	495.05	584.04*	762.90	706.21
Georgia	381.46	522.07	651.76	636.31*	602.11	699.13	481.04
Maryland	204.34	116.62	834.05	1,031.52*	781.72	287.11	393.77
North Carolina	151.55	237.45	738.55	405.03	534.27	129.82	610.22
South Carolina	383.78	482.61	574.74	421.59*	447.42*	693.32	303.31
Virginia	347.69	345.30	1,191.73*	698.85	783.66	302.64	473.90*
West Virginia	364.21	380.64	869.33*	656.70*	671.74	481.07	536.71
East South Central:							
Alabama	120.45	130.82	927.44	484.01	420.57	156.70	385.15
Kentucky	151.79	495.50	676.74	499.76	626.16	383.42	569.66
Mississippi	327.11	365.09	709.88	564.78	698.21	593.05	517.80
Tennessee	276.69	322.17	669.29	525.59*	654.12	426.14	432.72
West South Central:							
Louisiana	787.74	710.08	2,000.10	583.32*	1,984.99*	451.67	1,175.92
Oklahoma	362.49	515.00	986.63*	805.37	1,030.17	732.02	696.20
Texas	467.11	531.84	638.31	636.71	1,445.19*	557.31	657.76
Mountain:							
Arizona	518.83	518.51	1,485.54*	660.28*	106.88*	650.47	738.02
Colorado	364.57	423.05	902.96	900.26*	683.05*	436.44	633.36
Montana	178.35	195.36	564.42	533.86	346.12	131.24	610.44
Nevada	564.99	597.57	.	1,639.32*	862.58*	622.53	1,292.90
New Mexico	506.87	354.03	1,278.61	503.06	509.06	741.39	1,021.98
Utah	474.88	425.42	815.35	602.58*	839.60	538.76	870.65
Wyoming	153.62	147.08	357.43	903.58	292.94	178.32	559.48
Pacific:							
California	345.20	299.53	1,943.28	427.84	670.95	338.90	857.03
Hawaii	124.91	109.10	344.35	383.32	289.24	152.05	575.45
Oregon	212.98	315.80	635.29	1,134.73	811.31	415.78	929.95
Washington	274.90	212.95	1,278.15	645.83	468.95	159.72	914.37
States not shown separately	300.92	350.12	541.37	781.18	846.71	325.02	640.42

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.2(2002) Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	565	549	611	690	641	535	587
New England:							
Connecticut	620	608	483	852*	712	570	729
Maine	684	643	904	665	829	703	557
Massachusetts	708	658	914	964	1,018	673	691
New Hampshire	665	639	660	794	833	645	651
Middle Atlantic:							
New Jersey	621	589	761	872	692	706	495
New York	648	630	683	746	714	653	600
Pennsylvania	580	560	641	724	681*	434	796
East North Central:							
Illinois	615	590	694	754	772	616	574
Indiana	611	592	655	848	941	597	568
Michigan	502	486	489	629	614	443	546
Ohio	604	586	662	766	725	636	489
Wisconsin	647	616	680	978	893	666	529
West North Central:							
Iowa	505	464	616	730	589	495	473
Kansas	524	515	451*	733*	543	471	662
Minnesota	669	625	702	886	921	637	626
Missouri	496	484	709	388*	605	467	493
Nebraska	678	669	720	677	835	549	883
South Atlantic:							
Delaware	495	463	596	715	658	470	487
Florida	569	553	588	719	477	603	561
Georgia	687	669	905	795	605*	662	764
Maryland	670	659	731	727	889	679	602
North Carolina	575	567	557	733	953	507	511
South Carolina	517	501	539	686	501	541	490
Virginia	563	558	590	579	717	584	482
West Virginia	641	623	773	632	505	676	666
East South Central:							
Alabama	620	606	680	701	692	587	620
Kentucky	669	619	1,015	597*	721	523	797
Mississippi	547	530	760	543	640	565	452
Tennessee	564	568	471	690	647	519	632
West South Central:							
Louisiana	622	620	599	703	957	507	615
Oklahoma	680	687	582	697	547	605	882
Texas	530	527	458	772	517	504	575
Mountain:							
Arizona	547	525	722*	530	793	485	552
Colorado	590	565	767	679	667	593	564
Montana	432	434	479	356*	423	432	438
Nevada	413	396	466*	584	754	369	343
New Mexico	536	514	601	659	506	589	464
Utah	562	572	390	584	564	449	693
Wyoming	487	461	537*	762	608	432	512
Pacific:							
California	446	451	386	520	448	412	531
Hawaii	257	234	221	426	166	222	397
Oregon	350	331	734	198*	482	297	473
Washington	306	259	562	520	384	238	476
States not shown separately	533	515	532	795	518	463	691

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.2(2002) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	7.96	8.76	27.90	27.75	17.30	9.77	13.77
New England:							
Connecticut	35.17	46.91	102.92	342.27*	137.28	40.49	46.99
Maine	33.81	48.77	162.62	74.21	157.65	49.75	76.33
Massachusetts	43.88	47.91	105.03	185.05	115.26	45.19	87.88
New Hampshire	35.45	42.13	82.45	113.55	84.03	32.94	131.49
Middle Atlantic:							
New Jersey	52.98	65.55	159.09	151.59	178.86	96.77	52.58
New York	18.17	27.93	90.16	94.25	110.62	36.23	40.02
Pennsylvania	45.92	61.30	92.18	150.98	207.79*	46.57	126.21
East North Central:							
Illinois	40.31	44.66	77.47	133.78	85.92	60.85	47.11
Indiana	80.79	84.84	148.12	130.08	151.20	112.39	69.57
Michigan	31.30	36.58	80.03	187.11	162.81	47.53	49.69
Ohio	37.13	40.37	91.31	69.45	92.13	52.87	43.54
Wisconsin	52.96	53.24	101.04	144.24	247.00	54.83	73.58
West North Central:							
Iowa	35.32	33.85	83.27	87.99	78.75	45.84	50.91
Kansas	38.10	34.81	142.49*	249.82*	108.03	38.34	62.11
Minnesota	32.20	36.47	63.86	227.78	211.75	36.74	47.14
Missouri	50.89	62.98	184.85	130.31*	109.83	63.64	85.42
Nebraska	51.74	76.52	90.23	119.69	114.44	49.79	92.84
South Atlantic:							
Delaware	55.41	54.30	112.42	174.98	146.23	54.27	81.04
Florida	42.81	54.45	129.62	81.15	69.85	64.03	43.21
Georgia	63.34	71.94	213.74	151.00	204.08*	54.31	121.08
Maryland	38.51	38.93	93.28	88.91	139.69	53.03	45.55
North Carolina	70.42	77.53	137.36	211.22	149.41	59.83	79.81
South Carolina	35.15	37.96	139.16	107.63	57.48	68.02	37.66
Virginia	36.32	40.99	77.75	96.20	107.97	41.63	44.64
West Virginia	39.41	54.26	137.92	131.62	117.25	69.08	55.66
East South Central:							
Alabama	44.02	44.48	166.32	51.35	81.82	73.85	57.49
Kentucky	60.65	58.07	191.13	318.12*	102.32	55.94	109.89
Mississippi	60.83	63.48	130.78	119.04	76.74	91.66	51.09
