

Table VIII.D.1(2002) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

| Division and State | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|-----------------------------|--------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|
| United States | 8,469 | 8,199 | 8,207 | 8,199 | 8,881 |
| New England: | | | | | |
| Connecticut | 9,047 | 8,325 | 8,801 | 8,579 | 9,804 |
| Maine | 9,174 | 9,063 | 9,362 | 8,976 | 9,244 |
| Massachusetts | 8,779 | 8,649 | 8,246 | 9,216 | 8,727 |
| New Hampshire | 9,672 | 9,898 | 9,200 | 9,451 | 10,038 |
| Middle Atlantic: | | | | | |
| New Jersey | 9,424 | 9,308 | 8,628 | 9,375 | 9,834 |
| New York | 8,691 | 8,171 | 8,476 | 8,195 | 9,461 |
| Pennsylvania | 8,217 | 7,912 | 7,807 | 8,200 | 8,527 |
| East North Central: | | | | | |
| Illinois | 9,067 | 8,986 | 8,947 | 9,276 | 8,980 |
| Indiana | 8,229 | 7,548 | 7,221 | 8,088 | 8,956 |
| Michigan | 8,452 | 8,387 | 8,374 | 8,490 | 8,471 |
| Ohio | 8,163 | 7,869 | 8,012 | 7,580 | 8,831 |
| Wisconsin | 8,717 | 8,956 | 8,852 | 8,537 | 8,753 |
| West North Central: | | | | | |
| Iowa | 7,873 | 7,243 | 8,050 | 7,952 | 7,886 |
| Kansas | 8,301 | 7,727 | 8,181 | 8,422 | 8,373 |
| Minnesota | 8,899 | 8,247 | 8,204 | 8,761 | 9,580 |
| Missouri | 7,816 | 7,345 | 8,381 | 8,010 | 7,530 |
| Nebraska | 8,419 | 8,451 | 7,982 | 8,252 | 8,695 |
| South Atlantic: | | | | | |
| Delaware | 8,370 | 7,678 | 8,928 | 6,772 | 9,762 |
| Florida | 8,748 | 8,293 | 8,823 | 8,302 | 9,193 |
| Georgia | 7,944 | 7,991 | 8,271 | 7,373 | 8,248 |
| Maryland | 8,809 | 8,350 | 9,005 | 8,833 | 8,807 |
| North Carolina | 8,025 | 8,530 | 7,562 | 7,760 | 8,405 |
| South Carolina | 8,024 | 7,679 | 7,778 | 7,601 | 8,465 |
| Virginia | 7,755 | 6,564 | 7,761 | 7,939 | 7,883 |
| West Virginia | 8,941 | 9,706 | 8,384 | 8,043 | 9,581 |
| East South Central: | | | | | |
| Alabama | 7,574 | 6,857 | 7,017 | 7,537 | 7,956 |
| Kentucky | 8,400 | 8,052 | 7,366 | 8,559 | 8,861 |
| Mississippi | 7,525 | 7,400 | 7,515 | 7,593 | 7,521 |
| Tennessee | 8,071 | 8,486 | 7,634 | 7,301 | 8,732 |
| West South Central: | | | | | |
| Louisiana | 8,376 | 8,531 | 8,757 | 8,054 | 8,349 |
| Oklahoma | 8,537 | 7,934 | 10,466 | 7,766 | 7,961 |
| Texas | 8,837 | 8,385 | 8,753 | 8,687 | 9,073 |
| Mountain: | | | | | |
| Arizona | 7,954 | 8,161 | 7,579 | 7,346 | 8,478 |
| Colorado | 8,504 | 9,652 | 8,696 | 7,221 | 8,720 |
| Montana | 7,710 | 8,891 | 8,114 | 7,745 | 7,480 |
| Nevada | 7,378 | 6,915 | 8,662 | 5,767 | 8,291 |
| New Mexico | 7,799 | 4,944 | 8,399 | 7,902 | 8,179 |
| Utah | 8,311 | 6,817 | 8,823 | 7,990 | 8,568 |
| Wyoming | 8,547 | 8,299 | 7,988 | 7,844 | 9,596 |
| Pacific: | | | | | |
| California | 8,380 | 7,404 | 7,813 | 8,258 | 9,037 |
| Hawaii | 7,768 | 7,624 | 7,202 | 8,661 | 7,598 |
| Oregon | 8,141 | 7,829 | 7,601 | 8,774 | 8,051 |
| Washington | 8,642 | 8,061 | 9,120 | 8,285 | 8,738 |
| States not shown separately | 8,403 | 8,048 | 7,287 | 8,879 | 8,420 |

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.

Table VIII.D.1(2002) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

| Division and State | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|-----------------------------|--------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|
| United States | 60.54 | 115.53 | 87.76 | 135.43 | 64.90 |
| New England: | | | | | |
| Connecticut | 211.90 | 429.60 | 490.59 | 468.20 | 520.64 |
| Maine | 150.27 | 574.96 | 506.00 | 691.65 | 639.01 |
| Massachusetts | 165.70 | 252.04 | 415.78 | 311.29 | 312.26 |
| New Hampshire | 193.84 | 825.93 | 528.75 | 276.01 | 185.25 |
| Middle Atlantic: | | | | | |
| New Jersey | 305.74 | 631.88 | 432.60 | 714.12 | 424.00 |
| New York | 123.58 | 577.96 | 283.52 | 328.23 | 449.11 |
| Pennsylvania | 202.10 | 225.78 | 411.29 | 347.90 | 258.25 |
| East North Central: | | | | | |
| Illinois | 292.77 | 436.56 | 274.77 | 620.12 | 448.05 |
| Indiana | 207.41 | 451.02 | 307.58 | 366.10 | 360.25 |
| Michigan | 227.90 | 443.98 | 358.61 | 400.85 | 352.88 |
| Ohio | 207.89 | 398.77 | 306.12 | 454.04 | 313.30 |
| Wisconsin | 241.00 | 599.21 | 449.16 | 435.57 | 335.27 |
| West North Central: | | | | | |
| Iowa | 190.65 | 243.69 | 499.11 | 275.43 | 279.62 |
| Kansas | 188.93 | 401.09 | 208.35 | 325.58 | 231.45 |
| Minnesota | 176.30 | 363.09 | 231.15 | 241.67 | 389.64 |
| Missouri | 229.37 | 864.24 | 443.70 | 291.85 | 422.14 |
| Nebraska | 238.61 | 504.04 | 589.72 | 437.82 | 298.06 |
| South Atlantic: | | | | | |
| Delaware | 456.79 | 472.75 | 464.93 | 692.79 | 481.97 |
| Florida | 216.61 | 345.26 | 474.09 | 295.52 | 325.30 |
| Georgia | 167.13 | 450.04 | 328.00 | 287.88 | 549.12 |
| Maryland | 145.48 | 450.16 | 350.17 | 321.13 | 193.07 |
| North Carolina | 234.74 | 460.55 | 462.63 | 284.73 | 442.76 |
| South Carolina | 150.80 | 257.52 | 452.98 | 365.44 | 324.12 |
| Virginia | 146.49 | 727.10 | 453.74 | 305.35 | 321.57 |
| West Virginia | 209.29 | 582.73 | 437.92 | 435.75 | 395.49 |
| East South Central: | | | | | |
| Alabama | 188.90 | 368.24 | 302.45 | 297.49 | 316.08 |
| Kentucky | 161.08 | 521.46 | 436.62 | 186.05 | 330.22 |
| Mississippi | 228.06 | 620.98 | 525.71 | 647.00 | 417.25 |
| Tennessee | 194.04 | 577.07 | 582.64 | 275.78 | 288.26 |
| West South Central: | | | | | |
| Louisiana | 240.32 | 530.82 | 554.87 | 399.22 | 454.91 |
| Oklahoma | 336.14 | 963.10 | 1,645.62 | 556.82 | 263.87 |
| Texas | 328.21 | 490.90 | 214.11 | 773.12 | 484.89 |
| Mountain: | | | | | |
| Arizona | 151.53 | 408.23 | 458.03 | 472.83 | 385.15 |
| Colorado | 397.19 | 771.16 | 460.92 | 601.59 | 211.22 |
| Montana | 231.38 | 1,381.76 | 484.58 | 229.56 | 333.60 |
| Nevada | 345.86 | 915.80 | 431.55 | 975.70 | 480.09 |
| New Mexico | 304.91 | 702.48 | 473.30 | 636.10 | 250.29 |
| Utah | 252.21 | 584.64 | 496.01 | 284.74 | 373.28 |
| Wyoming | 319.70 | 1,143.07 | 396.52 | 383.76 | 342.07 |
| Pacific: | | | | | |
| California | 193.48 | 257.70 | 289.33 | 363.29 | 388.24 |
| Hawaii | 324.55 | 424.52 | 421.67 | 915.09 | 237.31 |
| Oregon | 268.31 | 584.08 | 280.92 | 494.68 | 329.20 |
| Washington | 341.66 | 1,041.74 | 634.15 | 539.33 | 372.23 |
| States not shown separately | 228.57 | 466.92 | 553.59 | 282.85 | 315.28 |

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.