Tennessee	34.03	44.06	119.58	93.21	84.23	54.18	99.31
West South Central:							
Louisiana	36.50	41.01	140.27	95.30	125.74	72.58	54.35
Oklahoma	53.96	73.05	141.94	164.34	87.84	92.67	132.21
Texas	24.82	25.94	98.92	163.83	47.19	33.71	41.61
Mountain:							
Arizona	42.72	43.58	274.54*	88.57	116.86	56.97	63.05
Colorado	28.32	33.02	131.80	99.99	110.81	52.04	41.31
Montana	74.76	89.39	125.28	119.79*	83.55	98.52	130.14
Nevada	45.75	60.49	149.18*	103.83	93.32	48.93	63.45
New Mexico	47.37	47.10	136.09	158.06	94.86	65.90	64.28
Utah	78.44	89.83	104.13	155.66	125.84	57.40	118.09
Wyoming	47.59	52.86	165.72*	208.67	117.39	77.06	84.14
Pacific:							
California	20.04	28.15	65.44	147.90	44.71	26.49	42.94
Hawaii	35.81	49.11	26.66	100.42	23.55	42.67	92.89
Oregon	60.93	42.33	194.86	137.80*	106.16	64.12	108.92
Washington	36.02	32.14	77.67	118.46	95.63	46.57	69.22
States not shown separately	41.64	43.09	76.95	145.44	86.50	63.99	64.82

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.2.a(2002) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	552	531	620	709	636	526	561
New England:							
Connecticut	700	675	685	1,009*	951*	653	810
Maine	736	651	1,037	824	886	740	619
Massachusetts	729	667	1,027	951*	1,037	707	679
New Hampshire	636	615	677	864	643	643	575
Middle Atlantic:							
New Jersey	530	551	358*	615*	884*	539	438
New York	670	622	778	908	882	652	568
Pennsylvania	594	579	689	583	765*	442	696
East North Central:							
Illinois	592	553	737*	1,048	784*	555	584
Indiana	638	552	1,061	810	1,211	490	554
Michigan	438	458	356*	540	442*	317	610
Ohio	643	608	730	918	620*	838	341
Wisconsin	644	576	905	580	864	649	527
West North Central:							
Iowa	598	574	711*	630	476	675	540
Kansas	591	624	324	987	795	502	638
Minnesota	650	561	893	779	814*	647	558
Missouri	579	553	861*	415*	797*	467	904
Nebraska	683	645	779	936*	492*	608	1,025*
South Atlantic:							
Delaware	468	470	344*	726*	858	451	372
Florida	597	568	1,130	604*	511	631	582
Georgia	562	524	888	579	552	584	524
Maryland	659	668	650	559*	779	652	624
North Carolina	483	480	303*	695	507	410	618
South Carolina	514	521	459*	806	559	441*	574
Virginia	653	648	670	681	824	726	495
West Virginia	593	619	363*	790	435*	698*	580
East South Central:							
Alabama	667	635	733	868	539*	709	670
Kentucky	724	685	1,350	1,206*	668*	816	647*
Mississippi	675	528*	1,565*	409*	1,061*	587*	366
Tennessee	516	517	441*	858	872	415	567
West South Central:							
Louisiana	757	712	936*	1,302	1,365	476	847
Oklahoma	708	697	652	1,121	976	792	422
Texas	540	540	505*	582*	480	569	497
Mountain:							
Arizona	510	468	672	624	575	379	643
Colorado	553	481	970	810	789	573	436
Montana	807	705*	1,201*	623*	291*	1,041	963
Nevada	443	418*	347*	821	877	431*	257
New Mexico	587	550	863	681	537*	649	481*
Utah	448	455	378*	341*	484	428	477*
Wyoming	534*	533*	733	.	1,296	242*	732
Pacific:							
California	401	407	350	464*	457	361	499
Hawaii	213	240	128	195	167	212	278
Oregon	295	279	200*	509*	549	260	266
Washington	360	287	546	731	292*	316	500
States not shown separately	641	566	701	1,022	1,053	495	851

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.2.a(2002) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	18.80	20.69	39.30	38.23	28.48	25.04	27.73
New England:							
Connecticut	62.56	65.37	181.34	319.77*	306.60*	69.10	93.16
Maine	75.08	73.29	223.52	224.07	154.58	113.64	145.07
Massachusetts	46.87	40.00	128.41	349.60*	161.66	49.94	76.47
New Hampshire	45.08	39.57	153.88	214.58	139.01	45.61	126.76
Middle Atlantic:							
New Jersey	52.90	59.49	108.38*	193.89*	631.98*	115.71	86.21
New York	56.96	55.25	101.40	184.79	130.63	53.19	135.39
Pennsylvania	64.68	67.73	149.31	163.30	244.82*	69.27	139.48
East North Central:							
Illinois	47.15	39.82	283.69*	225.01	364.74*	74.36	58.53
Indiana	52.54	59.06	308.04	209.11	243.91	89.33	62.17
Michigan	70.84	71.30	109.42*	157.28	137.93*	85.00	93.13
Ohio	82.52	107.95	144.84	262.05	194.81*	120.04	61.63
Wisconsin	103.78	118.48	204.63	171.48	240.47	161.55	99.49
West North Central:							
Iowa	71.76	77.02	255.91*	164.08	126.29	74.92	132.23
Kansas	44.80	98.52	85.26	270.56	200.53	102.62	70.62
Minnesota	98.56	108.54	180.45	196.06	270.53*	108.82	93.10
Missouri	67.76	90.43	341.28*	259.21*	343.27*	43.80	230.74
Nebraska	91.10	112.08	197.68	295.99*	154.73*	128.84	412.33*
South Atlantic:							
Delaware	95.44	80.83	193.50*	233.53*	246.21	94.22	68.98
Florida	74.88	77.17	176.36	234.70*	105.11	99.61	109.72
Georgia	39.57	54.68	252.16	172.95	164.10	66.56	124.40
Maryland	34.09	31.79	193.24	192.14*	128.02	43.81	76.17
North Carolina	62.50	59.98	97.64*	198.28	148.52	73.66	66.88
South Carolina	63.78	87.72	171.69*	230.74	140.52	156.57*	110.65
Virginia	64.95	60.52	169.91	129.91	211.30	76.13	41.98
West Virginia	110.84	130.18	251.45*	232.60	321.53*	305.85*	119.21
East South Central:							
Alabama	63.23	65.13	218.78	240.49	226.59*	155.00	131.52
Kentucky	147.85	151.03	342.04	433.04*	242.09*	144.96	284.97*
Mississippi	181.55	169.32*	480.64*	141.23*	330.03*	193.49*	96.06
Tennessee	55.53	62.84	138.66*	248.56	222.14	89.55	104.55
West South Central:							
Louisiana	148.67	141.03	309.28*	349.75	396.89	130.50	130.10
Oklahoma	106.78	120.09	167.24	314.82	275.84	142.02	107.74
Texas	66.20	61.33	460.56*	246.20*	137.94	65.70	77.20
Mountain:							
Arizona	59.18	61.65	173.03	184.95	119.10	41.45	121.51
Colorado	40.54	41.34	188.67	240.31	203.49	59.50	78.19
Montana	211.52	217.04*	360.26*	198.93*	167.44*	282.14	281.35
Nevada	113.76	159.29*	152.18*	198.45	197.92	153.52*	56.54
New Mexico	92.75	94.37	214.13	190.24	214.69*	130.19	161.79*