Table VIII.D.2(2002) Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

| Division and State | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|-----------------------------|--------------|--|--|--|--|
| United States | 1,987 | 2,302 | 2,260 | 1,971 | 1,786 |
| New England: | | | | | |
| Connecticut | 1,954 | 2,666 | 2,405 | 1,426 | 1,970 |
| Maine | 2,714 | 3,815 | 3,057 | 3,178 | 2,204 |
| Massachusetts | 2,040 | 2,755 | 2,392 | 1,711 | 1,922 |
| New Hampshire | 2,407 | 3,397 | 1,821 | 2,284 | 2,596 |
| Middle Atlantic: | | | | | |
| New Jersey | 2,128 | 1,698 | 2,003 | 2,014 | 2,377 |
| New York | 1,886 | 1,563 | 2,130 | 1,784 | 1,977 |
| Pennsylvania | 1,656 | 1,783 | 1,685 | 1,535 | 1,689 |
| East North Central: | | | | | |
| Illinois | 2,016 | 2,352 | 2,446 | 1,866 | 1,806 |
| Indiana | 1,536 | 2,226 | 1,898 | 1,629 | 1,109 |
| Michigan | 1,361 | 1,648 | 1,795 | 1,563 | 1,007 |
| Ohio | 1,841 | 2,183 | 2,198 | 1,490 | 1,946 |
| Wisconsin | 1,584 | 2,075 | 2,038 | 1,174 | 1,599 |
| West North Central: | | | | | |
| Iowa | 1,781 | 1,621 | 1,836 | 1,768 | 1,810 |
| Kansas | 1,881 | 1,818 | 2,483 | 2,104 | 1,523 |
| Minnesota | 2,033 | 2,141 | 2,365 | 1,976 | 1,905 |
| Missouri | 1,935 | 1,895 | 2,357 | 1,938 | 1,776 |
| Nebraska | 2,209 | 1,965 | 2,437 | 2,347 | 2,078 |
| South Atlantic: | | | | | |
| Delaware | 1,735 | 2,548 | 2,625 | 1,143* | 1,649 |
| Florida | 2,178 | 2,762 | 2,761 | 2,216 | 1,721 |
| Georgia | 2,250 | 2,673 | 2,961 | 2,030 | 1,875 |
| Maryland | 2,583 | 2,872 | 2,847 | 2,953 | 2,105 |
| North Carolina | 2,110 | 2,559 | 2,356 | 2,116 | 1,924 |
| South Carolina | 2,155 | 2,578 | 3,690 | 2,071 | 1,609 |
| Virginia | 2,447 | 2,440 | 3,070 | 2,172 | 2,441 |
| West Virginia | 1,710 | 2,008 | 2,552 | 2,098 | 1,102 |
| East South Central: | | | | | |
| Alabama | 2,164 | 2,093 | 2,459 | 1,920 | 2,219 |
| Kentucky | 1,900 | 1,575 | 2,172 | 1,783 | 1,937 |
| Mississippi | 1,777 | 2,079 | 1,879 | 1,764 | 1,676 |
| Tennessee | 2,012 | 2,220 | 2,391 | 1,925 | 1,850 |
| West South Central: | | | | | |
| Louisiana | 2,259 | 2,373 | 2,697 | 2,685 | 1,732 |
| Oklahoma | 2,600 | 3,048 | 4,024 | 1,986 | 2,027 |
| Texas | 2,297 | 2,907 | 2,403 | 2,541 | 1,953 |
| Mountain: | | | | | |
| Arizona | 2,160 | 2,699 | 1,899 | 1,864 | 2,342 |
| Colorado | 2,117 | 2,003 | 1,927 | 2,219 | 2,187 |
| Montana | 1,952 | 1,839 | 2,296 | 2,020 | 1,821 |
| Nevada | 1,694 | 1,232* | 1,674* | 1,405* | 2,177 |
| New Mexico | 1,830 | 2,239 | 1,604 | 1,903 | 1,768 |
| Utah | 1,661 | 2,602 | 1,795 | 1,956 | 1,120 |
| Wyoming | 1,970 | 2,264* | 1,983 | 2,481 | 1,398 |
| Pacific: | | | | | |
| California | 1,996 | 2,539 | 2,149 | 2,021 | 1,729 |
| Hawaii | 1,978 | 1,863 | 1,730 | 2,650 | 1,745 |
| Oregon | 1,841 | 2,670 | 2,248 | 2,312 | 1,187* |
| Washington | 1,623 | 2,328 | 2,230 | 2,068 | 993* |
| States not shown separately | 2,112 | 1,704 | 2,196 | 2,480 | 1,986 |

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.

Table VIII.D.2(2002) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

| Division and State | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|-----------------------------|--------------|--|--|--|--|
| United States | 30.00 | 94.74 | 57.64 | 62.53 | 43.31 |
| New England: | | | | | |
| Connecticut | 160.32 | 342.88 | 296.10 | 265.93 | 203.91 |
| Maine | 105.06 | 849.39 | 334.42 | 460.92 | 216.64 |
| Massachusetts | 142.15 | 274.47 | 242.69 | 133.61 | 254.73 |
| New Hampshire | 229.14 | 458.67 | 462.45 | 198.25 | 320.90 |
| Middle Atlantic: | | | | | |
| New Jersey | 199.70 | 468.62 | 190.62 | 311.75 | 348.89 |
| New York | 90.81 | 162.18 | 187.79 | 177.90 | 110.37 |
| Pennsylvania | 91.67 | 243.58 | 188.23 | 158.10 | 147.58 |
| East North Central: | | | | | |
| Illinois | 112.57 | 701.84 | 241.09 | 201.47 | 148.17 |
| Indiana | 100.33 | 252.73 | 173.06 | 348.93 | 132.15 |
| Michigan | 130.37 | 377.85 | 208.79 | 212.14 | 229.50 |
| Ohio | 80.35 | 191.81 | 252.58 | 246.93 | 238.11 |
| Wisconsin | 142.51 | 297.50 | 326.94 | 154.25 | 160.02 |
| West North Central: | | | | | |
| Iowa | 168.28 | 375.65 | 216.63 | 268.75 | 245.18 |
| Kansas | 138.35 | 401.03 | 416.18 | 204.25 | 231.01 |
| Minnesota | 136.93 | 318.70 | 255.81 | 203.25 | 251.83 |
| Missouri | 152.56 | 423.72 | 376.50 | 510.76 | 240.04 |
| Nebraska | 97.32 | 356.27 | 183.48 | 228.41 | 116.82 |
| South Atlantic: | | | | | |
| Delaware | 146.98 | 311.73 | 288.74 | 374.19* | 187.37 |
| Florida | 189.96 | 328.48 | 334.93 | 171.96 | 266.13 |
| Georgia | 115.26 | 362.82 | 237.97 | 302.88 | 144.98 |
| Maryland | 111.92 | 224.65 | 260.63 | 299.83 | 129.55 |
| North Carolina | 142.58 | 461.18 | 180.38 | 318.36 | 266.52 |
| South Carolina | 155.74 | 563.06 | 532.06 | 273.42 | 134.21 |
| Virginia | 186.27 | 368.21 | 429.45 | 186.69 | 350.11 |
| West Virginia | 194.23 | 460.89 | 169.99 | 236.95 | 289.40 |
| East South Central: | | | | | |
| Alabama | 108.98 | 276.38 | 223.36 | 237.14 | 206.31 |
| Kentucky | 193.47 | 345.41 | 166.56 | 324.58 | 297.28 |
| Mississippi | 136.68 | 340.21 | 171.56 | 220.30 | 342.63 |
| Tennessee | 152.61 | 291.61 | 293.95 | 264.08 | 351.29 |
| West South Central: | | | | | |
| Louisiana | 155.52 | 428.08 | 622.19 | 260.07 | 301.35 |
| Oklahoma | 235.26 | 557.56 | 730.56 | 443.54 | 149.90 |
| Texas | 95.96 | 296.29 | 219.24 | 453.94 | 160.45 |
| Mountain: | | | | | |
| Arizona | 153.47 | 385.16 | 414.15 | 168.49 | 252.80 |
| Colorado | 76.12 | 374.52 | 425.61 | 183.62 | 158.69 |
| Montana | 246.05 | 470.73 | 576.54 | 443.01 | 368.28 |
| Nevada | 196.57 | 635.13* | 726.30* | 766.38* | 397.19 |
| New Mexico | 154.89 | 457.80 | 296.68 | 302.11 | 356.96 |
| Utah | 125.13 | 508.17 | 232.47 | 162.48 | 145.65 |
| Wyoming | 166.44 | 1,299.94* | 288.66 | 466.53 | 176.86 |
| Pacific: | | | | | |
| California | 187.62 | 336.47 | 249.80 | 296.53 | 62.42 |
| Hawaii | 215.66 | 327.05 | 359.73 | 580.17 | 347.03 |
| Oregon | 231.15 | 517.16 | 189.30 | 331.33 | 380.14* |
| Washington | 218.74 | 380.68 | 605.36 | 317.30 | 310.99* |
| States not shown separately | 141.96 | 372.19 | 380.67 | 206.01 | 250.44 |

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.