Utah	68.44	69.04	117.59*	107.22*	134.38	94.23	154.00*
Wyoming	225.42*	219.71*	214.99	.	382.81	89.42*	174.87
Pacific:							
California	25.16	34.01	68.68	168.00*	58.00	38.20	72.30
Hawaii	41.02	58.41	34.93	42.37	44.23	62.02	66.69
Oregon	47.53	56.03	88.57*	199.81*	136.74	53.80	72.57
Washington	52.21	60.80	140.66	209.48	156.46*	88.97	85.26
States not shown separately	61.75	47.56	192.87	230.33	242.56	78.17	179.28

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.2.b(2002) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	571	561	598	653	635	535	607
New England:							
Connecticut	576	575	373	802*	593	540	661
Maine	658	682	545*	612	649	734	521
Massachusetts	696	662	466*	1,002	1,011	642	679
New Hampshire	688	694	655	697	1,017	659	630
Middle Atlantic:							
New Jersey	683	635	903	1,043	594	745	607
New York	631	640	603	587	530	650	643
Pennsylvania	547	548	581	478	638*	389	868
East North Central:							
Illinois	633	612	711	688	767	653	567
Indiana	630	634	463	840*	753	625	619
Michigan	481	478	409	629	746	404	517
Ohio	571	551	646	745	740	534	547
Wisconsin	689	673	550	1,122	899*	718	569
West North Central:							
Iowa	487	457	547*	724	588	430	590
Kansas	519	507	492*	700*	563	464	690
Minnesota	606	626	544	537	724	568	647
Missouri	485	483	613	379*	553	486	445
Nebraska	686	684	711	656	916	548	872
South Atlantic:							
Delaware	520	461	802	744	596*	534	500
Florida	560	553	453*	766	433	576	576
Georgia	721	709	886	869	641*	672	854
Maryland	699	680	813	829	956	696	650
North Carolina	605	594	645	746	1,036	548	473
South Carolina	517	494	589	688	489	557	470
Virginia	530	516	578	625	602	506	541
West Virginia	668	635	926	622	554*	676	705
East South Central:							
Alabama	617	614	573*	701	657	603	610
Kentucky	698	632	1,061	585	701	465	942
Mississippi	544	534	678	524	616	568	452
Tennessee	566	566	517	680	608	532	639
West South Central:							
Louisiana	573	578	452*	619	836	522	528
Oklahoma	686	706	532*	570*	444	547	1,046
Texas	519	515	456	867	511	475	585
Mountain:							
Arizona	580	569	795*	441	1,006	556	480
Colorado	610	613	544*	638	598	598	636
Montana	434	438	477*	361*	425	486*	336
Nevada	398	383	513*	471	707	345	365
New Mexico	473	451	583	597*	458*	505	428
Utah	610	620	422*	633	531	453	760
Wyoming	550	532	753	443*	719	513	517
Pacific:							
California	496	495	465	592	435	476	548
Hawaii	303	230	342	757	242	249*	414
Oregon	368	352	1,253	125*	432*	314	587
Washington	281	240	591	494	454	215	449
States not shown separately	551	549	540	610	403	528	637

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.2.b(2002) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	7.53	6.01	31.81	43.80	23.96	9.35	15.79
New England:							
Connecticut	39.06	52.95	71.45	402.29*	95.27	51.33	57.84
Maine	73.58	78.55	237.81*	137.53	162.13	115.56	73.96
Massachusetts	69.18	86.36	239.80*	206.09	203.65	80.71	98.52
New Hampshire	58.32	69.98	131.66	166.21	148.90	63.23	162.76
Middle Atlantic:							
New Jersey	70.36	74.73	198.19	270.78	144.65	114.17	54.67
New York	30.31	45.04	110.63	159.12	115.94	65.75	61.85
Pennsylvania	67.15	77.20	92.77	85.31	197.37*	35.01	139.35
East North Central:							
Illinois	44.14	49.75	71.96	180.78	88.00	64.51	66.30
Indiana	90.40	97.21	77.77	376.40*	122.11	117.32	82.19
Michigan	35.15	43.88	51.40	179.42	208.53	56.07	32.92
Ohio	60.39	62.81	124.83	73.91	121.54	58.26	68.54
Wisconsin	66.98	69.03	117.25	178.09	289.16*	72.67	79.86
West North Central:							
Iowa	33.99	26.83	185.43*	151.50	86.55	47.80	51.24
Kansas	56.92	56.95	206.83*	269.75*	159.73	73.21	69.45
Minnesota	29.48	38.81	143.29	123.78	178.10	31.07	49.69
Missouri	54.37	61.15	177.92	114.83*	154.59	71.04	89.08
Nebraska	69.43	81.99	131.35	121.32	153.95	66.62	114.91
South Atlantic:							
Delaware	67.14	70.78	188.66	189.71	245.23*	62.33	86.85
Florida	35.32	45.76	153.51*	71.80	100.33	66.00	54.43
Georgia	83.90	89.24	247.81	253.07	226.34*	76.10	167.53
Maryland	47.69	50.17	134.48	175.50	173.76	56.36	60.76
North Carolina	80.31	92.75	159.11	209.10	157.40	64.85	87.68
South Carolina	40.60	43.36	164.42	108.65	80.03	71.35	51.50
Virginia	40.27	47.50	121.49	125.57	164.18	47.43	46.97
West Virginia	52.09	61.11	131.85	107.94	224.04*	92.59	58.73
East South Central:							
Alabama	60.45	54.68	218.59*	121.84	131.33	93.77	93.15
Kentucky	55.91	59.66	238.97	155.78	162.89	56.07	121.92
Mississippi	72.03	75.30	125.33	116.71	68.52	93.23	52.99
Tennessee	40.18	48.86	124.44	75.74	124.50	63.90	115.33
West South Central:							
Louisiana	59.28	59.66	206.62*	78.52	153.87	97.96	47.63
Oklahoma	79.09	96.88	173.32*	174.90*	110.85	126.33	137.01
Texas	21.51	23.74	120.30	159.93	44.01	33.29	49.21
Mountain:							
Arizona	70.71	95.36	607.41*	89.60	213.72	100.87	59.06
Colorado	45.96	47.39	180.04*	135.39	147.24	70.77	54.11
Montana	83.87	124.08	146.04*	161.66*	96.30	150.29*	91.31
Nevada	44.75	55.71	174.94*	104.05	89.80	39.90	106.79
New Mexico	61.04	65.77	163.34	276.20*	141.18*	105.23	69.86
Utah	88.64	100.42	131.88*	164.82	118.62	94.15	115.47
Wyoming	70.45	61.21	212.28	274.30*	166.85	86.44	125.51
Pacific:							
California	28.61	34.49	86.35	98.48	66.50	27.72	65.69
Hawaii	60.72	65.57	50.70	203.68	69.07	81.12*	116.57
Oregon	81.39	63.92	295.93	147.66*	207.72*	91.24	113.22
Washington	42.06	40.43	104.15	135.73	108.68	44.38	70.57
States not shown separately	46.80	57.60	82.10	144.94	99.10	60.14	73.98

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.3(2002) Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Percent Full-Time Employees				Percent Low-Wage Employees **		
	Total	75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	17.7%	17.2%	18.6%	23.4%	21.4%	16.4%	18.6%