Table VIII.D.3(2002) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

| Division and State | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|-----------------------------|--------------|--|--|--|--|
| United States | 23.5% | 28.1% | 27.5% | 24.0% | 20.1% |
| New England: | | | | | |
| Connecticut | 21.6% | 32.0% | 27.3% | 16.6% | 20.1% |
| Maine | 29.6% | 42.1% | 32.7% | 35.4% | 23.8% |
| Massachusetts | 23.2% | 31.8% | 29.0% | 18.6% | 22.0% |
| New Hampshire | 24.9% | 34.3% | 19.8% | 24.2% | 25.9% |
| Middle Atlantic: | | | | | |
| New Jersey | 22.6% | 18.2% | 23.2% | 21.5% | 24.2% |
| New York | 21.7% | 19.1% | 25.1% | 21.8% | 20.9% |
| Pennsylvania | 20.2% | 22.5% | 21.6% | 18.7% | 19.8% |
| East North Central: | | | | | |
| Illinois | 22.2% | 26.2% | 27.3% | 20.1% | 20.1% |
| Indiana | 18.7% | 29.5% | 26.3% | 20.1% | 12.4% |
| Michigan | 16.1% | 19.7% | 21.4% | 18.4% | 11.9% |
| Ohio | 22.5% | 27.7% | 27.4% | 19.7% | 22.0% |
| Wisconsin | 18.2% | 23.2% | 23.0% | 13.8% | 18.3% |
| West North Central: | | | | | |
| Iowa | 22.6% | 22.4% | 22.8% | 22.2% | 23.0% |
| Kansas | 22.7% | 23.5% | 30.4% | 25.0% | 18.2% |
| Minnesota | 22.8% | 26.0% | 28.8% | 22.6% | 19.9% |
| Missouri | 24.8% | 25.8% | 28.1% | 24.2% | 23.6% |
| Nebraska | 26.2% | 23.2% | 30.5% | 28.4% | 23.9% |
| South Atlantic: | | | | | |
| Delaware | 20.7% | 33.2% | 29.4% | 16.9% | 16.9% |
| Florida | 24.9% | 33.3% | 31.3% | 26.7% | 18.7% |
| Georgia | 28.3% | 33.5% | 35.8% | 27.5% | 22.7% |
| Maryland | 29.3% | 34.4% | 31.6% | 33.4% | 23.9% |
| North Carolina | 26.3% | 30.0% | 31.2% | 27.3% | 22.9% |
| South Carolina | 26.9% | 33.6% | 47.4% | 27.2% | 19.0% |
| Virginia | 31.6% | 37.2% | 39.6% | 27.4% | 31.0% |
| West Virginia | 19.1% | 20.7% | 30.4% | 26.1% | 11.5% |
| East South Central: | | | | | |
| Alabama | 28.6% | 30.5% | 35.1% | 25.5% | 27.9% |
| Kentucky | 22.6% | 19.6% | 29.5% | 20.8% | 21.9% |
| Mississippi | 23.6% | 28.1% | 25.0% | 23.2% | 22.3% |
| Tennessee | 24.9% | 26.2% | 31.3% | 26.4% | 21.2% |
| West South Central: | | | | | |
| Louisiana | 27.0% | 27.8% | 30.8% | 33.3% | 20.7% |
| Oklahoma | 30.5% | 38.4% | 38.4% | 25.6% | 25.5% |
| Texas | 26.0% | 34.7% | 27.5% | 29.2% | 21.5% |
| Mountain: | | | | | |
| Arizona | 27.1% | 33.1% | 25.1% | 25.4% | 27.6% |
| Colorado | 24.9% | 20.8%* | 22.2% | 30.7% | 25.1% |
| Montana | 25.3% | 20.7% | 28.3% | 26.1% | 24.3% |
| Nevada | 23.0% | 17.8%* | 19.3%* | 24.4% | 26.3% |
| New Mexico | 23.5% | 45.3% | 19.1% | 24.1% | 21.6% |
| Utah | 20.0% | 38.2% | 20.3% | 24.5% | 13.1% |
| Wyoming | 23.0% | 27.3%* | 24.8% | 31.6% | 14.6% |
| Pacific: | | | | | |
| California | 23.8% | 34.3% | 27.5% | 24.5% | 19.1% |
| Hawaii | 25.5% | 24.4% | 24.0% | 30.6% | 23.0% |
| Oregon | 22.6% | 34.1% | 29.6% | 26.4% | 14.7% |
| Washington | 18.8% | 28.9% | 24.4% | 25.0% | 11.4%* |
| States not shown separately | 25.1% | 21.2% | 30.1% | 27.9% | 23.6% |

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.

Table VIII.D.3(2002) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

| Division and State | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|-----------------------------|--------------|--|--|--|--|
| United States | 0.28% | 1.04% | 0.71% | 0.48% | 0.50% |
| New England: | | | | | |
| Connecticut | 1.64% | 3.68% | 2.52% | 3.62% | 2.31% |
| Maine | 1.16% | 8.70% | 3.62% | 3.55% | 1.86% |
| Massachusetts | 1.61% | 2.78% | 1.61% | 1.42% | 2.75% |
| New Hampshire | 2.34% | 4.97% | 4.44% | 2.43% | 3.54% |
| Middle Atlantic: | | | | | |
| New Jersey | 2.14% | 5.03% | 2.60% | 4.43% | 3.15% |
| New York | 1.08% | 2.69% | 2.58% | 2.09% | 1.16% |
| Pennsylvania | 0.85% | 2.94% | 1.32% | 1.34% | 1.82% |
| East North Central: | | | | | |
| Illinois | 1.11% | 6.43% | 3.13% | 2.75% | 1.29% |
| Indiana | 1.01% | 4.37% | 2.42% | 3.89% | 1.63% |
| Michigan | 1.36% | 4.85% | 2.75% | 3.33% | 2.44% |
| Ohio | 0.95% | 2.02% | 2.26% | 2.44% | 2.76% |
| Wisconsin | 1.48% | 3.97% | 3.03% | 1.71% | 1.92% |
| West North Central: | | | | | |
| Iowa | 2.27% | 5.07% | 3.37% | 3.92% | 3.28% |
| Kansas | 1.60% | 5.43% | 5.43% | 2.43% | 2.72% |
| Minnesota | 1.35% | 3.72% | 2.68% | 2.38% | 2.28% |
| Missouri | 1.67% | 5.37% | 4.40% | 5.22% | 3.21% |
| Nebraska | 1.12% | 4.83% | 1.01% | 2.88% | 1.57% |
| South Atlantic: | | | | | |
| Delaware | 1.45% | 4.85% | 3.65% | 3.91% | 1.99% |
| Florida | 2.46% | 2.99% | 4.91% | 2.12% | 3.37% |
| Georgia | 1.14% | 4.69% | 2.62% | 4.23% | 1.36% |
| Maryland | 1.23% | 3.40% | 3.38% | 2.60% | 1.75% |
| North Carolina | 1.66% | 5.54% | 2.23% | 3.50% | 4.36% |
| South Carolina | 2.19% | 6.78% | 5.25% | 2.82% | 1.69% |
| Virginia | 2.40% | 3.45% | 3.81% | 2.12% | 4.64% |
| West Virginia | 2.15% | 4.45% | 2.54% | 3.72% | 3.19% |
| East South Central: | | | | | |
| Alabama | 1.95% | 3.54% | 3.33% | 3.41% | 3.12% |
| Kentucky | 2.07% | 4.89% | 3.18% | 3.90% | 3.08% |
| Mississippi | 2.13% | 4.39% | 3.15% | 4.24% | 4.20% |
| Tennessee | 1.95% | 3.58% | 3.04% | 3.48% | 4.51% |
| West South Central: | | | | | |
| Louisiana | 2.36% | 4.18% | 5.65% | 3.10% | 3.85% |
| Oklahoma | 2.36% | 3.68% | 9.23% | 4.95% | 1.93% |
| Texas | 0.85% | 4.54% | 1.85% | 4.43% | 2.00% |
| Mountain: | | | | | |
| Arizona | 1.94% | 4.14% | 5.34% | 2.08% | 3.28% |
| Colorado | 1.65% | 6.43%* | 4.79% | 3.42% | 1.73% |
| Montana | 2.94% | 5.21% | 6.18% | 5.22% | 4.26% |
| Nevada | 2.37% | 6.57%* | 8.79%* | 5.83% | 3.58% |
| New Mexico | 2.41% | 10.05% | 3.53% | 5.01% | 4.44% |
| Utah | 1.61% | 7.24% | 3.29% | 1.90% | 2.08% |
| Wyoming | 1.84% | 10.86%* | 3.86% | 5.14% | 2.46% |
| Pacific: | | | | | |
| California | 2.37% | 4.29% | 3.37% | 2.92% | 1.10% |
| Hawaii | 1.97% | 4.32% | 4.19% | 5.31% | 3.93% |
| Oregon | 2.48% | 6.08% | 2.28% | 3.42% | 4.41% |
| Washington | 2.65% | 5.25% | 5.40% | 4.09% | 3.42%* |
| States not shown separately | 1.70% | 5.08% | 4.13% | 2.54% | 2.81% |

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.