New England:							
Connecticut	18.4%	17.8%	14.6%	27.2%	23.0%	16.7%	22.0%
Maine	19.0%	17.6%	26.5%	19.3%	27.1%	17.8%	18.0%
Massachusetts	21.1%	19.9%	27.8%	25.6%	32.5%	18.9%	23.3%
New Hampshire	20.4%	19.8%	19.3%	24.0%	26.1%	19.0%	22.0%
Middle Atlantic:							
New Jersey	18.0%	17.1%	21.1%	27.9%	19.2%	19.5%	15.5%
New York	19.5%	18.7%	20.5%	25.7%	24.3%	18.2%	19.8%
Pennsylvania	17.5%	16.8%	20.0%	22.5%	22.4%	12.6%	25.2%
East North Central:							
Illinois	17.8%	17.3%	17.8%	25.0%	23.4%	17.7%	16.5%
Indiana	18.8%	18.1%	19.8%	28.2%	31.0%	18.2%	17.4%
Michigan	15.4%	15.0%	14.5%	20.3%	21.4%	12.9%	17.4%
Ohio	19.6%	19.1%	18.8%	27.9%	24.4%	19.8%	16.7%
Wisconsin	18.5%	17.8%	17.7%	29.1%	24.3%	18.8%	15.8%
West North Central:							
Iowa	16.2%	14.7%	19.0%	26.4%	21.2%	16.2%	13.5%
Kansas	17.9%	17.4%	15.3%	28.2%	17.0%	16.3%	23.0%
Minnesota	20.3%	19.0%	20.2%	28.9%	30.6%	18.7%	20.1%
Missouri	16.6%	16.4%	20.8%	13.5%*	19.9%	16.0%	15.8%
Nebraska	21.1%	20.6%	23.0%	23.1%	26.4%	17.7%	25.2%
South Atlantic:							
Delaware	14.9%	14.1%	17.4%	18.7%	19.1%	12.9%	16.0%
Florida	17.4%	16.8%	17.1%*	26.2%	14.6%	17.6%	18.3%
Georgia	22.6%	22.0%	30.2%	25.4%	19.3%	21.3%	26.4%
Maryland	21.2%	20.9%	21.4%	24.2%	29.8%	20.9%	19.7%
North Carolina	18.2%	17.8%	16.2%	26.8%	28.7%	16.1%	16.4%
South Carolina	17.8%	17.3%	18.1%	26.2%	17.0%	18.9%	16.7%
Virginia	18.7%	18.3%	19.2%	22.2%	22.5%	18.3%	17.8%
West Virginia	19.0%	18.4%	21.7%	23.2%*	16.7%	18.4%	21.0%
East South Central:							
Alabama	21.0%	20.3%	22.5%	29.0%	24.0%	21.2%	19.4%
Kentucky	21.9%	20.6%	30.5%	17.6%*	21.9%	17.9%	25.5%
Mississippi	18.5%	17.9%	23.9%	20.6%	25.2%	18.3%	15.1%
Tennessee	19.0%	19.2%	15.3%	25.5%	23.0%	17.1%	21.9%
West South Central:							
Louisiana	19.2%	19.5%	15.0%	23.3%	26.2%	15.8%	19.7%
Oklahoma	21.0%	21.0%	19.8%	23.9%	15.7%	19.1%	27.6%
Texas	16.2%	16.1%	13.9%	23.8%	16.6%	15.3%	17.6%
Mountain:							
Arizona	18.3%	17.4%	24.2%	21.4%	27.8%	16.1%	18.5%
Colorado	17.9%	17.0%	23.8%	22.9%	21.1%	17.8%	17.3%
Montana	14.7%	15.0%	14.7%	11.6%*	13.2%	14.6%	16.1%
Nevada	12.5%	11.8%	14.8%	19.7%	22.1%	11.4%	10.0%
New Mexico	17.4%	16.5%	19.1%	24.6%	16.4%	18.6%	15.9%
Utah	18.9%	19.2%	13.7%*	17.7%*	19.6%	16.1%	21.4%
Wyoming	14.0%	13.4%	14.8%	21.3%	16.1%	13.3%	13.7%
Pacific:							
California	15.2%	15.3%	13.6%	18.3%*	19.1%	14.1%	16.1%
Hawaii	9.4%	8.5%	9.1%	14.7%	6.8%	7.7%	15.3%
Oregon	12.0%	10.8%	21.9%	9.4%*	15.4%	10.7%	14.5%
Washington	9.3%	7.9%	16.4%	16.0%	12.4%	7.1%	14.9%
States not shown separately	16.4%	15.7%	16.9%	25.2%	17.4%	14.5%	19.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.3(2002) Standard error for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Percent Full-Time Employees				Percent Low-Wage Employees **		
	Total	75% or more	50-74%	Less than 50%	50% or more than 50%	Less than 50%	Unknown
United States	0.23%	0.28%	0.81%	1.03%	0.54%	0.26%	0.48%
New England:							
Connecticut	1.42%	1.51%	2.83%	6.21%	3.37%	1.66%	1.99%
Maine	0.99%	1.35%	3.85%	2.98%	5.33%	1.31%	3.58%
Massachusetts	1.31%	1.47%	3.28%	5.26%	3.83%	1.40%	2.45%
New Hampshire	1.18%	1.45%	2.05%	3.08%	3.03%	1.18%	3.85%
Middle Atlantic:							
New Jersey	1.58%	1.61%	4.68%	3.63%	4.54%	2.40%	2.08%
New York	0.51%	0.77%	2.00%	2.95%	3.35%	1.02%	1.42%
Pennsylvania	1.55%	2.03%	2.59%	3.86%	5.29%	1.45%	4.20%
East North Central:							
Illinois	1.05%	1.07%	2.09%	4.34%	2.75%	1.62%	1.58%
Indiana	2.40%	2.59%	3.54%	4.16%	4.94%	3.60%	1.92%
Michigan	1.06%	1.19%	2.02%	4.08%	4.11%	1.27%	1.59%
Ohio	1.15%	1.38%	2.63%	2.62%	3.19%	1.15%	1.43%
Wisconsin	1.19%	1.31%	2.33%	3.42%	6.44%	1.48%	1.55%
West North Central:							
Iowa	1.14%	1.04%	2.71%	2.47%	3.46%	1.49%	1.35%
Kansas	1.36%	1.37%	4.17%	4.36%	3.21%	1.37%	2.15%
Minnesota	0.82%	1.13%	1.80%	3.86%	4.05%	1.16%	2.46%
Missouri	1.83%	2.05%	4.26%	6.13%*	3.40%	2.36%	3.34%
Nebraska	2.05%	2.63%	2.74%	4.16%	3.58%	1.79%	1.72%
South Atlantic:							
Delaware	1.45%	1.52%	3.19%	3.02%	3.97%	1.58%	2.04%
Florida	1.19%	1.49%	5.37%*	3.05%	3.27%	1.40%	1.31%
Georgia	2.08%	2.35%	6.34%	5.59%	4.47%	1.57%	4.14%
Maryland	1.32%	1.34%	2.89%	3.08%	4.49%	1.78%	1.80%
North Carolina	2.40%	2.42%	3.93%	5.15%	5.41%	1.93%	1.79%
South Carolina	1.19%	1.31%	4.24%	5.48%	3.00%	2.03%	1.62%
Virginia	1.13%	1.09%	3.66%	3.80%	3.57%	1.34%	1.93%
West Virginia	0.98%	1.32%	3.50%	7.62%*	4.32%	1.87%	2.09%
East South Central:							
Alabama	1.49%	1.73%	5.50%	2.89%	2.83%	2.80%	2.26%
Kentucky	2.01%	1.98%	5.37%	9.57%*	3.00%	2.08%	3.16%
Mississippi	2.29%	2.38%	5.29%	5.27%	3.49%	2.95%	3.70%
Tennessee	1.07%	1.37%	4.11%	3.63%	2.90%	1.69%	3.21%
West South Central:							
Louisiana	1.05%	1.17%	4.24%	3.81%	2.91%	2.54%	1.99%
Oklahoma	1.53%	1.98%	4.82%	4.74%	4.35%	2.19%	3.15%
Texas	0.75%	0.84%	3.02%	4.91%	1.86%	0.86%	1.09%
Mountain:							
Arizona	1.47%	1.44%	6.74%	4.51%	4.04%	2.24%	1.76%
Colorado	0.76%	0.83%	3.32%	3.61%	3.70%	1.59%	1.66%
Montana	2.11%	2.24%	3.60%	3.89%*	2.63%	2.38%	4.59%
Nevada	1.29%	1.88%	4.07%	3.51%	2.89%	1.25%	2.32%
New Mexico	1.39%	1.39%	5.51%	4.43%	4.04%	2.30%	2.38%
Utah	2.47%	2.76%	5.25%*	6.32%*	3.79%	1.93%	3.48%
Wyoming	1.22%	1.42%	4.11%	6.17%	2.87%	2.00%	3.06%
Pacific:							
California	0.53%	0.80%	2.15%	6.37%*	2.16%	0.76%	1.47%
Hawaii	1.15%	1.67%	0.92%	3.17%	1.00%	1.30%	2.91%
Oregon	1.93%	1.22%	5.84%	4.52%*	2.92%	2.24%	2.52%
Washington	1.37%	1.18%	2.52%	3.82%	3.40%	1.58%	2.25%
States not shown separately	1.15%	1.25%	2.73%	5.39%	3.35%	1.92%	2.26%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.3.a(2002) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Percent Full-Time Employees				Percent Low-Wage Employees **		
	Total	75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	18.6%	17.9%	20.6%	22.8%	22.4%	17.4%	19.2%
New England:							
Connecticut	20.4%	20.0%	18.5%	28.2%	30.7%	18.9%	23.8%
Maine	20.6%	18.4%	28.7%	20.4%	29.0%	18.8%	21.2%
Massachusetts	22.1%	20.8%	31.4%	23.3%*	32.3%	20.5%	24.3%
New Hampshire	19.5%	19.0%	20.4%*	26.6%	21.5%	19.8%	16.2%*
Middle Atlantic:							
New Jersey	15.5%	16.3%	10.0%*	16.3%*	21.3%*	14.7%	14.9%
New York	22.0%	20.3%	26.3%	29.4%	29.9%	20.4%	20.3%
Pennsylvania	20.0%	19.5%	22.9%	19.9%	24.8%*	14.2%	24.8%
East North Central:							
Illinois	18.7%	17.7%	19.5%*	34.3%	22.8%*	18.5%	17.7%
Indiana	21.6%	19.3%	32.3%*	25.2%*	42.1%	16.2%	19.2%
Michigan	14.7%	15.2%	12.5%	17.5%*	18.3%	10.1%	19.4%
Ohio	19.9%	19.0%	22.0%	27.4%	18.9%*	24.7%	11.6%
Wisconsin	18.8%	17.5%	23.3%	16.6%*	22.9%*	18.6%	17.1%
West North Central:							
Iowa	21.5%	20.8%	24.5%*	22.3%	18.9%	22.7%	20.9%
Kansas	20.8%	21.8%	11.7%	35.7%	29.4%	18.1%	20.8%*
Minnesota	20.6%	17.7%	27.6%	25.7%*	29.1%	19.9%	18.2%
Missouri	20.3%	20.0%	25.5%*	14.7%*	24.6%	17.3%	28.0%
Nebraska	23.2%	21.9%	26.4%	50.0%*	19.3%*	22.0%	27.6%
South Atlantic:							
Delaware	13.9%	14.3%	10.0%*	17.2%	22.6%	13.2%	11.8%
Florida	19.2%	18.2%	36.0%	20.1%*	16.3%	20.1%	19.4%
Georgia	20.8%	19.3%	35.2%	18.5%	20.9%	22.1%	18.7%
Maryland	22.2%	23.0%	18.5%*	19.5%*	28.5%	21.1%	22.4%
North Carolina	15.7%	15.4%	10.0%*	28.0%	16.6%	14.1%	17.9%*
South Carolina	17.3%	17.1%	17.1%*	29.2%	18.1%*	15.6%*	18.8%
Virginia	21.9%	22.1%	18.6%	26.8%	28.2%	23.5%	17.2%
West Virginia	17.3%	18.3%	9.7%*	26.8%*	13.5%*	19.0%*	17.8%
East South Central:							
Alabama	22.4%	21.4%	24.2%	35.7%	13.8%*	26.0%	23.0%
Kentucky	24.4%	23.5%	34.8%	38.3%*	19.7%*	27.2%	23.0%*
Mississippi	20.2%*	15.0%*	57.2%	15.2%*	35.4%*	17.0%*	10.5%
Tennessee	17.5%	18.0%	13.4%*	22.7%	32.7%	13.6%	19.7%
West South Central:							
Louisiana	23.1%	21.7%	30.1%*	33.0%	36.4%	15.1%	26.6%
Oklahoma	22.5%	22.1%	20.9%	37.5%	29.4%	26.2%	12.7%
Texas	17.7%	17.8%	15.8%*	16.6%*	16.1%*	17.9%	17.8%
Mountain:							
Arizona	18.3%	16.6%	25.5%	22.2%	21.9%	13.9%	22.1%
Colorado	17.9%	15.7%	30.9%	24.8%	23.4%	19.2%	13.1%
Montana	23.3%	19.3%	39.7%	19.7%*	9.2%*	26.8%	34.1%
Nevada	15.1%	13.8%	13.7%*	32.0%	29.5%	15.2%	8.4%
New Mexico	19.5%	18.3%	28.4%	22.6%*	17.2%*	22.1%	15.3%*
Utah	15.8%	16.6%	13.6%*	6.0%	15.2%*	14.5%	19.9%*
Wyoming	18.7%	17.9%	26.8%*	.	36.6%	10.8%*	20.4%
Pacific:							
California	15.7%	16.0%	13.6%	16.1%*	20.9%	13.6%	18.8%
Hawaii	8.2%	9.0%	5.2%	8.1%	7.0%	7.6%	11.5%
Oregon	11.1%	10.6%	6.9%*	19.7%*	18.3%	10.1%	9.7%
Washington	10.9%	8.5%	17.4%	24.2%	7.5%*	9.9%*	16.2%
States not shown separately	21.2%	18.4%	24.9%	36.1%	39.3%	15.4%	32.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.3.a(2002) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Percent Full-Time Employees				Percent Low-Wage Employees **		
	Total	75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.62%	0.70%	1.18%	1.31%	1.01%	0.82%	0.90%
New England:							
Connecticut	2.02%	2.29%	3.99%	5.59%	6.85%	2.18%	3.15%
Maine	2.02%	2.19%	5.61%	5.30%	4.39%	2.51%	5.56%
Massachusetts	1.35%	1.18%	3.69%	9.66%*	4.75%	1.53%	2.22%
New Hampshire	1.42%	1.44%	6.60%*	6.18%	4.85%	1.36%	4.98%*
Middle Atlantic:							
New Jersey	1.39%	1.63%	3.21%*	5.44%*	9.62%*	3.18%	3.34%
New York	1.58%	1.65%	4.00%	5.48%	3.38%	1.28%	4.34%
Pennsylvania	2.12%	2.35%	4.71%	5.22%	7.89%*	2.20%	5.51%
East North Central:							
Illinois	1.65%	1.19%	9.25%*	7.40%	9.73%*	1.75%	2.16%
Indiana	1.18%	2.03%	10.27%*	7.67%*	8.20%	2.65%	2.21%
Michigan	2.38%	2.26%	3.70%	5.32%*	4.53%	2.74%	2.75%
Ohio	2.47%	3.07%	4.11%	7.23%	6.48%*	3.82%	2.18%
Wisconsin	1.75%	2.49%	5.22%	5.44%*	7.11%*	1.95%	2.43%
West North Central:							
Iowa	2.47%	2.62%	10.53%*	5.86%	5.49%	2.49%	5.73%
Kansas	1.44%	3.09%	3.01%	9.40%	6.37%	3.08%	8.71%*
Minnesota	2.94%	3.07%	5.48%	9.29%*	6.96%	3.15%	4.45%
Missouri	2.35%	2.87%	9.88%*	5.77%*	6.67%	1.63%	7.14%
Nebraska	2.42%	3.26%	6.27%	15.81%*	5.98%*	4.15%	6.54%
South Atlantic:							
Delaware	2.63%	2.49%	5.33%*	4.62%	5.89%	2.59%	2.69%
Florida	2.23%	2.17%	5.75%	7.01%*	4.50%	2.56%	3.50%
Georgia	1.99%	2.44%	9.84%	5.54%	6.03%	3.19%	3.80%
Maryland	1.41%	1.27%	6.46%*	6.40%*	6.50%	1.59%	3.13%
North Carolina	2.00%	2.02%	3.28%*	7.95%	4.84%	2.50%	8.01%*
South Carolina	1.75%	2.34%	6.29%*	8.48%	5.63%*	5.75%*	4.17%
Virginia	2.01%	1.98%	4.34%	5.20%	6.48%	2.79%	1.88%
West Virginia	3.41%	3.85%	5.96%*	10.83%*	6.91%*	6.37%*	3.97%
East South Central:							
Alabama	2.95%	2.92%	7.24%	9.03%	9.17%*	5.34%	4.69%
Kentucky	4.75%	4.93%	8.84%	13.20%*	6.18%*	4.47%	8.15%*
Mississippi	6.98%*	6.65%*	17.09%	5.84%*	11.17%*	8.34%*	2.76%
Tennessee	2.09%	2.21%	4.29%*	6.47%	8.04%	3.13%	3.45%
West South Central:							
Louisiana	3.55%	3.84%	9.05%*	9.15%	7.20%	4.34%	4.58%
Oklahoma	2.71%	2.86%	6.09%	10.49%	7.17%	4.23%	3.16%
Texas	2.05%	1.91%	8.77%*	7.85%*	4.99%*	2.01%	1.66%
Mountain:							
Arizona	2.12%	2.11%	6.60%	6.34%	4.66%	1.83%	4.93%
Colorado	1.38%	1.43%	6.01%	7.03%	6.43%	2.16%	2.73%
Montana	4.83%	4.14%	11.84%	6.97%*	6.53%*	6.38%	10.03%
Nevada	3.00%	4.08%	5.01%*	7.58%	5.70%	3.47%	2.15%
New Mexico	3.00%	2.99%	7.32%	10.13%*	7.57%*	3.44%	4.68%*
Utah	2.21%	2.22%	5.56%*	1.78%	5.60%*	2.67%	6.44%*
Wyoming	5.24%	4.79%	8.35%*	.	10.48%	4.29%*	5.40%
Pacific:							
California	0.78%	1.07%	2.70%	6.79%*	2.76%	1.16%	2.61%
Hawaii	1.50%	1.95%	1.06%	1.83%	1.70%	2.26%	2.30%
Oregon	1.80%	2.05%	3.70%*	6.63%*	5.28%	2.18%	2.70%
Washington	1.92%	1.97%	4.36%	7.02%	7.00%*	3.06%*	2.80%