Table VIII.D.4(2002) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by average wage quartiles and State: United States, 2002: (43 States are shown separately)

| Division and State | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|-----------------------------|--------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|
| United States | 35.0% | 29.9% | 29.6% | 36.0% | 39.4% |
| New England: | | | | | |
| Connecticut | 33.1% | 30.8% | 29.2% | 35.2% | 34.5% |
| Maine | 29.2% | 19.7% | 20.1% | 25.9% | 39.7% |
| Massachusetts | 41.2% | 31.4% | 37.5% | 47.2% | 42.8% |
| New Hampshire | 29.7% | 19.2% | 29.8% | 28.0% | 35.6% |
| Middle Atlantic: | | | | | |
| New Jersey | 36.1% | 28.3% | 30.5% | 36.6% | 41.9% |
| New York | 36.1% | 34.9% | 31.5% | 38.9% | 36.9% |
| Pennsylvania | 34.3% | 26.4% | 33.3% | 30.6% | 41.1% |
| East North Central: | | | | | |
| Illinois | 38.1% | 40.0% | 32.5% | 39.0% | 39.7% |
| Indiana | 34.7% | 29.6% | 25.5% | 41.2% | 36.2% |
| Michigan | 37.2% | 31.2% | 28.3% | 35.8% | 45.6% |
| Ohio | 41.4% | 27.8% | 30.1% | 46.1% | 49.6% |
| Wisconsin | 45.9% | 32.5% | 37.3% | 49.9% | 52.3% |
| West North Central: | | | | | |
| Iowa | 41.4% | 39.4% | 33.1% | 45.2% | 43.9% |
| Kansas | 40.4% | 30.2% | 34.1% | 40.1% | 46.8% |
| Minnesota | 39.7% | 32.2% | 30.9% | 44.8% | 42.8% |
| Missouri | 34.7% | 25.1% | 27.0% | 39.7% | 38.2% |
| Nebraska | 36.4% | 28.4% | 32.3% | 33.1% | 43.9% |
| South Atlantic: | | | | | |
| Delaware | 36.1% | 28.0% | 30.3% | 38.0% | 40.7% |
| Florida | 31.7% | 20.4% | 28.5% | 36.0% | 34.5% |
| Georgia | 27.8% | 27.6% | 28.1% | 30.8% | 25.3% |
| Maryland | 33.0% | 26.7% | 31.4% | 30.8% | 38.4% |
| North Carolina | 33.8% | 20.1% | 31.6% | 31.3% | 41.2% |
| South Carolina | 33.7% | 29.3% | 25.9% | 33.8% | 38.6% |
| Virginia | 33.0% | 23.0% | 25.6% | 33.5% | 40.9% |
| West Virginia | 38.4% | 33.0% | 27.9% | 37.0% | 47.6% |
| East South Central: | | | | | |
| Alabama | 39.3% | 26.0% | 36.7% | 39.0% | 44.9% |
| Kentucky | 38.9% | 33.1% | 33.3% | 36.8% | 46.2% |
| Mississippi | 34.3% | 31.8% | 28.1% | 30.0% | 41.6% |
| Tennessee | 36.3% | 29.4% | 32.7% | 38.5% | 38.8% |
| West South Central: | | | | | |
| Louisiana | 38.0% | 24.1% | 38.3% | 33.3% | 45.7% |
| Oklahoma | 34.6% | 27.4% | 35.8% | 35.3% | 35.1% |
| Texas | 31.6% | 22.2% | 28.8% | 30.3% | 37.5% |
| Mountain: | | | | | |
| Arizona | 28.0% | 25.7% | 27.2% | 23.4% | 33.2% |
| Colorado | 35.0% | 38.9% | 26.1% | 35.8% | 38.7% |
| Montana | 29.2% | 12.4%* | 19.7% | 38.1% | 30.5% |
| Nevada | 30.9% | 32.3% | 30.2% | 30.4% | 31.2% |
| New Mexico | 35.4% | 39.4% | 25.1% | 29.6% | 43.1% |
| Utah | 49.0% | 41.8% | 49.4% | 43.1% | 56.5% |
| Wyoming | 37.8% | 26.3% | 34.1% | 39.7% | 41.3% |
| Pacific: | | | | | |
| California | 32.7% | 35.2% | 25.0% | 33.0% | 36.1% |
| Hawaii | 27.0% | 21.9% | 23.9% | 24.5% | 35.1% |
| Oregon | 28.7% | 22.9% | 24.9% | 25.6% | 35.8% |
| Washington | 28.5% | 23.2% | 24.6% | 23.1% | 37.0% |
| States not shown separately | 37.3% | 35.6% | 31.0% | 33.5% | 41.0% |

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.