States not shown separately	2.35%	1.96%	7.27%	8.45%	8.91%	2.79%	6.11%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.3.b(2002) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	17.4%	17.0%	17.6%	22.0%	20.4%	16.0%	18.7%
New England:							
Connecticut	17.2%	16.9%	12.1%	25.3%*	19.0%	16.1%	19.7%
Maine	18.0%	18.2%	16.6%*	18.0%	20.8%	18.3%	16.4%
Massachusetts	20.4%	19.4%	13.4%*	29.8%	33.0%	16.9%	22.2%
New Hampshire	20.5%	21.7%	16.2%	20.9%	29.4%	17.9%	22.0%
Middle Atlantic:							
New Jersey	20.2%	18.8%	25.8%	36.6%	17.6%	21.1%	19.3%
New York	18.1%	18.3%	16.3%	19.5%*	18.2%	17.2%	20.3%
Pennsylvania	16.0%	15.9%	17.7%	15.0%	22.2%	11.1%	25.7%
East North Central:							
Illinois	18.0%	17.4%	18.6%	22.8%	23.7%	18.2%	16.2%
Indiana	18.7%	18.7%	14.4%	26.1%*	22.9%	19.3%	17.3%
Michigan	14.7%	14.8%	11.7%	19.7%	23.0%	12.1%	16.3%
Ohio	19.0%	18.3%	19.2%	27.8%	25.0%	17.3%	18.7%
Wisconsin	19.2%	18.8%	14.2%	34.0%	24.5%	20.1%	15.8%
West North Central:							
Iowa	15.7%	14.7%	16.8%*	24.9%	20.3%	14.0%	17.5%
Kansas	17.2%	16.8%	16.1%*	24.3%	16.3%	16.0%	21.5%
Minnesota	18.8%	18.9%	17.5%	19.7%	24.7%	17.2%	20.5%
Missouri	15.8%	15.9%	18.7%	12.3%*	18.1%	16.3%	13.8%
Nebraska	20.9%	20.7%	21.7%	22.2%	27.6%	17.2%	24.8%
South Atlantic:							
Delaware	16.0%	14.5%	22.4%	20.9%	17.6%*	14.2%	17.2%
Florida	16.7%	16.3%	12.9%*	26.7%	12.4%	15.7%	18.6%
Georgia	22.7%	22.4%	26.1%	26.5%	19.0%	20.7%	28.9%
Maryland	21.4%	20.8%	24.6%	26.3%	30.3%	21.1%	20.1%
North Carolina	18.9%	18.5%	18.2%	26.4%	30.0%	17.0%	15.6%
South Carolina	17.7%	17.0%	18.6%	25.5%	16.2%	19.4%	16.0%
Virginia	17.3%	16.6%	17.8%	24.1%	17.8%	16.1%	18.9%
West Virginia	19.6%	18.7%	25.4%	20.8%*	18.6%*	18.3%	21.7%
East South Central:							
Alabama	20.6%	20.3%	19.1%*	26.5%	23.7%	21.7%	17.6%
Kentucky	22.5%	21.0%	31.9%	15.5%*	21.5%	16.3%	28.6%
Mississippi	18.4%	18.3%	20.8%	18.0%	24.7%	18.8%	14.6%*
Tennessee	18.9%	18.9%	17.1%	23.2%	21.4%	17.6%	21.2%
West South Central:							
Louisiana	18.6%	19.1%	11.7%*	19.8%	23.5%	16.0%	19.2%
Oklahoma	21.1%	21.3%	18.6%	19.6%	12.8%*	17.0%	32.8%
Texas	15.5%	15.4%	13.5%	25.8%	15.8%	14.2%	17.3%
Mountain:							
Arizona	18.4%	17.9%	22.6%*	18.1%*	32.8%	17.3%	15.4%
Colorado	17.5%	17.3%	16.4%	22.6%	19.6%	16.5%	19.6%
Montana	14.8%	15.4%	13.1%	11.5%*	12.6%	17.1%	11.9%*
Nevada	11.6%	11.1%	15.1%*	15.0%	19.8%	10.3%	10.4%*
New Mexico	15.5%	14.3%	24.4%	21.7%	14.5%	15.4%	16.2%
Utah	20.2%	20.3%	15.3%*	22.8%	20.4%	16.9%	22.5%
Wyoming	16.9%	16.1%	25.9%*	13.2%*	21.4%	17.9%	14.2%*
Pacific:							
California	14.8%	14.5%	15.6%	20.1%	16.4%	14.3%	15.3%
Hawaii	10.8%	8.4%	13.8%	21.4%	9.3%	8.5%	15.4%
Oregon	12.3%	10.8%	33.8%	6.5%*	14.4%*	11.0%	16.4%
Washington	8.6%	7.4%	18.2%	14.3%	16.4%	6.3%	14.7%
States not shown separately	16.1%	16.0%	16.1%	17.7%	14.0%	15.9%	16.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.3.b(2002) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.20%	0.23%	0.90%	1.42%	0.69%	0.20%	0.61%
New England:							
Connecticut	1.45%	1.35%	2.14%	8.49%*	5.21%	1.78%	2.48%
Maine	1.96%	2.25%	5.34%*	4.48%	5.21%	2.81%	3.31%
Massachusetts	1.83%	2.48%	5.52%*	7.85%	6.71%	2.34%	2.62%
New Hampshire	1.94%	2.40%	3.00%	4.79%	4.64%	2.33%	4.22%
Middle Atlantic:							
New Jersey	1.84%	1.74%	5.81%	7.27%	4.21%	2.80%	1.76%
New York	0.86%	1.22%	2.53%	7.11%*	4.02%	1.76%	2.08%
Pennsylvania	2.24%	2.55%	2.69%	2.91%	5.17%	1.20%	4.29%
East North Central:							
Illinois	1.26%	1.22%	2.39%	5.02%	2.72%	1.74%	2.10%
Indiana	2.75%	2.93%	3.18%	8.77%*	3.87%	3.82%	2.12%
Michigan	1.04%	1.20%	1.73%	4.02%	4.95%	1.59%	0.83%
Ohio	1.99%	2.14%	3.53%	2.75%	3.47%	1.95%	2.21%
Wisconsin	1.47%	1.57%	3.09%	3.91%	6.77%	1.96%	1.61%
West North Central:							
Iowa	1.21%	1.05%	6.80%*	4.20%	3.50%	1.37%	1.91%
Kansas	1.92%	2.07%	5.46%*	5.35%	4.46%	2.44%	2.47%
Minnesota	0.96%	1.27%	3.96%	4.19%	3.68%	1.06%	2.22%
Missouri	1.81%	1.94%	4.69%	4.37%*	4.03%	2.59%	3.97%
Nebraska	2.58%	2.91%	3.91%	4.24%	5.02%	2.40%	2.16%
South Atlantic:							
Delaware	1.62%	1.90%	5.21%	5.47%	5.91%*	1.82%	2.09%
Florida	1.02%	1.35%	9.22%*	2.54%	3.63%	1.40%	1.39%
Georgia	2.63%	2.77%	6.79%	5.77%	5.18%	2.15%	5.60%
Maryland	1.49%	1.62%	5.02%	5.53%	5.71%	1.70%	2.37%
North Carolina	2.72%	2.79%	4.87%	5.02%	5.52%	2.13%	1.92%
South Carolina	1.41%	1.53%	5.13%	4.18%	4.08%	2.04%	1.88%
Virginia	1.26%	1.31%	3.57%	4.52%	3.73%	1.21%	1.83%
West Virginia	1.05%	1.33%	4.42%	8.15%*	6.01%*	2.58%	2.19%
East South Central:							
Alabama	1.95%	1.95%	5.97%*	4.45%	5.08%	3.61%	2.95%
Kentucky	1.96%	2.02%	6.71%	5.05%*	5.21%	2.18%	3.62%
Mississippi	2.57%	2.68%	4.98%	4.73%	3.10%	2.78%	5.94%*
Tennessee	1.16%	1.38%	4.55%	3.00%	4.25%	1.79%	3.26%
West South Central:							
Louisiana	1.72%	1.90%	5.44%*	3.00%	3.66%	3.16%	1.65%
Oklahoma	2.25%	2.57%	5.22%	5.14%	4.62%*	3.03%	2.96%
Texas	0.55%	0.70%	3.35%	4.60%	1.57%	0.76%	1.16%
Mountain:							
Arizona	2.11%	2.91%	7.82%*	8.37%*	5.33%	3.72%	1.59%
Colorado	1.38%	1.48%	4.32%	4.92%	4.97%	1.91%	1.64%
Montana	2.16%	2.81%	3.87%	4.84%*	3.01%	3.24%	4.99%*
Nevada	1.18%	1.65%	6.68%*	3.53%	3.33%	1.12%	3.23%*
New Mexico	1.97%	2.10%	5.68%	5.52%	4.08%	3.83%	2.40%
Utah	2.75%	3.05%	5.61%*	6.30%	4.59%	2.94%	3.41%
Wyoming	1.88%	2.02%	9.89%*	8.12%*	5.28%	2.90%	4.67%*
Pacific:							
California	0.83%	1.03%	2.39%	3.76%	2.15%	0.81%	1.88%
Hawaii	1.92%	2.48%	1.73%	5.51%	2.54%	2.25%	3.90%
Oregon	2.53%	1.82%	8.60%	4.94%*	5.06%*	3.05%	2.23%
Washington	1.44%	1.35%	4.18%	3.83%	3.61%	1.64%	2.63%
States not shown separately	1.61%	2.02%	2.84%	4.47%	3.87%	1.92%	2.77%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.4(2002) Percent of private-sector employees enrolled in a health insurance plan that take single coverage by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Percent Full-Time Employees				Percent Low-Wage Employees **		