Table VIII.D.4(2002) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage by average wage quartiles and State: United States, 2002: (43 States are shown separately)

| Division and State | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|-----------------------------|--------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|
| United States | 0.31% | 0.75% | 0.62% | 0.74% | 1.10% |
| New England: | | | | | |
| Connecticut | 1.80% | 4.01% | 3.97% | 1.83% | 2.49% |
| Maine | 2.13% | 4.83% | 1.25% | 3.84% | 3.24% |
| Massachusetts | 2.15% | 2.53% | 3.12% | 2.78% | 3.91% |
| New Hampshire | 1.21% | 3.64% | 2.99% | 1.87% | 1.31% |
| Middle Atlantic: | | | | | |
| New Jersey | 1.91% | 4.91% | 4.02% | 3.26% | 2.99% |
| New York | 0.88% | 2.85% | 2.60% | 2.49% | 1.46% |
| Pennsylvania | 2.31% | 2.72% | 1.77% | 4.31% | 3.84% |
| East North Central: | | | | | |
| Illinois | 1.35% | 4.25% | 1.95% | 1.13% | 2.87% |
| Indiana | 1.40% | 5.70% | 2.71% | 2.72% | 1.61% |
| Michigan | 1.47% | 5.19% | 2.98% | 2.68% | 2.79% |
| Ohio | 1.09% | 2.84% | 1.89% | 2.22% | 2.34% |
| Wisconsin | 1.83% | 3.92% | 2.86% | 3.17% | 3.49% |
| West North Central: | | | | | |
| Iowa | 2.20% | 5.59% | 4.27% | 4.06% | 3.37% |
| Kansas | 1.94% | 3.94% | 2.30% | 2.34% | 3.16% |
| Minnesota | 2.16% | 4.30% | 2.31% | 3.49% | 5.98% |
| Missouri | 1.89% | 4.04% | 2.80% | 3.59% | 2.81% |
| Nebraska | 1.54% | 4.20% | 3.45% | 3.23% | 3.33% |
| South Atlantic: | | | | | |
| Delaware | 1.73% | 2.74% | 2.89% | 5.11% | 2.75% |
| Florida | 1.51% | 2.30% | 2.09% | 3.58% | 3.13% |
| Georgia | 2.22% | 3.78% | 3.36% | 2.24% | 3.83% |
| Maryland | 1.55% | 1.87% | 2.55% | 1.98% | 2.92% |
| North Carolina | 2.75% | 3.11% | 3.79% | 3.10% | 4.95% |
| South Carolina | 1.31% | 2.14% | 3.51% | 3.34% | 2.55% |
| Virginia | 1.93% | 4.43% | 2.02% | 1.40% | 5.39% |
| West Virginia | 2.56% | 4.27% | 2.19% | 3.30% | 6.05% |
| East South Central: | | | | | |
| Alabama | 1.52% | 4.95% | 3.46% | 2.63% | 3.78% |
| Kentucky | 2.37% | 6.51% | 1.44% | 5.52% | 3.07% |
| Mississippi | 3.49% | 3.98% | 4.25% | 4.76% | 5.17% |
| Tennessee | 1.49% | 3.64% | 3.14% | 2.97% | 3.24% |
| West South Central: | | | | | |
| Louisiana | 2.38% | 2.99% | 3.16% | 4.41% | 5.48% |
| Oklahoma | 1.86% | 2.96% | 5.73% | 4.15% | 2.23% |
| Texas | 1.51% | 2.34% | 2.75% | 2.74% | 2.07% |
| Mountain: | | | | | |
| Arizona | 2.17% | 3.55% | 3.43% | 3.37% | 4.19% |
| Colorado | 3.19% | 8.11% | 4.64% | 6.23% | 2.87% |
| Montana | 2.34% | 5.10%* | 2.81% | 5.36% | 3.79% |
| Nevada | 1.61% | 7.47% | 6.35% | 4.86% | 2.04% |
| New Mexico | 2.16% | 6.22% | 3.49% | 4.09% | 3.06% |
| Utah | 2.39% | 5.08% | 4.81% | 2.42% | 3.80% |
| Wyoming | 2.78% | 4.25% | 3.54% | 7.07% | 2.46% |
| Pacific: | | | | | |
| California | 1.16% | 2.07% | 2.60% | 2.58% | 1.69% |
| Hawaii | 2.08% | 2.85% | 3.49% | 5.24% | 3.67% |
| Oregon | 2.49% | 4.22% | 1.62% | 3.84% | 3.46% |
| Washington | 2.32% | 3.49% | 2.40% | 3.46% | 4.62% |
| States not shown separately | 1.92% | 4.20% | 3.82% | 2.73% | 3.65% |

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.