	Total	75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	47.7%	46.4%	53.9%	57.5%	63.0%	48.6%	42.3%
New England:							
Connecticut	47.4%	45.6%	52.7%	58.1%	58.7%	48.8%	42.3%
Maine	52.1%	49.6%	62.6%	62.1%	65.9%	54.0%	43.5%
Massachusetts	47.2%	45.1%	55.5%	64.0%	63.0%	47.0%	44.2%
New Hampshire	50.5%	48.9%	52.9%	57.1%	63.0%	49.4%	49.5%
Middle Atlantic:							
New Jersey	47.0%	45.5%	57.0%	55.6%	63.3%	47.6%	43.8%
New York	50.2%	47.9%	54.9%	66.7%	61.2%	49.0%	47.4%
Pennsylvania	48.0%	46.7%	54.2%	58.0%	59.5%	49.1%	43.9%
East North Central:							
Illinois	45.4%	42.8%	59.3%	60.2%	65.8%	46.6%	40.9%
Indiana	46.2%	45.9%	48.1%	49.3%	58.3%	45.9%	44.9%
Michigan	43.9%	40.0%	57.0%	53.3%	61.9%	43.4%	39.4%
Ohio	42.6%	40.7%	55.2%	57.7%	69.1%	40.5%	38.4%
Wisconsin	39.3%	37.5%	47.4%	52.4%	58.6%	40.9%	33.4%
West North Central:							
Iowa	44.7%	43.9%	46.2%	51.1%	62.7%	43.9%	39.1%
Kansas	44.5%	42.2%	53.5%	58.7%	64.0%	42.5%	42.3%
Minnesota	46.3%	44.0%	50.0%	57.6%	63.2%	45.2%	42.8%
Missouri	46.3%	44.6%	57.1%	54.5%	67.5%	45.4%	40.5%
Nebraska	44.7%	42.6%	53.8%	55.9%	61.0%	42.5%	43.3%
South Atlantic:							
Delaware	44.1%	42.0%	55.5%	57.7%	60.3%	53.4%	36.6%
Florida	49.6%	48.2%	60.5%	55.4%	72.3%	53.5%	41.5%
Georgia	56.5%	56.7%	59.2%	43.2%	64.5%	58.4%	51.0%
Maryland	47.9%	46.8%	56.1%	54.6%	62.9%	53.3%	39.2%
North Carolina	49.9%	48.8%	57.5%	69.4%	68.9%	49.1%	45.4%
South Carolina	48.6%	47.7%	49.4%	63.4%	65.8%	50.5%	41.2%
Virginia	50.7%	49.5%	59.4%	53.8%	60.6%	55.1%	43.4%
West Virginia	43.8%	43.0%	44.5%	62.3%	55.5%	38.7%	46.6%
East South Central:							
Alabama	49.0%	47.7%	58.0%	55.8%	54.9%	48.0%	47.4%
Kentucky	42.3%	39.6%	65.3%	58.8%	62.3%	41.6%	38.3%
Mississippi	48.2%	47.6%	55.3%	49.7%	65.0%	48.7%	40.6%
Tennessee	46.3%	45.1%	54.4%	54.2%	59.2%	46.8%	40.8%
West South Central:							
Louisiana	45.5%	44.7%	55.8%	48.7%	57.1%	44.4%	43.5%
Oklahoma	48.9%	47.4%	62.2%	68.2%	61.1%	48.3%	44.5%
Texas	49.0%	49.6%	38.0%	62.2%	57.6%	52.6%	42.1%
Mountain:							
Arizona	51.8%	52.4%	45.7%	59.3%	61.3%	49.0%	53.2%
Colorado	46.2%	44.6%	60.2%	55.5%	59.1%	48.4%	39.9%
Montana	51.9%	50.7%	55.5%	60.2%	62.7%	48.0%	54.5%
Nevada	49.1%	48.1%	53.3%	61.2%	64.5%	52.3%	40.7%
New Mexico	47.7%	47.8%	41.2%	56.8%	63.5%	49.8%	39.2%
Utah	31.3%	30.6%	40.7%	42.1%	46.0%	34.5%	26.8%
Wyoming	47.0%	45.1%	55.2%	65.9%	59.3%	47.6%	39.5%
Pacific:							
California	48.9%	47.9%	56.7%	48.9%	65.4%	50.7%	39.4%
Hawaii	59.2%	58.9%	55.6%	65.0%	72.4%	58.7%	52.4%
Oregon	51.1%	47.9%	46.3%	73.8%	63.6%	51.7%	42.6%
Washington	48.5%	48.1%	49.1%	53.5%	59.7%	47.7%	45.9%
States not shown separately	47.9%	46.7%	52.0%	61.4%	64.0%	47.7%	44.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.4(2002) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Percent Full-Time Employees				Percent Low-Wage Employees **		
	Total	75% or more	50-74%	Less than 50%	50% or more than 50%	Less than 50%	Unknown
United States	0.38%	0.46%	1.13%	0.96%	0.96%	0.68%	0.31%
New England:							
Connecticut	2.34%	2.71%	2.80%	4.17%	4.14%	3.03%	3.85%
Maine	1.80%	2.42%	3.82%	3.63%	3.69%	2.37%	6.05%
Massachusetts	1.95%	2.03%	4.26%	7.46%	2.64%	2.40%	1.93%
New Hampshire	1.45%	2.34%	3.44%	5.36%	3.54%	1.93%	6.11%
Middle Atlantic:							
New Jersey	1.93%	2.01%	2.95%	4.52%	3.96%	2.41%	3.32%
New York	0.83%	0.71%	4.03%	3.74%	3.16%	0.52%	1.94%
Pennsylvania	2.28%	2.63%	1.81%	5.96%	2.88%	3.08%	2.12%
East North Central:							
Illinois	1.49%	1.55%	2.43%	3.56%	4.29%	1.73%	2.24%
Indiana	1.39%	1.75%	6.54%	3.29%	6.25%	2.45%	3.99%
Michigan	1.55%	1.61%	3.92%	4.15%	3.50%	2.24%	2.07%
Ohio	1.31%	1.42%	5.43%	4.75%	3.21%	1.70%	2.62%
Wisconsin	1.43%	1.60%	6.33%	4.76%	3.17%	1.97%	2.54%
West North Central:							
Iowa	1.54%	1.84%	2.43%	4.08%	3.01%	1.36%	4.09%
Kansas	2.02%	2.28%	3.57%	5.14%	2.87%	2.13%	2.85%
Minnesota	1.99%	2.57%	4.39%	3.46%	4.01%	2.88%	4.35%
Missouri	1.65%	1.55%	5.55%	4.77%	2.35%	1.94%	4.25%
Nebraska	2.14%	2.18%	3.30%	5.80%	1.74%	3.21%	2.32%
South Atlantic:							
Delaware	2.12%	1.79%	3.65%	6.51%	2.99%	2.13%	1.94%
Florida	1.73%	1.88%	8.16%	3.79%	2.40%	2.46%	2.43%
Georgia	3.62%	3.69%	9.36%	7.87%	5.06%	4.48%	3.64%
Maryland	1.45%	1.61%	3.40%	2.82%	2.88%	1.90%	2.34%
North Carolina	2.48%	2.50%	8.19%	9.70%	2.89%	2.18%	4.65%
South Carolina	1.30%	1.29%	7.43%	5.85%	3.24%	2.13%	2.69%
Virginia	2.39%	2.56%	5.23%	7.31%	2.76%	2.06%	3.77%
West Virginia	1.68%	1.32%	6.19%	3.47%	4.16%	2.85%	3.46%
East South Central:							
Alabama	2.08%	2.26%	4.05%	5.88%	4.12%	2.77%	3.73%
Kentucky	2.53%	1.50%	6.09%	7.47%	3.51%	3.06%	3.66%
Mississippi	2.32%	2.40%	7.74%	8.15%	3.14%	2.94%	4.73%
Tennessee	1.36%	1.47%	4.78%	3.41%	3.27%	1.96%	3.57%
West South Central:							
Louisiana	2.60%	2.70%	5.18%	6.93%	5.52%	3.01%	3.77%
Oklahoma	1.76%	1.76%	5.12%	9.44%	5.42%	3.40%	4.94%
Texas	1.49%	1.17%	8.67%	4.95%	4.43%	1.38%	2.60%
Mountain:							
Arizona	2.94%	2.94%	5.65%	6.28%	5.17%	3.49%	3.22%
Colorado	2.41%	2.70%	3.21%	6.87%	5.38%	2.63%	4.02%
Montana	2.99%	3.20%	4.96%	7.30%	5.25%	4.26%	6.73%
Nevada	1.25%	1.47%	6.26%	5.55%	3.84%	2.88%	3.50%
New Mexico	2.33%	2.83%	6.43%	7.38%	3.40%	3.60%	3.92%
Utah	2.26%	2.42%	2.87%	4.65%	2.80%	1.62%	6.05%
Wyoming	2.84%	2.93%	5.92%	5.67%	4.93%	3.40%	4.28%
Pacific:							
California	1.08%	1.14%	3.59%	4.37%	2.90%	1.58%	1.95%
Hawaii	1.41%	2.02%	3.20%	4.35%	4.21%	1.28%	5.18%
Oregon	2.19%	2.27%	4.81%	8.05%	3.85%	2.66%	3.67%
Washington	1.75%	2.62%	5.79%	4.53%	5.03%	2.35%	3.10%
States not shown separately	2.06%	2.38%	3.67%	6.42%	5.08%	1.58%	4.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.4.a(2002) Percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	26.6%	27.2%	27.1%	17.3%	27.3%	34.0%	13.1%
New England:							
Connecticut	23.4%	24.3%	30.7%	8.6%*	9.6%*	31.0%	6.5%*
Maine	26.2%	27.5%	24.1%	18.2%*	18.8%*	31.7%	17.2%*
Massachusetts	15.8%	17.2%	11.6%*	7.5%*	9.1%*	21.4%	5.5%*
New Hampshire	17.9%	19.1%	20.3%	9.7%*	20.4%*	22.9%	3.4%*
Middle Atlantic:							
New Jersey	26.9%	26.1%	29.1%*	38.6%	27.9%*	29.3%	23.6%
New York	22.5%	24.0%	21.5%*	11.7%*	15.1%*	28.7%	15.0%
Pennsylvania	26.8%	26.6%	27.5%	28.6%	28.2%	38.0%	7.6%*
East North Central:							
Illinois	20.8%	21.3%	20.4%*	14.8%*	17.2%*	28.0%	11.1%*
Indiana	18.6%	19.5%	15.1%*	10.0%*	11.9%*	25.2%	12.0%*
Michigan	27.3%	30.9%	20.1%*	17.7%*	18.5%*	40.0%	10.6%*
Ohio	22.1%	22.3%	23.8%*	17.2%	21.0%	25.1%	17.5%
Wisconsin	22.5%	22.9%	26.4%	9.7%*	37.8%	24.4%	14.2%
West North Central:							
Iowa	21.4%	22.6%	22.8%*	8.2%*	20.8%*	19.8%	25.7%*
Kansas	29.1%	26.5%	53.2%	15.2%*	47.7%	34.4%	3.2%*
Minnesota	18.6%	19.7%	16.3%*	15.6%*	17.8%*	24.1%	2.8%*
Missouri	26.8%	26.9%	30.5%	22.2%*	32.5%	31.8%	13.0%*
Nebraska	19.3%	19.5%	17.4%*	20.6%*	19.2%	24.6%	7.2%*
South Atlantic:							
Delaware	30.5%	30.5%	31.2%	29.9%	32.2%	42.9%	19.2%
Florida	26.2%	27.5%	31.4%*	4.9%*	40.2%	36.9%	8.7%
Georgia	18.8%	19.2%	15.7%*	11.1%*	33.3%	20.3%	11.4%*
Maryland	21.9%	21.4%	29.9%	19.2%	19.3%*	27.8%	13.0%
North Carolina	20.1%	20.4%	29.3%*	6.6%*	11.2%*	33.3%	3.2%*
South Carolina	24.0%	23.1%	34.0%*	12.2%*	26.9%	30.1%	14.0%
Virginia	26.8%	27.9%	19.9%	24.5%	19.6%*	35.8%	16.6%*
West Virginia	21.6%	22.8%	12.2%*	24.5%*	40.7%	26.0%	6.7%*
East South Central:							
Alabama	30.7%	32.3%	25.9%*	18.3%*	32.5%	43.5%	13.5%*
Kentucky	22.1%	22.7%	16.4%*	29.1%	29.9%	31.9%	9.4%*
Mississippi	28.7%	28.0%	29.4%*	37.1%*	31.2%	35.7%	13.5%*
Tennessee	26.8%	25.9%	45.6%	3.7%*	26.1%	32.2%	14.2%*
West South Central:							
Louisiana	26.6%	26.4%	40.0%	6.4%*	31.9%	40.8%	12.1%*
Oklahoma	24.0%	23.9%	30.7%*	16.0%*	30.8%	33.0%	5.3%*
Texas	26.1%	26.7%	17.8%*	22.8%*	32.5%	34.3%	10.8%
Mountain:							
Arizona	22.9%	24.1%	13.5%*	24.3%*	25.4%	32.0%	11.3%*
Colorado	18.1%	18.1%	20.2%*	14.0%*	26.4%*	23.1%	4.0%*
Montana	47.2%	47.3%	46.6%	46.4%	49.7%	52.9%	33.7%
Nevada	45.2%	50.8%	7.2%*	20.6%*	15.1%	52.6%	45.1%
New Mexico	29.8%	32.9%	25.4%*	7.6%*	30.5%	36.0%	18.7%*
Utah	23.8%	22.5%	40.2%	31.0%	35.3%	34.5%	9.1%*
Wyoming	42.5%	41.8%	44.2%	49.3%	46.5%	51.1%	20.4%*
Pacific:							
California	37.8%	36.8%	46.8%	31.1%	34.6%	45.3%	20.6%
Hawaii	48.7%	56.8%	39.1%	12.3%*	34.7%	65.8%	26.5%*
Oregon	39.9%	47.8%	37.2%	12.9%*	39.0%	43.0%	27.7%*
Washington	51.8%	55.8%	25.3%*	44.5%	34.6%*	64.7%	20.8%*
States not shown separately	29.8%	31.1%	26.7%	16.7%*	49.7%	34.7%	12.8%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.4.a(2002) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.51%	0.54%	2.15%	0.94%	1.74%	0.98%	0.80%
New England:							
Connecticut	4.47%	5.14%	8.16%	6.02%*	4.23%*	5.34%	2.60%*
Maine	4.02%	4.29%	7.19%	7.88%*	9.34%*	3.37%	7.58%*
Massachusetts	1.87%	1.72%	3.67%*	9.60%*	5.42%*	2.86%	2.53%*
New Hampshire	2.85%	3.61%	4.08%	4.38%*	7.49%*	3.35%	1.66%*
Middle Atlantic:							
New Jersey	2.82%	2.58%	11.42%*	9.22%	10.99%*	2.72%	5.26%
New York	1.59%	2.71%	7.79%*	3.84%*	5.31%*	1.78%	3.98%
Pennsylvania	2.45%	2.94%	4.76%	5.88%	8.34%	4.82%	2.27%*
East North Central:							
Illinois	3.75%	3.73%	8.16%*	6.41%*	8.00%*	4.24%	3.46%*
Indiana	3.31%	3.76%	10.32%*	5.39%*	10.37%*	4.84%	5.49%*
Michigan	3.90%	3.73%	8.45%*	11.70%*	9.81%*	5.95%	3.46%*
Ohio	2.99%	3.38%	8.00%*	3.58%	5.25%	3.39%	3.62%
Wisconsin	3.19%	3.39%	7.17%	6.05%*	9.66%	3.69%	3.77%
West North Central:							
Iowa	2.73%	2.79%	7.83%*	3.52%*	8.77%*	3.32%	8.46%*
Kansas	4.03%	4.69%	10.76%	7.10%*	6.29%	5.48%	2.74%*
Minnesota	2.05%	2.95%	7.68%*	5.25%*	6.10%*	3.00%	3.48%*
Missouri	3.39%	4.25%	8.34%	11.99%*	7.91%	4.61%	10.25%*
Nebraska	2.90%	3.16%	8.07%*	11.46%*	4.92%	3.82%	2.78%*
South Atlantic:							
Delaware	3.49%	4.10%	8.22%	7.65%	9.34%	5.54%	4.35%
Florida	3.87%	4.82%	10.58%*	2.39%*	8.29%	3.72%	1.56%
Georgia	4.00%	4.59%	6.29%*	7.46%*	7.40%	5.44%	3.82%*
Maryland	1.38%	1.71%	7.69%	5.14%	5.81%*	1.66%	3.37%
North Carolina	3.39%	3.54%	9.65%*	10.30%*	6.27%*	5.34%	2.04%*
South Carolina	4.10%	4.15%	10.70%*	6.81%*	7.12%	6.22%	3.44%
Virginia	2.77%	3.77%	4.96%	7.33%	7.36%*	4.86%	6.71%*
West Virginia	1.98%	2.65%	5.91%*	9.10%*	8.93%	3.89%	2.57%*
East South Central:							
Alabama	3.63%	3.97%	15.47%*	7.53%*	7.67%	5.56%	6.32%*
Kentucky	2.48%	2.41%	6.41%*	8.07%	5.70%	3.84%	4.95%*
Mississippi	3.58%	4.77%	13.48%*	12.39%*	7.87%	6.45%	5.97%*
Tennessee	3.46%	3.59%	12.46%	8.67%*	6.62%	3.78%	6.32%*
West South Central:							
Louisiana	4.25%	4.63%	11.62%	3.72%*	7.71%	5.12%	7.38%*
Oklahoma	4.74%	5.01%	11.76%*	9.07%*	8.38%	5.81%	5.59%*
Texas	2.35%	2.13%	10.69%*	10.00%*	6.31%	3.71%	2.24%
Mountain:							
Arizona	3.75%	4.35%	14.12%*	10.54%*	5.42%	5.15%	5.54%*
Colorado	2.76%	3.35%	6.82%*	11.10%*	8.88%*	4.89%	1.71%*
Montana	4.79%	5.42%	10.01%	12.41%	8.17%	7.79%	8.29%
Nevada	6.28%	6.21%	6.66%*	8.98%*	4.44%	5.89%	11.32%
New Mexico	4.07%	4.87%	10.59%*	7.84%*	7.44%	4.63%	7.31%*
Utah	3.54%	3.39%	10.62%	8.86%	9.31%	5.51%	3.65%*
Wyoming	3.22%	3.61%	7.80%	12.10%	8.58%	4.66%	8.75%*
Pacific:							
California	1.85%	2.06%	5.98%	6.93%	7.19%	2.82%	4.50%
Hawaii	3.98%	5.41%	5.89%	11.07%*	8.56%	3.11%	8.28%*
Oregon	4.82%	4.75%	6.05%	17.03%*	9.95%	6.39%	8.38%*
Washington	5.14%	5.48%	7.62%*	11.42%	11.26%*	6.28%	8.16%*
States not shown separately	4.20%	4.63%	6.58%	8.56%*	7.90%	5.53%	3.89%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.